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July/August

IN THIS ISSUE



26

APRO '98: Set your sights on Orlando

Dust off your Mickey Mouse ears and prepare for a whirlwind of fun and education at the APRO '98: In Focus convention and trade show, August 12–15, at the Walt Disney World Contemporary Resort. Markus Beeby highlights the educational aspects of the show to complement the never-ending entertainment Disney and APRO will offer attendees this year.

DIRK DOGGLER

36

When drugs come to work

Drug and alcohol abuse costs your business money. Fighting the problem requires a proactive approach from employers. Lisa Maxwell highlights some of the ways to tackle substance abuse in your business through drug testing, setting up substance abuse policies and employee assistance programs.



JANE MARSHBURY

44

RTO on the WWW

APRO General Counsel Ed Winn III surfs the Internet to find out how rental-purchase is represented. Through his search, he clears through the clutter of the Net to highlight some of the more interesting rental-purchase information and web sites.



AMY HANSGARD

50

Turnover turnaround

These days, we're lucky if we get a year of loyalty before workers are ready to move on. Bob Losyk shares some ideas on how to reduce employee turnover and increase motivation and performance. Lisa Maxwell talks to rental-purchase dealers across the country to find out their secrets for keeping their best employees.



DEPARTMENTS

7 | NEWS BREAK

Home Choice's Bill White retires; Renters Choice to purchase Thorn Americas; APRO members participate in Habitat for Humanity International build; and more.

19 | PRESIDENT'S VIEW

1997–98 APRO President Darrell Tissot reflects on his year at the helm.

22 | RTO PERSPECTIVE

APRO Executive Director Bill Keese reflects on the values of helping build for Habitat for Humanity.

24 | THINKING RTO

APRO General Counsel Ed Winn speaks on risk assessment and the largest industry merger in history.

55 | WHO'S WHO IN JEWELRY

An annual listing of companies that supply jewelry to the RTO industry.

56 | ON DISPLAY

New products and services.

59 | VIEWPOINT

How do you handle substance abuse in your workplace?

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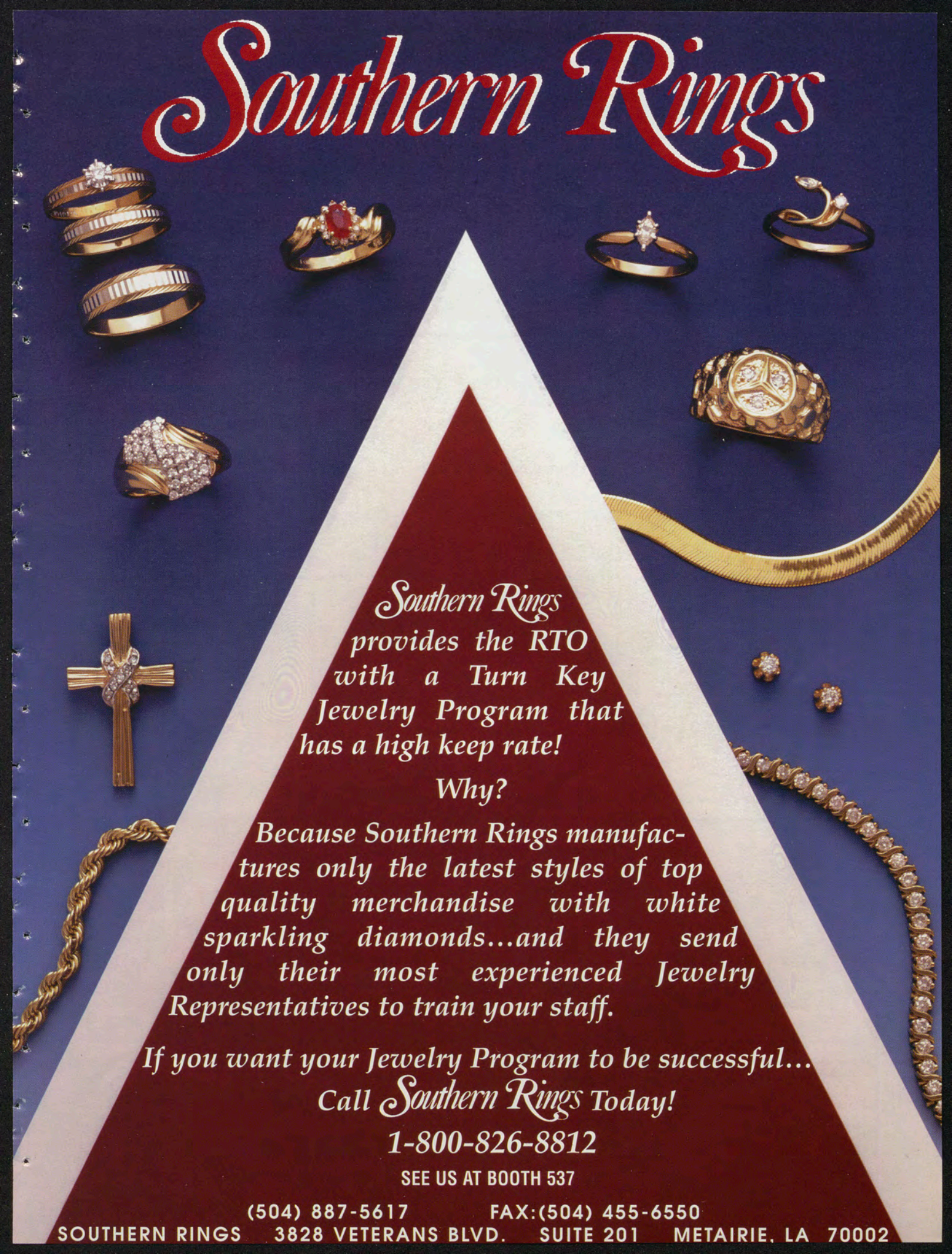
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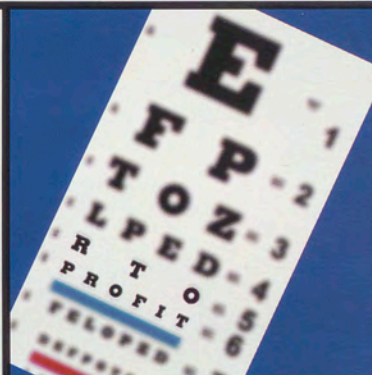
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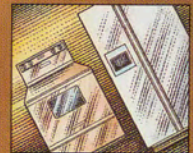


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news

B R E A K

**COMPILED BY
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Bill White retires; Steckart takes helm at Home Choice

Bill White Sr., former chief executive officer of



Home Choice, resigned on June 24. White served as

1996-97 APRO president and was president/CEO of Action Rent to Own, based in Mesquite, TX, for many years prior to his sale of the company in 1997 to investors. Action was then transformed to RTO Inc., which then merged with Alrenco in 1998.

"The team was in place to carry the company forward," says White, 64. "I figured it was time to move on to pursue other interests and to do some traveling."

"Bill has made innumerable positive contributions to this company over the years for which we are greatly appreciative," says George D. Johnson Jr., chairman of the company. White will remain on the board of

directors and has been named vice chairman.

Succeeding White as chief executive officer is James G. Steckart, who

will retain his roles as president and chief operating officer.

In other Home Choice news, the company announced its proposal to reincorporate the company in the state of Delaware and to change the corporate name of the company to Home Choice Holdings Inc. Common stock of the company began trading on the Nasdaq stock market under its new stock symbol HMCH.

Renters Choice to buy Thorn Americas

Ending many weeks of speculation, Renters Choice announced on June 17 that it will buy Thorn Americas' 1,400 rent-to-own stores for approximately \$900 million in cash. Once the transaction is complete, Renters Choice will jockey to first place in the ever-changing ranking of largest rent-to-own chains, following by Home Choice and Rent-Way.

Thorn Americas operates Rent-A-Center, Remco and U-Can Rent stores throughout the country. Renters Choice representatives say the acquisition will begin adding to earnings in less than a year. Thorn Americas had \$890 million in revenue in its 1998 fiscal year ended March 31. The combined company will have 2,070 stores with more than \$1.2 billion in annual sales.

Renters Choice is assuming responsibility for the current class action litigation against Thorn Americas, which was taken into account during the negotiations. Current cases in Minnesota and Pennsylvania were fully indemnified by Thorn.

"I firmly believe that this acquisition positions Renters Choice as the best platform for continued growth in our industry," says Renters Choice Chairman and CEO J. Ernest Talley. The acquisition is expected to be completed no later than the fourth quarter of 1998, the company says.

Rainbow Rentals goes public

Wayland Russell, chairman and chief executive officer of the 67-store chain Rainbow Rentals, based in Canfield, OH, took his company public June 5. "It was a strenuous process,



but worth it," says Russell. "We were able to wipe out all of our debt. All our managers were awarded stock options and the company is now ensured a strong future."

The more than \$63 million company, now under the stock ticker symbol RBOW, was the only company of 15 companies going public that week that were able to get priced in the established range. "None of the principals participated at all in the IPO," says Russell. But they did participate once the

underwriters exercised all their overallocments.

Rainbow has grown from 42 to 67 stores in the past five years. Rainbow stores can be found in Pennsylvania, Ohio, Massachusetts, Tennessee, Michigan, New York, Connecticut and Rhode Island. The company stated that growth opportunities look most promising in the Midwest, New England and the mid-Atlantic states.

Jasper, TX, dealer loses business

Andrew Wade of Wade's TV Rental Inc. in Jasper, TX, says he didn't have one customer come in his store on June 28, when the Ku Klux Klan march was held to protest the June slaughter of James Byrd Jr. Wade says all the locals left town, as the Jasper sheriff asked the com-

[BELOW] Kevin Cronin of Rapid Rentals challenged Dan Cole of National Rent To Own, both located in St. Louis, MO, to a charity softball game in July. Cronin's losing team (with a score of 18 to 15) donated the equivalent of a stove to the local Habitat for Humanity affiliate.



[Above] APRO Executive Director Bill Keese, center, and APRO Public Affairs Director Richard May, right, met with former President Jimmy Carter during the Habitat for Humanity Jimmy Carter Work Project in Houston. [Right] Home Choice and Rent-Way supplied Whirlpool stoves for the 100 homes being built during the project in June. For details about this event, see "PR Watch" on page 12.



munity to stay home and not attend the rally. "The sheriff said the worst thing we could do is show support," says Wade.

Wade says the community is tiring of the media circus surrounding the brutal murder. He says only 28 people from town attended the rally and the rest were from out-of-town. "Things are calming down a bit," says Wade.

Show-Me Rent-To-Own shells out advice

Gary Romine, president of Show-Me Rent-



To-Own in Farmington, MO, offered some expert advice on setting up a rent-to-own operation in the July 1998 issue of *Business Start-Up* magazine. In a monthly column, "Start Smart," a question was posed requesting information on setting up a rent-to-own program for a small retail business. Romine detailed the in's and out's of the rent-to-own transaction, emphasized the service aspect of the business and touched on subjects such as service,

repairs, deliveries and depreciation.

"Tiger" fever spreads in Missouri

The Columbia, MO, based Cleek's Appliances & Home Furnishings owner "Tiger" John Cleek was recently featured in the *Jefferson City News Tribune* and the *Columbia Business Times* with the June opening of his sixth store in Jefferson City, MO.

"We didn't want to come to Jefferson City until we found a location

large enough to allow us to dominate the rent-to-own market [there]," Cleek told the *News Tribune*. The 5,000-square-foot building will be the second largest in Cleek's chain of Mid-Missouri stores.

Cleek was also featured in a *Columbia Missourian* article as a candidate for Grand Marshal of the city of Columbia. Commended for his unique mix of fun and business, the article focused on Cleek's ties with the Columbia community. From attending every Missouri home football game to posting his predicted score for the week's game on his store's windows, "Tiger

John" carries on the Cleek's tradition of MU football support that began with his late father, Elmo "Missouri Mo" Cleek.

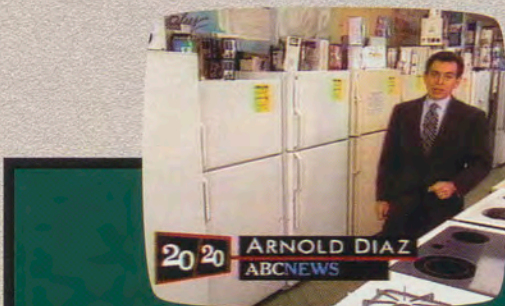
However, the support of Cleek's stores in Missouri seems to be just as well rounded. Noted the *Missourian* on Cleek's TV commercial, "If put to the test, few Columbians could utter but one word of the "Old Missouri" fight song. But virtually every Columbian knows that, "With Cleek's rent-to-own, there's no deposit, no credit, no need for a loan."

Renter's Choice buys Central Rents Inc.

Renter's Choice has signed an agreement to acquire the Commerce, CA, based Central Rents Inc. for approximately \$103 million.

"We are looking forward to adding the Central Rents operation to the Renter's Choice family," stated J. Ernest Talley, chairman and chief executive officer of Renter's Choice Inc., in a May press release. "Central Rent's strong presence in the Western region of the United States, including its 43 store base in California, should offer promising opportunities for growth in coming years."

Central Rents ended the 1997 fiscal year with revenues of approxi-



20/20: Again/again

Much to the industry's chagrin, ABC's 20/20 decided to re-run its episode on the rental-purchase industry on June 29. The segment was unaltered from the original report that ran last November. The only "new" information was Barbara Walters' comment at the conclusion of the exposé. She said the industry was becoming more sensitive to criticism and has been lowering prices. APRO was notified of only two local affiliates doing follow-up stories at press time, one in Fayetteville, AR, and one in Winston-Salem, NC.

1998~99

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APRO members do their part for Habitat for Humanity's Jimmy Carter Work Project

The scorching heat did little to deter 6,000 volunteers from donning their tool bags and heading to Houston for Habitat for Humanity International's 1998 Jimmy Carter Work Project to build a record 100 homes for those in need June 14-20. Several APRO staff members and other industry volunteers joined the charitable spirit and wielded their hammers in the 100-plus degree weather. As the official stove sponsor of the event, on June 17 and 18, APRO members Home Choice and Rent-Way delivered and installed 100 stoves.

The stove donation was valued at approximately \$40,000 and is the first of many appliance donations to Habitat for Humanity

planned by the rental-purchase industry for the year. APRO and its members will donate more than \$150,000 worth of appliances in 1998.

"As individual companies, APRO members have been giving in small ways to their communities, but we wanted to fortify the giving power of more than 4,000 stores to make a difference for people," says APRO Executive Director Bill Keese. "We looked into several worthy causes and were excited to find Habitat for Humanity International because it makes so much sense. We get to help by providing appliances and in-kind services for installation, which for us is a natural fit."

Also, on June 18, Rent One and its vendor partners worked together to raise \$3,500 for the United Way. As part of the rental-purchase industry's "Home Together" community outreach project, Rent One owners Larry and Sharon Carrico designated the money for the Jefferson County Chapter of Habitat for Humanity International. This was the first year the fourth annual "Vendor Appreciation Golf Outing" was used as a catalyst to raise money for Habitat for Humanity International.

To find out how you can get involved with Habitat for Humanity International in your neck of the woods, contact Richard May at APRO at 800/204-2776.



Twenty-four Rent One managers and 48 of the firm's vendors took part in its annual Rent One Vendors Appreciation Golf Tournament. Rent One's Larry Carrico [left of check] presents a \$3,500 check to Gordon Wurth, president of the Jefferson County Chapter of Habitat for Humanity International.

mately \$104 million and total assets of approximately \$68 million.

Pilliod changes to help retailers

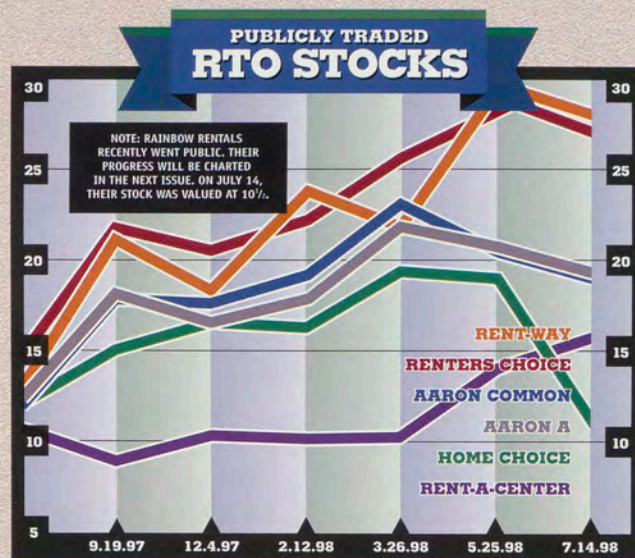
Pilliod Furniture Inc. has issued a new 60 days dating policy on all APRO-member accounts.

"The advantage to 60 days billing is that it helps retailers turn their inventory," says Bob Saunders, director of rental accounts and alternate channels for Pilliod. In an additional effort to

help retailers, Pilliod has also consolidated their warehouse operation in Dylan, SC. The advantage in this structure is that smaller retailers won't have to travel to various warehouses to make their purchases.

"Our consolidated warehouse gets everything shipped from all the different plants puts it in one place for the retailer," says Saunders.

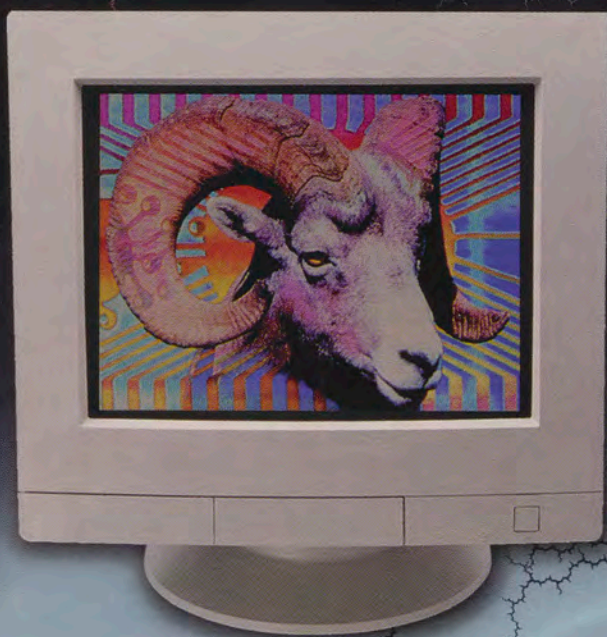
These moves are aimed to increase Pilliod's business and add new APRO-member accounts.



Thanks Bi-Rite

Brian Acord from Household Rentals & Sales in Augusta, GA, recently contacted APRO to publicly thank Buddy Bi-Rite in Tarpon

Springs, FL, for help in recovering some store inventory. Acord commends John Kearns in particular for the help and dedication given to his organization.



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Blair leaves TRIB Group, joins Jerry Bogo

JOHN BLAIR, past executive director of the TRIB Group, has joined Jerry Bogo Co. Blair, who has more than 25 years of experience in the industry, will be responsible for selling and developing jewelry programs for the rental-purchase and furniture industries.



JAMES STECKART has been named to succeed Bill White Sr. as president and CEO of Home Choice Holdings Inc. (formerly Alreco Inc.). Having worked in senior management positions for Comcoa, a publicly traded franchise of Rent-A-Center, and with Rent-A-Center, Steckart, 50, will continue to hold his previous position as chief operating officer.

Joining Steckart at Alreco will be new Chief Financial Officer **JOHN T. EGELAND**. With more than 17 years of banking and corporate financial management experience, Egeland most recently served as senior vice president, corporate finance, for Associates First Capital Corporation, a large public finance company.

Egeland will succeed former CFO K. David Belt, who is leaving Alreco to spend more time with his family and to oversee financial activities for White Properties Inc.

GILBERT L. DANIELSON has taken the office of executive vice president in addition to his duties as chief financial officer at Aaron Rents Inc. After beginning his career with Arthur Andersen & Co. in Chicago, Danielson, 51, held senior financial positions in both public and private companies before joining Aaron Rents in 1990 as vice president, finance, and chief financial officer.

ANGEL MCCASKELL has been promoted to manager of purchasing for furniture and jewelry for Home Choice Lease or Own in Mesquite, TX. McCaskell was formerly a buyer of all merchandise for a 12-store RTO chain in Hammond, LA, and, most recently, merchandise manager for a 48-store division of Home Choice.



Positive press/ Negative press

▶ In an article on the recent popularity of home theater systems, the *Kokomo Tribune*, in Kokomo, IN, also mentioned the systems' increasing draw as rental items. Jeff Smith, a local Rent-To-Own store manager, pointed out that home theater is "a really good rental item." Although home theater rentals have been strong for about three years, Smith attributed the recent interest to the public's growing knowledge of Dolby ProLogic technology.

▶ Gizmo's/Cost Plus Appliances was a featured local business in the Douglas, WY, *Douglas Budget*. The article focused on the various payment plans and rental-purchase options available to prospective renters. Featured were the company's "90 days same as cash plan," which allows customers the option of purchasing after three months' payments and the four-month rental plan, giving the customer a lower overall cost by covering the total in four equal monthly payments. Also mentioned in the article was Gizmo's/Cost Plus Appliance's mission statement: "Relentless pursuit of doing simple tasks well to satisfy our customers in a creative, efficient and rewarding manner."





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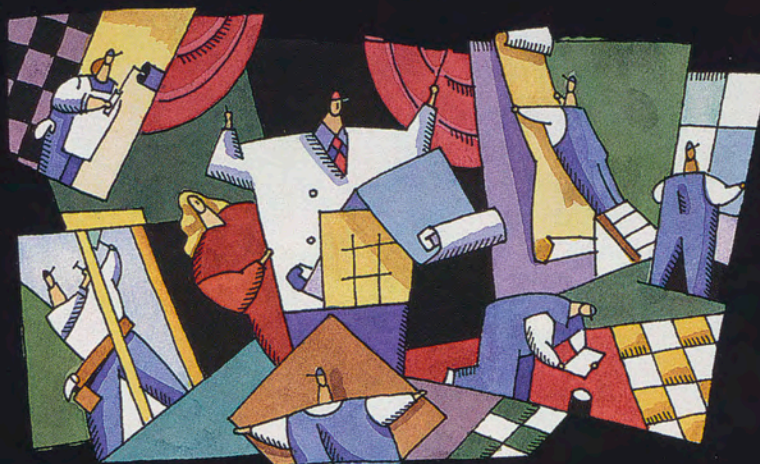
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APRO would like to extend its sincere appreciation to those APRO members who represented the entire rental-purchase industry by contributing Whirlpool stoves for each of the 100 homes built in Houston during the Jimmy Carter Work Project, June 14-20.



Special thanks go to Bill White of Home Choice and Bill Morgenstern of Rent-Way for purchasing the stoves.

Thanks also go to Brad Wire, Larry Kirchner and Mary Etcorn of Whirlpool; Dan Matthews, Andre Job and Bill Spangenberg of Home Choice; and all the delivery personnel of Home Choice who helped install the stoves.

APRO AND
HABITAT FOR
HUMANITY



If you would like to learn more about becoming involved in APRO's involvement with Habitat for Humanity, call Richard May, APRO's public affairs director, at 800/204-2776.

NEWS BREAK

►The rent-to-own industry received some good press from the *Fulton Leader*, in Fulton, KY, with the opening of a new Rentavision store in town. The article pointed out the rental and ownership advantages of rental-purchase and referred to rent-to-own as an "attractive alternative for acquiring home furnishings, electronics and appliances."

"Our customers appreciate the fact that they can choose their own payment plan and own the item even sooner with Rentavision's early payoff plan," says Bob Loveless, regional vice president of Rentavision Inc.

►In the July 1998 issue of *Consumer Reports*, the rental-purchase industry was highlighted in a report on "fringe banking" services, along with subprime lenders for both mortgage and personal loans, car-title lending and check-cashing stores. The article, entitled "Poverty Inc.," reported that the RTO industry was thriving on charging inflated prices for its products and that some dealers resort to unethical behavior when collecting merchandise. *Consumer Reports* also listed the publicly traded RTO businesses, with the suggestion to readers to check their mutual funds' holdings to see if they are indirectly contributing to the wealth of these industries.

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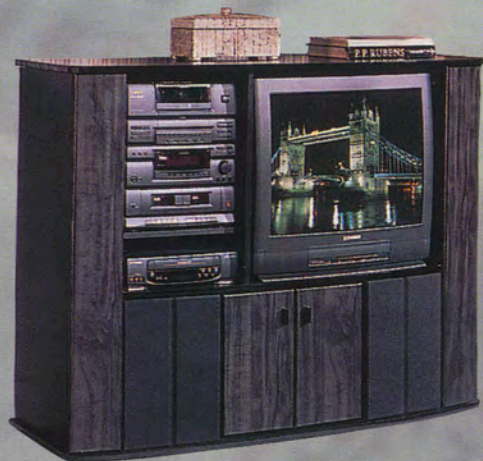
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APRO Associate Member

This year has been an eventful time in the life of our industry's trade association. Just before our 1997 convention, we achieved fairness for depreciating our inventory by being included in the 1997 Taxpayer Relief Act. ABC, NBC and CBS generated less-than-flattering stories on national news broadcasts. The negative fallout was minimal with the public, but did cause a few legislative problems. We continue to find, however, that when reasonable people hear the whole truth we can achieve fair results. Our industry provides a valuable service to our customers and we should

Association Executives Gold Circle awards for the annual report and *Progressive Rentals*, a Public Relations Society of America Best of Texas award for the APRO press kit and three International Association of Business Communicators Best of Austin awards for the annual report, the press kit and the magazine. Julie and Neil are considered to be the best communications and art directors in the Austin association community.

Richard May was the public relations director for public television's Austin City Limits before coming to APRO. Richard joined APRO as assistant director of government affairs

where he handled APRO's grassroots efforts and from there became our public affairs director. Some of Richard's talents and connections were instrumental in the creation of the "Gus" television spot. The "Gus" commercial won two national Telly Awards and the "making of" won one national Telly Award.

Laurie Derton started her career at APRO as our receptionist. She has grown and mastered many of the functions at APRO, including circulation lists, telephone system, computer systems and membership lists. As administrative director, she coordinates the routing of all administrative needs in the office for all employees.

Tulisha Carson was a legal secretary and bookkeeper for a law firm in Lampasas, TX, and was circulation manager for the *Lampasas Dispatch Record*. She started with APRO as our receptionist and has moved to several positions before becoming office manager and bookkeeper.

Carolyn May (Fitzsimmons) had several years experience at the Texas State Capitol and worked in political campaigns before coming to APRO. Beginning as assistant government affairs director, Carolyn was promoted to membership director where she has done an outstanding job of recruiting new members in this current wave of consolidation.

Cindy Ganther has been in sales since 1983. Prior to joining APRO, she was the top producer

.....
 "The rental business is above all a service business and, large or small, any dealer who takes care of his customers properly will always be very competitive."

Thanks for an exciting year

be proud of what we do.

In August 1997, when I became your president, the largest RTO companies were Rent-A-Center, Renters Choice, RentWay, Alrenco, Home Choice, Aarons, Champion and Central Rents. Today, Renters Choice has acquired both Central Rents and most recently agreed to purchase Rent-A-Center. RentWay has acquired Champion and Home Choice acquired Alrenco. Is this consolidation or what? I should probably also point out that most of us smaller dealers are still doing well. The rental business is above all a service business and, large or small, any dealer who takes care of his customers properly will always be very competitive.

Since this is my last column, I would like to share some thoughts and observations about the APRO staff. First, let me introduce the staff:



By DARRELL TISSOT
 APRO's President

Amber Roberts came to APRO from the Texas Society of Association Executives where she served as membership director. Amber has organized the last two legislative conferences in Washington, D.C. and currently assists Ron Waters in the government affairs area.

Julie Sherrier and Neil Ferguson came to APRO from the Texas Restaurant Association in 1996. They have worked as a team for the past eight years and in the process have won numerous awards. During their short time at APRO, they have won two American Society of

[CONTINUED]

in sales both at Intertel, where she sold commercial telephone systems and then at the *Austin Business Journal* selling commercial advertising. APRO's sales revenue from convention booth sales and publications advertising continues to increase on a yearly basis since Cindy joined our team.

Ron Waters served eight years in the Texas Legislature, as executive director of the Texas Firemen's and Firefighters Association and then as executive director of the Texas Home Healthcare Association before coming to APRO as our first and only government affairs director. Ron has been on board for almost all of the good, the bad and the ugly. During Ron's tenure, APRO has enjoyed many legislative accomplishments.

Shelley Martinek has the longest tenure as an APRO staffer. She started as receptionist, became the assistant meetings and convention director and for a few years now, Shelley has served APRO as its education director. The credit for the planning and success of our Mid-Year Conferences and especially the APRO conventions are a direct result of Shelley's extraordinary talent and hard work.

Before joining APRO in 1989, Bill Keese served six years as a Texas State Representative while at the same time owning his own business. He was vice president of franchising for Schlotzsky's Inc., a national fast-food company, and also served as special assistant to Texas Attorney Jim Mattox in consumer affairs. In the almost 10 years that Bill has served as the Association's executive director, our industry and the APRO staff has undergone many changes. Some of those have been:

- ▶ In spite of consolidation, there are more member companies than in 1989.
- ▶ The number of stores represented by APRO has more than doubled.
- ▶ The number of associate APRO members has almost tripled.
- ▶ The convention has grown on a yearly basis, both in attendance and size.
- ▶ Each time we have lost a good staff member, we have added someone equally as good and sometimes with more to offer.
- ▶ The public relations department was created.
- ▶ National, award-winning television and radio commercials have been created.
- ▶ APRO publications have been consistently upgraded.

.....
"The bottom line is that the staff in Austin represents this industry in a most professional manner and makes the job of your board and especially this president much easier."

▶ Functions such as typesetting, magazine layout and design, photo scanning and original artwork design were previously contracted out and are now done by APRO staff instead.

▶ Congressional district mapping, some legislative monitoring, public relations publications and grassroots organizing are also done in-house.

The bottom line is that the staff in Austin represents this industry in a most professional manner and makes the job of your board and especially this president much easier. There have been comments in the membership that the APRO staff seems to continue to grow. It is interesting to note that the current number of APRO office personnel is the same number, 11, that was on staff when Bill Keese became executive director in 1989. Perhaps it is the amount and quality of the work produced from these people that makes us think there should be more people. This staff helps make us all look good—the organization, the board and especially the president.

Even though he is not a full-time staff member, Ed Winn, APRO's general counsel, deserves to be recognized for being part of this organization from the very beginning. Serving as APRO's first executive director, Ed is our resident APRO historian and, many times, our conscience. As president, you begin to appreciate the value of this history and the important counsel Ed can provide. His candor and frankness is very much appreciated by this board member and president.

My thanks to the APRO staff for making my year not only easier, but very enjoyable. ■

Darrell Tissot is owner of Countryside Rentals, based in Bainbridge, OH.



William J. Sims
President
Zenith Sales Company

Zenith is here to stay!

Zenith is fortunate to have a loyal and supportive customer base in the rent-to-own industry. It is especially gratifying to have that support reaffirmed after we announced our comprehensive restructuring plan in late May. Zenith's plan is designed to reduce our debt, enhance our competitiveness and position us for growth and consistent profitability.

Some rental dealers still seem to have some concerns, however. We want to reassure you that, despite what you may be hearing from our competitors or reading in erroneous news reports, Zenith is here to stay!

First, Zenith's new CEO, Jeff Gannon, who joined us after a 24-year GE career, is leading our comprehensive operational and financial restructuring plan to improve the company's financial health and leverage Zenith's technology, brand and distribution strengths. Zenith's majority stockholder, LG Electronics Inc., supports this plan.

Second, Zenith plans to implement its restructuring through a "pre-packaged reorganization" under Chapter 11. This does not mean that Zenith will go out of business; just the opposite. The company expects to continue normal business operations during the restructuring and to emerge quickly as a stronger, revitalized company. A prepackaged reorganization is pre-negotiated and should allow us to complete our restructuring in much less time than a traditional Chapter 11, hopefully in just two to four months after we file.

Third, I want to reassure you that we are committed to providing you with world-class service and support for years to come. Under the plan, we expect to continue to fulfill all obligations to our customers, including credits and warranty payments in full throughout the restructuring. The plan should not interfere in any way with the service we provide you. You should experience no interruption in deliveries as a result of the restructuring.

Finally, we are enthusiastic about the progress we're making to rebuild Zenith into a brand and technology leader. Our national sales manager, Don Julson, and I look forward to the continued support of our rental dealers, who will play an important role in the success of our efforts. We hope to see you at the August APRO convention in Orlando as we build for a stronger future together.



Bill Sims, president
Zenith Sales Co.

ZENITH ELECTRONICS CORPORATION

1000 MILWAUKEE AVENUE GLENVIEW, IL 60025-2495

zenith

Although I was born and raised in Houston, I had forgotten how oppressive the heat and humidity can be in June. Perhaps that's why I had no objections to volunteering my time to work on the 15th Annual Jimmy Carter Work Project for Habitat for Humanity International last month in Houston. APRO staffers Richard, Julie, Neil and I were totally prepared for this vigorous outdoor project. We had our hammers, screwdrivers and other tools arranged neatly in our tool belts, ready to build a home for a deserving family.

Upon arriving at one of the sites, where 40 of

reporters that he came to work, not talk.

I thought I had lucked out, because on this day I was assigned to work indoors and

would have a cooler day than the previous. I couldn't have been more wrong. My job was to measure, cut and nail into place closet shelves. The previous day, we would occasionally feel a slight breeze, but this day those closets were just like saunas. Strange thing was, at the end of the day, I felt better and more satisfied than I had been in many years. Richard and I returned to the hotel, showered and joined a select few at a reception for the Carters at Rice University.

I thought it odd when Beth Foley, our Habitat contact, insisted that this was a casual affair and to leave our coats and ties at home. When we arrived, many of the wealthy Houston sponsors were dressed to kill. I felt uncomfortable in my attire until the Carters arrived. Jimmy had on cowboy boots, Dockers and a western shirt. His belt buckle was a silver horse shoe with the initials "JC."

Many people say his presidency was a failure; I don't know. I do know that he has done more for the American people as a former president than any other former president. His "sermon" that night was about the joy of giving. He thanked those present who gave, including the RTO industry. I have never been as proud of our industry as I was that night.

The next day we recorded the delivery of 100 stoves to the new homes for 100 deserving families. On the surface, the stoves were given in the name of our industry. In reality, they were Whirlpool stoves paid for by Bill White of Home Choice and Bill Morgenstern of RentWay. My personal thanks to them for their generosity on behalf of the entire industry. Next time you see either of these heroes, thank them for being among the first to launch what I hope to be an industry-wide gift to all family homes built by Habitat in America.

Ohio, Tennessee and Texas rental dealers are organizing to donate stoves in their states. We're going to ask all of you to join in and donate a stove to Habitat this year, take a few days off and work on a Habitat house in your area and recruit your employees or co-workers to get involved. I promise you, this experience will be one of the most rewarding ones in your life. It was mine. ■

.....
 "Jimmy Carter
 thanked those
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 of our industry as
 I was that night."

The value of helping

the 100 homes for Habitat were being built, we saw Jimmy and Rosalynn Carter, dressed in work clothes and surrounded by Secret Service, going from house to house encouraging the volunteers. After seeing the former president, we were all eager to get our work assignment for the day. Even though none of us had ever installed vinyl siding before, that's what we did for the rest of the day.

We had been told to drink plenty of liquids. It didn't seem so important for the first couple of hours, because it was early in the morning. But the team leader told us that the previous day, 80 volunteers had been hospitalized from the intense heat. Your APRO staff drank lots of water. Even so, two of us came close to heat stroke and spent time in the cooling tent, with fans spouting saline. Hot, tired and drained, we finished the day with a smile on our faces as we had become a part of something wonderful, rewarding and fulfilling.

The next day, we moved to the other major site where 30 homes were nearing completion. It was at this site that the Carters were building a house. President Carter, aging gracefully in his mid-70s, was busy all day measuring, cutting, nailing and sweating like the rest of us. Occasionally, a newsman with a camera crew would interrupt the Carters' work. While I couldn't hear their responses, it was common knowledge that the interviews were very short, with Jimmy telling the



By BILL KEESE
APRO's Executive Director

The Original "GOOD AS GOLD" Program from Fashion Craft



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APRS Associate Member since 1991

Underlying every decision made in or about a rental store is an assessment of risk. Some risk assessments are instantaneous and instinctive—such as, “Should I rent a TV to this guy?” Some require more thought and research—for example, “should I move this employee to the other store and promote her to store manager?”

Some risk assessments are larger still. Consider, for example, “Should I open a new store in this town? Should I sell the company?” Some risks assessments are so large and so complex that they challenge comprehension, “OK, I want to buy

mism and courage. We all like to think that reason ultimately prevails and carefully thought-out assessments, dispassionately made, stand the best chance of reaping expected rewards. But we all know that life can be fickle and luck plays a part in the decisions we make.

We are all witness here, lately, to a transaction of gargantuan proportion. The Rent-A-Center purchase dwarfs anything to have come before it in this industry. It may be only a fraction of the size of some recent mergers in other industries, but for the rental business, when you get to a \$1 billion, it's heady stuff. But even at this level, both sides are assessing risks, one might suppose, carefully, intelligently, scientifically—courageously and dispassionately. In other words, they are assessing those billion-dollar risks finally using the same human talents and instincts that we want to be at play when store employees make decisions about who should get a television. ■

Ed Winn's e-mail address is edwinn@ibm.net.

.....
 “The Rent-A-Center purchase dwarfs anything to have come before it in this industry. But even at this level, both sides are assessing risks, one might suppose, carefully, intelligently, scientifically, courageously and dispassionately.”

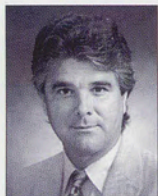
Assessing your risks

Rent-A-Center for \$1 billion, plus or minus. How do I accurately calculate the risk of assuming the pending litigation in New Jersey, Wisconsin, Massachusetts, New York and Alabama? If I win these lawsuits, there is no liability. If I lose, the suits could cost \$250 million and change the value of the deal by 25 percent.” That is an assessment a number of people both in and out of the industry were making lately when Ernie Talley and Renter's Choice suddenly walked off with the prize.

Assessing risk is not quite science, after all, although for some kinds of broad societal risks, we call it that and can get pretty close. Actuarial “science” can calculate your life expectancy, the odds on your house burning down, how long you get to stay in the hospital and other risks that insurance companies underwrite. One way to try to assess legal risks is to ask lawyers what they think; but if you ask more than one, you are going to get different opinions. If risk assessment is not quiet science, it is not necromancy, either, although periodically fortune tellers with predictions

to sell will try to match up the stock market with sun spots.

Risk management at the business level finally has to do with the fundamentals of human character: intelligence, patience, insight, energy, opti-



By ED WINN III
APRO's General Counsel

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PRO1097



spotlight on seminars and fun!

by markus beeby



set your
sights on
Orlando
august 12-15

Set deep in the land of mouse ears and cotton candy, the APRO 1998 convention is located in a bastion of imagination and entertainment that has a habit of magically transforming ordinary show attendees into giddy 10-year-olds. With the expanses of the The Magic Kingdom, Epcot Center, and Disney-MGM Studios just waiting to be explored, the feel of the Florida sun, the stroke of the next putt and the hard swallow at the steep drop of the roller coasters may be the only "focusing" you'll want to do. However, don't forget to make time for the seminars that are being presented at this year's convention. Special effort has been made to expand on last year's topics with new and exciting speakers.

APRO 98
IN FOCUS

Leadership, Disney style Disney Seminars

8:45-10:15 A.M., FRIDAY, AUGUST 14
BALLROOM OF AMERICAS A

By tapping into the creative history of the Walt Disney World Resort, this seminar will analyze and adapt ideas for enhancing leadership skills, fostering teamwork and achieving strategic goals. Making the elusive concept of organizational creativity come to life through this study of storytelling, synergy and value creation, Disney's speakers will help you discover ways to foster a creative environment and translate this energy into products and services.

seminars

Cyberspace 101: Internet basics and what they mean to RTO Dr. Bill Metcalf

8:45-10:15 A.M. AND
10:30 A.M.-12 P.M.,
FRIDAY, AUGUST 14
BALLROOM OF AMERICAS B



Bill Metcalf is the nation's Techno Motivator™. Focusing on the impact of

technology on the rental-purchase industry, his seminar will relate how to break through the limiting beliefs about communication technology that keep many organizations stuck in 20th-century thinking. Not a techie himself, Metcalf relates to the frustrating feeling of using new technology with his message that "You do not have to know how technology functions to be able to get value from using it."

Working with top-notch thinkers in his field—like his mentor and colleague Daniel Burrus, author of the international best seller, *TechnoTrends*—plus, networking through his many trade association connections, Metcalf keeps his finger on the pulse of technology and the American business scene.

Rental sales planning Larry Sutton

8:45-10:15 A.M. AND
10:30 A.M.-12 P.M.,
FRIDAY, AUGUST 14
GRAND REPUBLIC A

"The Reverend of RTO" will show how to plan rental sales on a weekly basis. No matter what you're spending on advertising, Sutton will show you how every rental store

should, and can, deliver 30

to 50 new agreements every week.

Involved in rent-to-own training since

1979, Sutton has served as a keynote speaker at national conventions. He was elected to the APRO board of directors in 1994 and serves on the APRO education committee, public relations committee, ethics committee and is the current APRO PAC Fund chairman. He has participated in the industry efforts for tax fairness and federal legislation by lobbying Congress.

As the former president of B&L Concepts Inc., dba Champion Rent to Own, Sutton merged his 27 Champion stores with RTO Inc., dba Home Choice Lease or Own, in January 1997. He is currently vice

schedule

Tuesday, August 11

- Disney Day Open day to attend parks
[Discounted tickets available through APRO]
- 8 a.m.-12 p.m. Richard Petty Driving/Riding Experience
[Must be pre-registered; space limited]
- 2-6 p.m. Early registration

Wednesday, August 12

- 8 a.m. Golf tournament at Osprey Ridge
[Sponsored by Whirlpool]
- 9 a.m.-5 p.m. Registration
- 9 a.m.-10 p.m. Exhibitor set-up
- 4-5:30 p.m. State Presidents/Congressional Leadership Reception
[Sponsored by Voyager Insurance]
- 6-8 p.m. Welcome reception "Heart Attack Diner"
[Sponsored by England-Corsair; entertainment sponsored by Continental Diamond and RES Marketing]

Thursday, August 13

- 9 a.m.-5 p.m. Registration
- 9-11 a.m. Exhibitor breakfast/training session
- 10 a.m.-12 p.m. General Session and Business Meeting
[Sponsored by Finova Capital]
- 12 p.m. Exhibit hall ribbon-cutting ceremony/
Champagne welcome [Sponsored by Audiofile]
- 12-5 p.m. Exhibit hall open
[Complimentary ice cream sponsored by Maytag]
- 12-2 p.m. Spouse/guest "Dream Luncheon"
- 6-8 p.m. Gala cocktail reception: "Strike a Pose at
Pleasure Island" [Sponsored by Foresight]

Friday, August 14

- 8:30 a.m.-5 p.m. Registration
- 8:45 a.m.-12 p.m. Educational seminars [Breaks sponsored by TRIB]
- Noon-5 p.m. Exhibit hall open [Complimentary ice cream
sponsored by Ashley Furniture]
- 8-10 p.m. APRO President's hospitality/
APRO-PAC reception

Saturday, August 15

- 9-10 a.m. Complimentary continental breakfast
[Sponsored by ABS Jewelry]
- 9 a.m.-5 p.m. Registration
- 9 a.m.-1 p.m. Exhibit hall open
- 1-5 p.m. Educational seminars [Breaks sponsored by TRIB]
- 1-6 p.m. Exhibitor tear-down
- 6-7 p.m. Awards reception
[Sponsored by Thomson Consumer Electronics]
- 7-11 p.m. Awards banquet: "Beatlemania"
[Sponsored by G.E. Appliances and High Touch;
entertainment sponsored by Audiofile]

Sunday, August 16

- 8 a.m.-2 p.m. Exhibitor tear-down

APRO Convention Daily sponsored by Sears
Exhibit Hall Relaxation Station sponsored by TRIB Group
APRO registration computers sponsored by Alliance Computing Technologies

president of operations of the Southeast division.

**Panel discussion:
Rent-to-own human
resource forum
Moderated by Ed Winn III**

8:45-10:15 A.M., FRIDAY, AUGUST 14
GRAND REPUBLIC B

Employees can make or break a rental company. In this panel discussion, human resource experts from the industry will share their secrets on strategies to hire rental store employees who are better than just "the next warm body." By covering everything from employee relations to per-

formance evaluations to finding out what benefits employees really want, this panel will teach you how to retain and inspire the most valuable asset of your company—your employees.

Winn is general counsel for APRO.

**Customer communications:
What they don't know
could hurt you
Larry Randolph**

8:45-10:15 A.M. AND
10:30 A.M.-12 P.M.,
FRIDAY, AUGUST 14
GRAND REPUBLIC C/D

Though the industry has received its share of bad press over the years, it has



always survived and prospered. However, the latest incidences of negative press coming from two respected sources in the media are particularly troublesome. In these most recent episodes, it has been the employees of the stores who have not presented our story properly and have not taken the time to build the value of our transaction in the mind of the customer.

This seminar will help counteract this problem by introducing methods for telling the value story to

every customer and providing some in-store material that will keep both customers and employees focused on this critical part of our industry. It will offer techniques that build up the value of the store and the industry in the minds of our customers.

A regular speaker at the APRO convention and various state conventions, Randolph holds a degree in business management from the University of North Texas and has more than 17 years of experience in the rental-purchase industry. After leaving his eight-year position as vice president of

seminar schedule

	Ballroom of Americas A	Ballroom of Americas B	Grand Republic A	Grand Republic B	Grand Republic C
FRIDAY, AUGUST 14 8:45-10:15 A.M.	Leadership, Disney style <i>Disney Business Programs</i>	Cyberspace 101: Internet basics and what they mean to RTO <i>Dr. Bill Metcalf</i>	Rental sales planning <i>Larry Sutton Home Choice Inc.</i>	Rent-to-own human resource forum <i>Panel discussion</i>	Customer communication: What they don't know could hurt you <i>Larry Randolph TRIAD</i>
FRIDAY, AUGUST 14 10:30 A.M.-12 P.M.	Rental-purchase predictions: Public vs. private <i>Panel discussion</i>	Cyberspace 101: Internet basics and what they mean to RTO <i>Dr. Bill Metcalf</i>	Rental sales planning <i>Larry Sutton Home Choice Inc.</i>	Government relations update <i>Joel Blackwell and APRO Government Affairs Department</i>	Customer communication: What they don't know could hurt you <i>Larry Randolph TRIAD</i>
SATURDAY, AUGUST 15 1-2:30 P.M.	Customer loyalty, Disney style <i>Disney Business Programs</i>	1998 RTO Statistical Survey Report <i>Ted Wilson and Bill Keese, APRO</i>	RTO legal update and accounting update <i>Ed Winn, APRO, and Wayne Chambers, Home Choice Inc.</i>	How to spot problem employees before you hire <i>Etta Valdes Hire Insights</i>	Understanding RTO financials <i>Terry Beville, CR Bi-Rite Co. Inc.</i>
SATURDAY, AUGUST 15 2:45-5 P.M.	Rental round table sessions for 1-2 store operators	Rental round table sessions for 3-12 store operators	Rental round table sessions for 12+ store operators	How to spot problem employees before you hire <i>Etta Valdes Hire Insights</i>	SEMINAR BREAKS SPONSORED BY TRIB GROUP

franchise operations for Curtis Mathes Corp. in 1988, he formed Triad Learning Systems, a training and consulting company focused on the rental-purchase industry.

The gentle art of motivation: Motivating your employees and yourself
Dr. Lawrence Helms

8:45-10:15 A.M. AND
10:30 A.M.-12 P.M.,
FRIDAY, AUGUST 14
ATLANTIC A

Before you can motivate others, you must first learn to motivate yourself. This seminar gives 10 concrete



ways to your own self-motivation and illustrates how you can use the same tech-

niques to help motivate those around you. The word "motivation" comes from the Latin word *motus*—to "move from within." Good managers must learn what motivates each of their employees and how to construct a reward system that is desired and appreciated. While there are no cookbook solutions to the age-old problem of finding out what motivates people and what doesn't, Helms' seminar will show you how to promote motivation in others and in yourself.

Helms holds a Ph.D. in organizational development from the University of Michigan and a post doctoral certificate in management from Harvard University. He has been a superintendent of public schools in Alaska, vice president of Central Washington University, vice president of training for Oregon's Western Bank system and is currently chief operating officer for Western Training Systems, a training corporation that focuses on practical applied industrial psychology.

Panel discussion: Rental-purchase predictions: Public vs. private
Moderated by Ed Winn III

10:30 A.M.-12 P.M.,
FRIDAY, AUGUST 14
BALLROOM OF AMERICAS A

The rental industry is full of gossip and predictions. Come hear what thoughtful minds predict for the rental purchase industry in the

next several years. Panelists include analysts as well as rental dealers who have thoughts on where the industry should and will go in the future.

Moderator Ed Winn III is general counsel for APRO.

1998 government relations update
Joel Blackwell and APRO Government Affairs Director Ron Waters

10:30 A.M.-12 P.M.,
FRIDAY, AUGUST 14
GRAND REPUBLIC B

Learn how to maximize your impact on elected officials and get what you want from your state and federal



government representatives. In this seminar, you will discover how to best influence elected officials with letters, phone calls and face-to-face visits. Learn about the important role money plays in the political system and how to maximize the impact of small political action committees. A nationally recognized grass-

keynote address

Dr. Barry Asmus

10 A.M., THURSDAY, AUGUST 13, BALLROOM OF THE AMERICAS

Translating the changes in our complex economy into an understandable and exciting presentation is what Barry Asmus does best. Named by USA Today as one of



the five most requested speakers in the country, Asmus' enthusiasm for the American system of private enterprise, coupled with his ability to package complex economic ideas in simple language, gives his audiences a tremendous sense of pride in their role as business people, in creating wealth, jobs and a higher standard of living.

As a senior economist at the National Center for Policy Analysis, he speaks, writes and consults on issues that promote free enterprise, low taxes and limited government. Twice voted Outstanding Professor of the Year, as well as honored with the Freedom Foundation at Valley Forge Award in Private Enterprise Education, Asmus also recently testified before the House Ways and Means Committee on switching from an income tax to a consumption tax. He has authored four books and is a strong advocate of free market/limited government solutions.

Atlantic A

Gentle art of motivation: Motivating your employees and yourself

Dr. Lawrence C. Helms
Western Training

Gentle art of motivation: Motivating your employees and yourself

Dr. Lawrence C. Helms
Western Training

Ballroom of Americas A

Media training

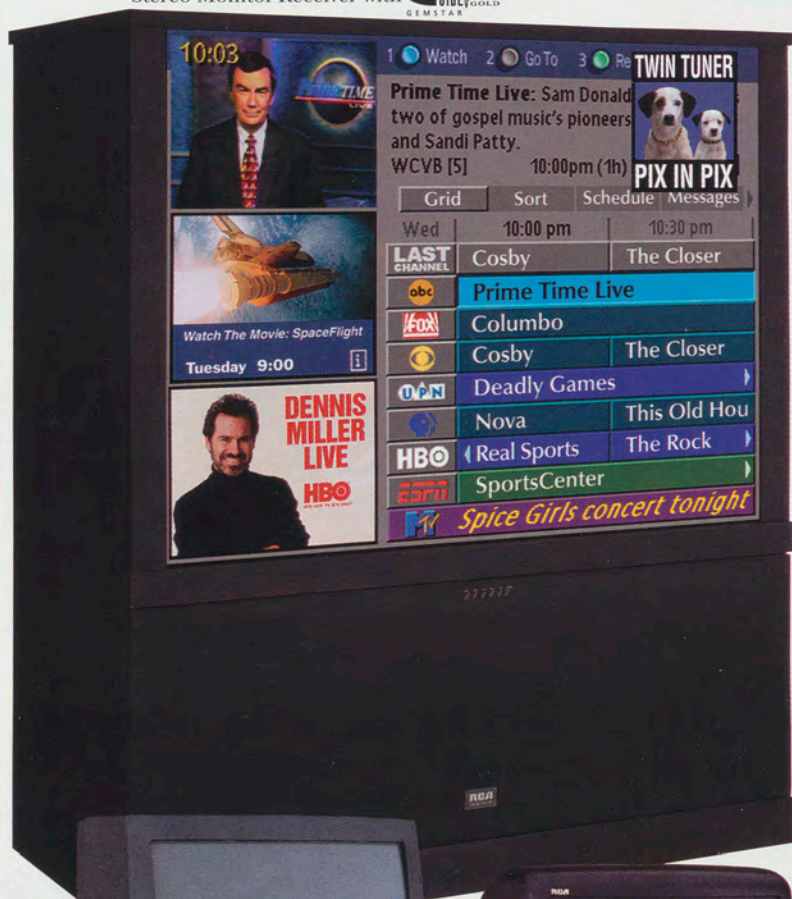
Barbara Miller
and APRO
Public Relations
Department

RCA

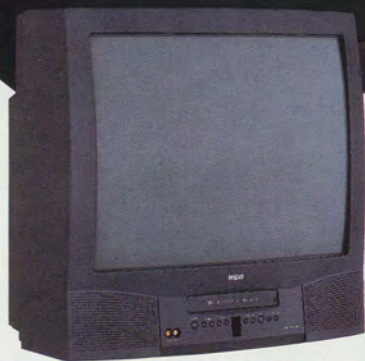
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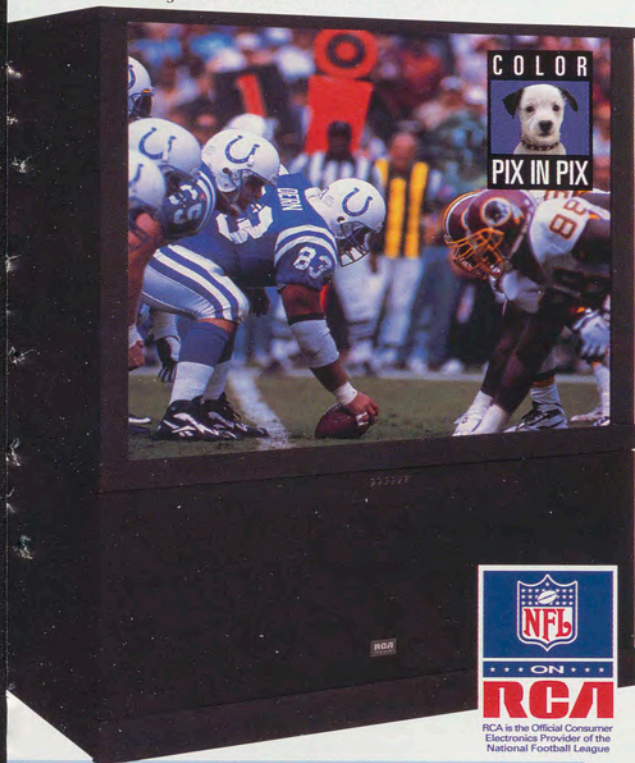
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3 easy steps to register for APRO '98

1. Registration. To register, call 800/204-2776 or 512/794-0095 for a registration form. You can register on-line through the APRO web site at www.apro-rto.com. Fees must accompany completed registration forms, with the exception of on-line registration. Credit card registrations will be accepted by phone or fax until July 15. No phone or fax reservations will be accepted after July 15. Registrations will also be taken on-site.

2. Hotel reservations. While the July 1 deadline to guarantee the special APRO rate at the Walt Disney World Contemporary Resort has passed, there still may be rooms available. Make your reservations by calling 407/824-3869. Be sure to mention that you are with APRO.

3. Airline/car reservations. APRO is offering discounted rates to Orlando. For airline or car rental reservations, call Conventions in America at 800/929-4242 and mention APRO file #680.

For more information, call Shelley Martinek at 800/204-2776 or 512/794-0095. Fax completed registration forms to 512/794-0097.

roots expert will lead this seminar hosted by APRO's Director of Government Affairs Ron Waters. This seminar is open to all those interested or active in state or federal legislative programs. All state rental dealer association president and officers, as well as congressional conference attendees are urged to attend.

Joel Blackwell is a former editor at the *Miami Herald* and the *Charlotte Observer*. He has lectured at the American Society of Association Executives' Legislative Conference and is the author of *All Politics is Personal: Grassroots Power for Business People*. Blackwell has worked with trade associations and companies in 33

states, helping them deliver their messages to the public, politicians and the press.

Customer loyalty, Disney style Disney seminars

1-2:30 P.M., SATURDAY, AUGUST 15
GRAND REPUBLIC B

Uncover the business strategies and practices in place at the Walt Disney World Resort that keep guests happy and bring them back time and time again. Discover how Disney creates "magic service moments" by developing service guarantees, analyzing customer expectations, dealing with "disillusioned" customers and creating lasting customer relationships. This inside

look at how the Walt Disney World cast adds value to interactions with millions of repeat and loyal guests can help you reach new levels of customer relations.

1998 RTO Statistical Survey report Ted Wilson and Bill Keese

1-2:30 P.M., SATURDAY, AUGUST 15
GRAND REPUBLIC A



This popular session analyzes in detail the results of the only comprehensive survey of the rental-purchase industry. From its humble beginnings in 1984, this annual survey has grown to become the most respected source of information regarding rental-purchase in the world. Information is gathered from all sizes of rent-to-own companies throughout the country and is compiled and analyzed by Industry Insights Inc., a management consulting and survey research firm.

Important! Companies that participated in the 1998 *Statistical Survey* may pick up their complimentary copy at this session. If your company did not participate in the study, the survey will be available for purchase at the APRO registration desk during the convention.

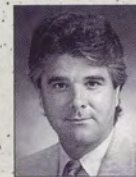
Wilson served on the APRO Board of Directors from 1986 to 1997. He is a past president of the APRO Board and has contributed his expertise to the association through articles to *Progressive Rentals* magazine and *Network News*. He is the former executive vice presi-

dent and chief financial officer of Alrenco Inc. and now offers consulting services to small businesses.

Keese has served as APRO's executive director since 1989. He served as a Texas legislator from 1977 to 1983. His extensive business background includes ownership of his own restaurant and serving as vice president of franchising for Schlotzsky's Deli, an international chain of sandwich shops.

1998 RTO legal and accounting update Wayne Chambers and Ed Winn III

1-2:30 P.M., SATURDAY, AUGUST 15
GRAND REPUBLIC C/D



Industry veterans Wayne Chambers and Ed Winn III are still at it after all these years. In a clear, concise and entertaining format, these two APRO lifetime achievement award winners will give you the latest breaking information concerning rental-purchase legal and accounting issues that you and your fellow rental dealers face every day. You cannot afford to overlook these two vital aspects of your industry.

Chambers began his career in the rental-purchase business in 1976 and his own company of 15 stores. He was elected to the APRO Board of Directors in 1989 and served for eight years. He was instrumental in gaining favorable tax treatments for the industry, getting the rental transaction treated as a lease and achieving some



measure of success on depreciation issues. Chambers is currently as vice president of finance with Home Choice Holdings Inc.

Winn has been general counsel for APRO since its inception in 1981 and served as its executive director until 1985. He was adjunct professor of business law at the University of Texas, where he taught for four years. A full

partner in the law firm of Overstreet, Winn & Edwards in Austin, TX, Winn is a well-known expert in the field of rental-purchase.

How to spot problem employees before you hire Etta Valdes

1-2:30 P.M. AND 2:45-5 P.M.,
SATURDAY, AUGUST 15
ATLANTIC A



Have you ever wished you could spot potential problem employees before investing time and money training them? Most owners and operators have experienced the frustration of trying to train someone who just doesn't get along with co-workers or chases away val-

ued customers. Attend this seminar to learn about proven hiring methods that incorporate pre-employment testing. Reduce your turnover during the next six months by using these hiring procedures.

Beginning her career at Florists' Transworld Delivery Association as a business seminar leader and curriculum designer, Etta Valdes formed her own small business consulting company, which later expanded to include the rental-purchase and banking industries. While serving as field training manager at ColorTyme Inc., a rental-purchase franchiser, Valdes authored the company's financial management training series as well as other courses. She also served as vice president

of human resources for Lehndorff USA Group, a commercial real estate management firm and vice president of administration and a member of the executive operating committee for Voice Control Systems, a publicly traded high-tech company. In 1996, Valdes formed Hire Insights, a consulting firm that offers pre-employment psychological testing and management development programs.

Professional media training APRO Public Relations Department and Barbara B. Miller

1-2:30 P.M., SATURDAY, AUGUST 15
BALLROOM OF AMERICAS A

The power of the press and electronic media cannot

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 Bassett Mirror Co. Inc.
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 England-Corsair
 Escalade Sports
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 RTO Pro/Futureware Software
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 Wingate Monday Co.
 Zenith Electronics Corp.



be overstated. However, dealing with media outlets is a learned skill that can

become second nature with practice. Knowing what you want to say, how you are going to say it and when to be quiet keeps you looking good under pressure. This seminar will help prepare you for press interviews, print or broadcast, and show that anxiety and discomfort with the press aren't a problem when you can manage your nerves and make the most positive impact.

Barbara Miller has served more than 200 organizations and thousands of people as a training, coaching and speaking consultant in communications improvement. A certified mediator, she has used video-assisted training to coach top Texas elected officials, corporate executives, State Bar presidential candidates and Texas Supreme Court justices. Drawing from her own experience and expertise in giving speeches, stage performing and producing/hosting a television talk show, Miller has worked in association with public relations strategists to assist organizations such as IBM, Compaq Computer, 3M, American Airlines and the New York Stock Exchange in national press conferencing, worldwide product announcements, business development competitions and legal issues seminars.

1998 rental round table sessions

2:45-5 P.M., SATURDAY, AUGUST 15

It's what's hot, what's happening, what's in the fire

and what's on the table—the round table that is. This popular seminar for feeling the pulse of the rental-purchase industry is again being offered. You have spoken, APRO has listened. This year we will go back to the round table format of dividing sessions by company size:

One-two store companies:

Grand Republic B

Three-12 store companies:

Grand Republic A

12-plus store companies:

Grand Republic C/D

Rental dealers have found this forum invaluable for hearing and being heard on the issues most important to our industry today.

Topics may include:

- ▶ Advertising and promotion (television, print, giveaways, grand openings, etc.)
- ▶ Cash-flow procedures
- ▶ Compensation packages (pay rates, benefits, vacation, etc.)
- ▶ Direct buying vs. warehousing
- ▶ Employee theft
- ▶ Employment policies
- ▶ Growth: Same store, new stores, acquisitions
- ▶ Identifying customers: Is it changing?
- ▶ Public perception of the industry: How important is it?
- ▶ Store structure and staffing (the right mix of account managers, store managers)
- ▶ Training



main attractions

Also bigger and better for the biggest and best convention of the year, Disney World has added a group of new attractions for this year. Opened in April, Disney's Animal Kingdom features rides through 110 acres of completely landscaped Africa-like savanna and bush country—home to more than 1,000 exotic animals, including elephants, lions, rhinos, hippos and wildebeest. A unique mix of zoo and amusement park, Disney's largest gated theme park also boasts circus-type shows, 3-D interactive films, musical stage shows, a simulated African village and DinoLand USA, a section of the park devoted to prehistoric times.

For the best dining, shopping and entertainment, Disney has also expanded its Downtown Disney, which is comprised of the Downtown Disney Marketplace, Pleasure Island and the new Downtown Disney West Side. There they opened the one-of-a-kind showcase McDonald's restaurant in January, the BET SoundStage Club and the Wildhorse Saloon this summer. Also new for the summer is DisneyQuest, which offers interactive adventures that send you flying on Aladdin's magic carpet, designing and riding your own roller coaster and driving a bubble-top bumper car in Buzz Lightyear's Astro Blaster.

The convention also has some Disney-related entertainment lined up for attendees, starting with the

Richard Petty Driving/Riding experience on Tuesday, August 11, 8 a.m.–12 p.m. Held at the one-mile tri-oval Walt Disney World Speedway, wannabe race car drivers can engage in the thrill of racing during either the three-hour "Rookie Experience" training and driving session or the "Riding Experience," which is a three-lap passenger trip in a car traveling at up to 145 m.p.h.

Or if that sounds a little too fast-paced for you, slow things down a bit and enter the ninth annual APRO Golf Tournament at Disney's beautiful Osprey Ridge Golf Course. Starting at 8 a.m. on Wednesday, August 12, registered golfers will start their trek across the 6,680-yard course which was included in *Golf Magazine's* "Top 10 You Can Play" list.

For night entertainment, APRO has lined up the Fluff Brothers, aka Home Choice Vice President Larry Sutton and Rent-Way Florida Director of Operations Craig Smith, to play their rent-to-

own classics for the "Heart Attack Diner" welcome cocktail reception on Wednesday, August 12. Thursday night will feature the an evening of dancing at the "Strike a Pose at Pleasure



Island" gala cocktail reception and Saturday evening will be a trip down musical memory lane at the Beatlemania APRO annual awards banquet.

While this year's convention is right around the corner, a little less than a year away lies next year's convention at John Ascuaga's Nugget in beautiful Reno, NV. Complete with the casi-

nos, nightclubs, cabaret lounges, showrooms and top-celebrity entertainers who have made the town what it is, a short 45-mile trip to



Lake Tahoe also offers recreational opportunities like golfing, sailing, wind surfing, hiking, gambling and horseback riding. To be sure, the "APRO '99: Redefined" team is planning events to take advantage of every possibility in the area. Get ready for a great convention this year and make plans to be in Reno, August 9–12, 1999, for the next one. ■

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when drugs





come to work

By Lisa Maxwell

Illustration by Jane Marinsky

Imagine the following scenario: Your company decides to open for business in a new state. To manage your new store you select one of your existing assistant managers, we'll call him "Joe." You also send in one of your most valuable long-term employees, "Sam," to help with the opening and training new employees. Sam arrives at the airport, ready to work and is greeted by Joe. As they drive away, Sam notices that Joe's driving seems somewhat erratic. Before they get very far, police lights appear in the rear window.

Shortly, you receive an emergency call from Sam. Joe has failed a sobriety test and is in jail, charged with driving under the influence. Sam is stranded, Joe is in trouble and the store is scheduled to open in a week. What do you do?

Go one step further and imagine that Joe has had an accident while driving away from the airport. He was on company business, maybe driving a company vehicle. You may now have two injured employees, possible victims in the other car, a story on the nightly news and your company is facing a lawsuit claiming negligence because your driver was drunk.

"But we have a strict policy against working under the influence of drugs or alcohol," you say. "It's not allowed." How much weight does that carry? So you didn't know Joe was a problem drinker. Can you honestly say you did everything in your power to prevent this situation?

Whether or not you realize it, employee drug and alcohol abuse costs your business money. In addition to endangering co-workers and customers, it causes massive drops in productivity. According to the U.S. Department of Labor, substance abuse in the workplace increases the likelihood of injury or

"Our employees have contact with customers and go into their homes when making deliveries. We have to be very cautious. Substance abuse has an effect on everything from customer service to liability issues."

accident and runs up costs estimated at more than \$100 billion annually. Also consider these important DOL facts:

- ▶ Alcoholism causes 500 million lost workdays each year.
- ▶ Drug and alcohol-related problems are one of the four top reasons for the rise in workplace violence.
- ▶ Drug-using employees at a large American corporation average 40 days sick leave each year compared to just 4.5 days for non-users.

The problem of substance abuse in the workplace is especially sensitive in rent-to-own businesses due to the high level of interaction with the public and the presence of expensive merchandise and cash. "Our employees have contact with customers and go into their homes when making deliveries. We have to be very cautious. Substance abuse has an effect on everything from customer service to liability issues," says Bob Kidder, human resources manager with Mesquite, TX-based Home Choice. "This is a problem that concerns everyone."

HOW PREVALENT IS SUBSTANCE ABUSE IN THE WORKPLACE?

In the rent-to-own industry, some employers interviewed for this article count themselves lucky to have experienced only minimal problems with on-the-job substance abuse. However, statistics indicate that some abuse may be going undetected, for example:

▶ In a survey of the retail industry, approximately 11 percent of full-time employees admitted to using illegal drugs within the past 30 days. Nearly 20 percent indicated that they have used illegal drugs sometime during the past year and almost 9 percent admitted to heavy alcohol use.

▶ Small companies are particularly vulnerable to workers who abuse alcohol and other drugs. A recent government survey indicated that more than half of illegal drug users are employed at companies with 500 or fewer workers. Drug abusers may often seek work at smaller firms where the likelihood of drug testing is slim.

▶ Of those who called a cocaine help line, 75 percent reported using drugs on the job, 64 percent admitted drugs adversely affected their job performance, 44 percent sold drugs to other employees and 18 percent had stolen from co-workers to support their drug habit.

Where there is smoke, there is usually fire. If you've smelled marijuana in a delivery vehicle or heard about a three-drink lunch, you are being affected by substance abuse. Maybe that doesn't seem too serious. Probably not, unless some-

one has an accident or writes up a contract for the wrong amount, costing you money.

Surely no employer condones an employee abusing drugs on the job. But fighting the problem requires a proactive approach from employers.

If you suspect a problem, don't depend on the employee to manage it alone. That can put you in jeopardy. Substance abusers are frequently dealing with personal problems, family issues or other difficult situations. The very nature of addiction means that they cannot control their actions (stop drinking, stop taking drugs), even at work. Plus, employees who are not abusing during working hours, but on their personal time, may still be impaired when at work. Instead, consider what actions you might take to prevent abuse from taking place in your workplace.

Even if you don't consider it your responsibility to provide your employees with treatment, it's important to address the problem. Courts are increasingly holding businesses liable for the actions of their employees. The more you can demonstrate that your business has a comprehensive policy or program to handle substance abuse, the stronger your case would be.



establishing your own substance abuse program

Given the potential losses substance abuse can cost your business, you may find it beneficial to establish your own substance abuse program. The Department of Labor has created the following five-step program for employers. The full text of the program is available from the Department of Labor.

STEP ONE:

Writing a substance abuse policy

Perform a needs assessment survey, even informally, to learn what issues your program should accomplish. Your written policy should incorporate the following:

- ▶ An explanation of why the program is being implemented. Issues may include health and safety of employees and customers, quality of work, productivity, liability and legal requirements.
- ▶ A clear description of substance abuse-related behaviors that are prohibited. This should include, at a minimum, the use, possession, transfer or sale of illegal drugs, and may also include working under the influence.
- ▶ A thorough explanation of the consequences for violations of the policy.

STEP TWO:

Training supervisors

Do not expect supervisors to diagnose substance abuse. Instead, give them the tools to identify and address performance problems that may be the result of substance abuse.

- ▶ Observe and document unsatisfactory job performance;
- ▶ Confront workers about unsatisfactory job performance according to company procedures;
- ▶ Understand the effects of substance abuse in the workplace; and,
- ▶ Know how to refer an employee suspected of having a substance abuse problem to those who are qualified to make a specific diagnosis and to offer assistance.

STEP THREE:

Educating employees

- ▶ Provide information about the dan-

gers of alcohol and other drugs and how they can affect individuals and families. Also describe the impact that substance abuse can have on safety at work as well as the company's productivity, product quality, absenteeism, health care costs, accident rates and the overall bottom line;

- ▶ Explain in detail how the workplace policy applies to every employee of the company and the consequences for violations of the policy; and
- ▶ Describe how the basic components of the overall program work, including employee assistance program and drug and/or alcohol testing if these are part of the program.

STEP FOUR:

Providing employee assistance

Many employers are uncertain whether they can or should offer or provide assistance to employees who have alcohol or other drug problems. Often employers are concerned about the cost of providing assistance and their ability to continue to meet work demands while employees are getting help.

Terminating employees with alcohol and other drug problems and hiring a new worker may seem to be the most cost-effective approach. In some cases, starting fresh may be the best course of action. However, in most cases, it actually makes better sense — from a business point of view as well as a humanitarian one — to help employees overcome personal problems. This is when providing some type of employee assistance comes into play.

STEP FIVE:

Drug and alcohol testing

Drug and alcohol testing by itself is

not a substance abuse program. However, many companies believe that testing can be an effective deterrent to substance abuse and an important tool to help employers identify workers who need help. Before implementing a drug- or alcohol-testing program, the following questions should be considered.

- ▶ Who will be tested? Job applicants? All employees? Selected employees? Employees only at certain job sites?
- ▶ When will tests be conducted?
- ▶ What consequences will employees and job applicants face if they test positive?
- ▶ Who will conduct the testing program?

Employee assistance programs

An employee assistance program is a job-based program intended to assist workers whose job performance is being negatively affected by personal problems, which may include substance abuse.

These programs can be simple, or very involved, but usually include confidential help lines, referral services and even free counseling.

Many employers have discovered that EAPs are cost-effective because they help reduce accidents, workers' compensation claims, absenteeism and employee theft and contribute to improved productivity and employee morale. There are companies that specialize in providing EAPs to employers who do not have the resources to create their own. By utilizing a group of this kind, it may be possible to provide this benefit at minimal cost. For more information, contact the Employee Assistance Program Association at 703/522-6272.

TACKLING SUBSTANCE ABUSE IN YOUR BUSINESS

Our imaginary "Joe" was always a good employee. That's why he was given his promotion. The company invested a great deal in working with him — and now his career may be over. And your company is out one manager. Plus, your company is being called upon to prove that it had no responsibility for the accident. Could this happen to you?

Let's review what some RTO companies are doing to combat substance abuse in the workplace.

According to Ernie Lewallen of United Household Rentals in Cincinnati, OH, he has created a written policy regarding

drug testing and random drug testing of employees.

Home Choice's Kidder explains that his company established a comprehensive testing program with the assistance of the company's labor attorneys. Home Choice also uses an independent company to conduct drug tests. "It is important to involve experts because laws and regulations regarding these tests differ from state to state and city to city across the country," he says. "There are confidentiality issues involved which are also very important to consider."

The way Home Choice's program works is clearly outlined by attorneys and explained to employees. Kidder explains that if an employee is suspected of working under the influence (and suspicious and/or erratic behavior is noted by more than one employee), the company reserves the right to request an immediate drug test. "We put the employee in a cab and send

"It is important to involve experts because laws and regulations regarding these tests differ from state to state and city to city. There are confidentiality issues involved which are very important to consider."

substance abuse that is included in the employee handbook. "We don't pre-screen for illegal substances," he says, "and our policy has been in effect for at least eight years. But it [substance abuse] just hasn't been a big problem for us."

To try to weed out potential substance abusers before hiring them, Joe Arnette at Renters Choice says that all potential Renters Choice employees are given a series of psychological tests to screen for certain types of behavior. The potential for drug or alcohol dependency is one of the characteristics evaluated in the tests. "We try to look at the personality type as opposed to doing medical drug testing," says Arnette.

More common in larger companies is pre-employment

him or her to the clinic," he says. "If he or she refuses the test, it's grounds for dismissal."

Rent-Way Inc., based in Erie, PA, also utilizes pre-employment drug screens and random testing. Spokesman Ron DeMoss sees the benefit in providing a substance abuse program and says his company has discussed it. Currently, however, Rent-Way has a no-tolerance policy in effect. Testing positive is grounds for termination. "We're not heartless," he says, "but you have employees out there driving, delivering large equipment and you can't have them drunk or high."

Many companies are concerned with the costs associated with training and then treating employees for substance abuse problems who are not likely to

information resources for your business

The Institute for a Drug Free Workplace sells publications to guide you through establishing prevention, testing and employee assistance programs. Visit the web site at www.drugfreeworkplace.org or call 202/842-7400.

The Department of Labor has created the Substance Abuse Information Database SAID. It is available on line at www.dol.gov:8001/said.nsf/.

The Center for Substance Abuse Prevention handles inquiries regarding how employers can set up a drug-free workplace program. Call 800/967-5752

The Employee Assistance Program Association provides contact information for those who wish to get in touch with local employee assistance professionals. Call 703/522-6272

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stay long term. DeMoss notes the high rate of turnover among more entry-level employees such as delivery drivers. "We've seen a higher incidence [of substance abuse] among these employees," he says. "And we can't justify spending a lot of money rehabilitating them and then to have them leave."

But, which costs more? Some estimates say that replacing an employee can cost the average business more than \$20,000 in lost productivity and other expenses. Add to that the damage to your reputation should the "Joe" story actually happen.

Statistics indicate that drug use is escalating among all segments of the population. This includes everyone from delivery drivers to vice presidents. There is even speculation, though it has not been tested, that the Americans with Disabilities Act could be applied to those with addiction problems—making it difficult for you to fire an

employee on the basis of substance abuse.

That's why companies across the country are turning to substance abuse programs and Employee Assistance Programs for help (see sidebar). What benefits can they provide? A study of some of these programs in Ohio found significant improvements in job-related performance, for example:

- ▶ a 91 percent decrease in absenteeism,
- ▶ a 93 percent decrease in mistakes in work, and
- ▶ a 97 percent decrease in on-the-job injuries.

Numbers like these are compelling. Some companies find that the cost of implementing an assistance program for all employees costs less in the long run than replacing employees determined to be substance abusers. And providing such a service may increase employee loyalty as well.

Any step you take to fight substance abuse in your business will help. But the most effective long-term approach may be a system-wide program that addresses both treatment and prevention. Regardless of what you decide to do, it is in your best interest not to ignore this issue—to protect yourself, your employees and your customers. ■

Lisa Maxwell is a free-lance writer living in Austin, TX.

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WWW

SURFING
RENTAL-PURCHASE
COMMERCE AND
CACOPHONY ON
THE INTERNET

BY ED WINN III

WWW

When a new company opens its doors to the public, the proverbial "shingle" is hung out to advertise its products and/or services. Today, in addition to that shingle, many companies are turning to the Internet to establish an identity among the world's surfing public. A few vendors have been successful beyond their wildest dreams, but commerce on the Internet is still in its infancy as the medium struggles with privacy and marketing issues. Buyers want to ensure that their payments and personal

information cannot be pirated. Sellers wrestle with issues of technology, being recognized out in cyberspace and locating the best potential buyers for their products. In the meantime, the Internet is this massive, frustrating, complex, free-for-all wonderland for surfers, shoppers, students and anyone else with a mouse and a healthy curiosity.





So, what is on the Internet that either pertains to or might be of some use to rental-purchase dealers? Quite a bit, actually, with more appearing every day. This article examines the high spots and a few low spots of rental-purchase on the Net.

www.start.by.searching

A fair first question is how does one go about finding out what is on the Internet about the rental-purchase industry? There are a number of search engines available to users to search databases that make up the Net. They can produce results quickly and in an organized fashion for dealers. Try Yahoo.com, AltaVista.com or Infoseek.com and type in the words "rent-to-own" or "rental-purchase" to begin your search. There must be 20 or so search engines, some of which are specialized in certain areas—say real estate. Typing in "rent-to-own" this morning on AltaVista yielded 4,309 web sites where the phrase appears and Web Crawler gave 12,461 hits. That's a lot, but compared to Michael Jordan, whose name appears on more than 2 million sites, it's a drop in the bucket. Readers with the time and inclination can go check out every one.



www.confused?

There are a lot of real estate "rent-to-own" sites. Local real estate agents have web pages touting their services, which often include creative financing mechanisms for home purchases offering rent-to-own arrangements. There are far more real estate sites using the phrase than there should be and clutter up the search.

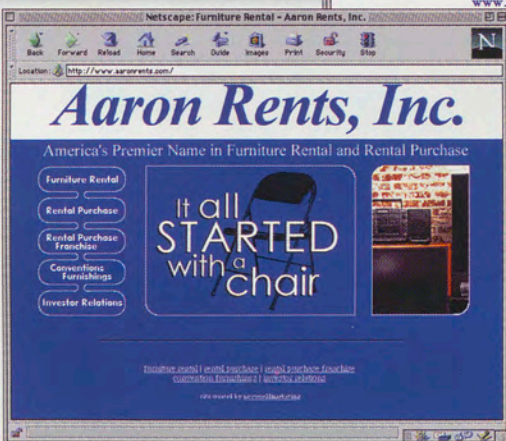
There are lots of other things one can "rent-to-own" on the Net besides houses, condos, apartments and time-shares and the usual items found in rental stores. You can rent-to-own a dock in a number of marinas around the country. You can rent-to-own drinking water systems, computer hardware, hang gliding equipment (I wonder how that damage waiver paragraph reads), mobile homes, scuba gear, musical instruments from lots of different music merchants with web pages, food and beverage carts (viz, hot dog stands), asphalt roller equipment, custom skis, ski boards and snow boards, back country equipment (tents, sleeping bags, lanterns, knives and clothing for the great outdoors) and the list grows daily.

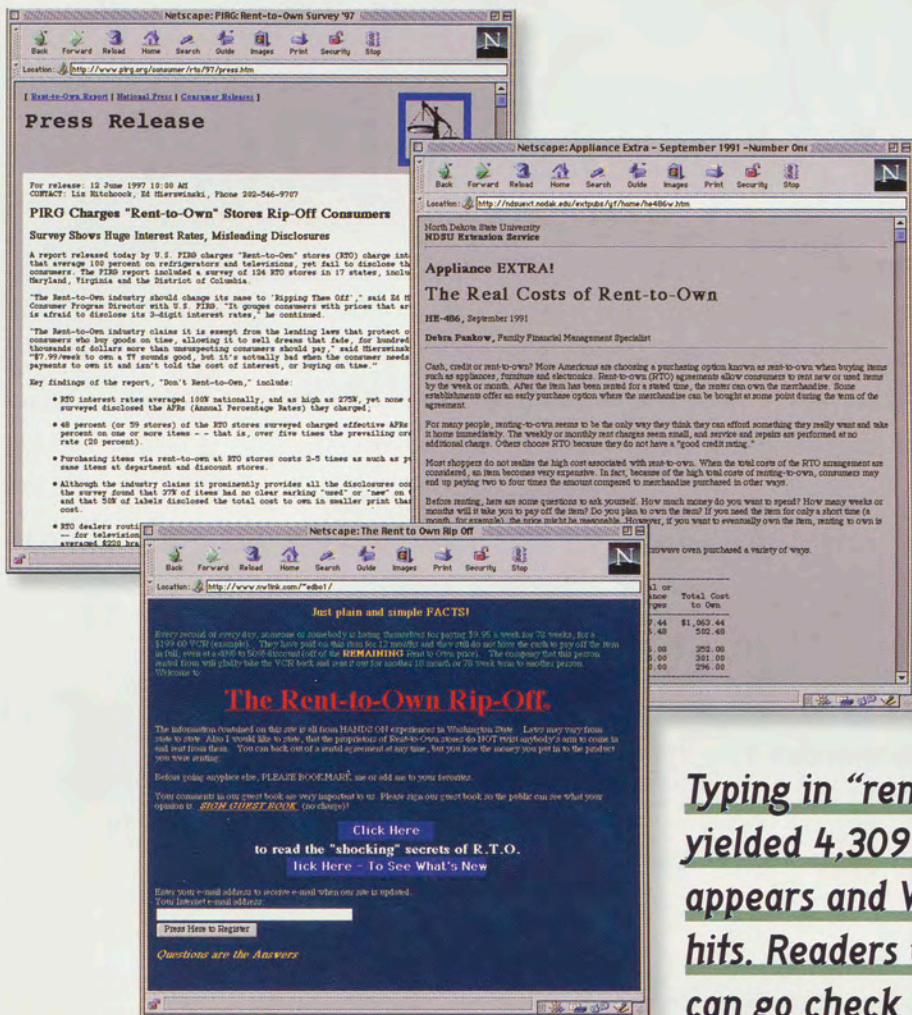
www.consumer.advice

A number of state legislatures are on line. You can pull up the latest version of your state's rental-purchase statute and see whether anyone has any amendments pending that would change it. State attorney's general offices often print exhaustive consumer guides for their citizens that may include some information or avuncular advice about rental-purchase transactions. Go to www.state.nh.us/oag/rto.html, for example. The Indiana Department of Financial Institutions has a web page with rental-purchase advice for both consumers and rental-purchase dealers.

Most of the negative op ed or reporter pieces that have appeared in magazines or newspapers around the country can be accessed on the Internet. The U.S. Public Interest Research Group has a web page and publishes its most recent rental-purchase surveys there.

There's a lot of consumer protection advice on the Net involving rental-purchase transactions that comes from university extension services. Check out <http://ndsuxt.nodak.edu/extpubs/yf/home/he486w.htm>, <http://www.hec.ohio-state.edu/hanna/95abst.htm#swa>





lished their yellow pages on the Internet to help shoppers locate businesses. Your business address and telephone number already may be on the Net through these yellow pages listings without your knowing it.

www.miscellaneous

You can go on the Net to get tax advice. The recent 10th Circuit Court opinion in the ABC case has been published on the Internet and Professor Ira Sheppard at NYU has a web page devoted to the tax law passed last summer where he discusses rental-purchase depreciation under that new law.

Typing in "rent-to-own" on AltaVista yielded 4,309 web sites where the phrase appears and Web Crawler gave 12,461 hits. Readers with the time and inclination can go check out every one.

gler or <http://www.ag.uiuc.edu/~disaster/replace/rent-own.html>.

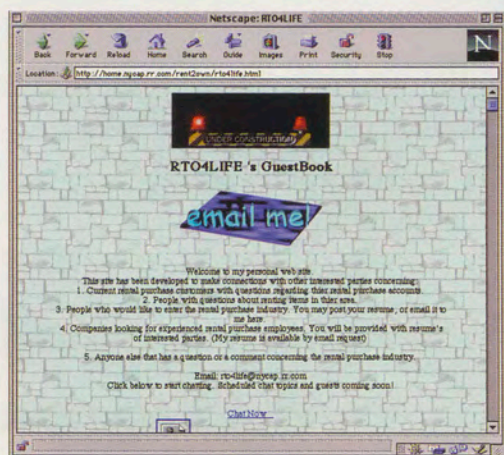
www.companies.big/small

All of the public rental-purchase companies have web pages. You can go to them to check stock prices and learn about the company's plans for the future. This kind of information might affect your own strategic plans. You can access documents filed with the SEC by all public companies through www.freedgar.com. This site will give you stock quotes with a 15-minute delay and all the 10-Q's you will ever want to read. You can read them from the screen or download them to your printer.

A number of smaller rental-purchase companies also have web pages. Dealers with one store, a computer and a modem can create an instant global presence. Many have already done so. A web page can be simple or complex. A number of internal service providers will give you a free web page when you subscribe to their service for access to the Net. Many cities have pub-

There are some quirky intimate pick-ups on the Net. We learn from the Mineral Area College Alumni electronic newsletter, *The Grapevine*, that Kathy Romine, APRO board member Gary Romine's wife, is involved in the business of Show-Me Rent-To-Own.

We learn also that this awesome new medium raises important freedom of the press issues. A disgruntled former rental-purchase employee somewhere in the Northwest and known only as "Mr. Nobody" has a web page devoted exclusively to his own misinformed and ungrammatical tirades against what he sees as abuses in the rental-purchase industry. He has such pages on his site as: "Does RTO Prey on the Poor?"; "What Happens If You Stop Paying?"; "Pro's and Con's of RTO"; "What is CDW/Late Fees?"; "What is B.O.R.?"; "Turns/Pricing"; and "Depreciation." He has opened a message board inviting readers to respond with their own tales and experiences with the business. At least one lawyer has posted a note asking about rental pricing in California as a prelude to filing suit. More than half of the responses have been about either favorable rental experiences by customers





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	<p>Gala Cocktail Reception: "Strike a Pose" at Pleasure Island 6-8 p.m., Thursday, August 13</p>
	<p>Complimentary Ice Cream in Exhibit Hall 12-5 p.m., Friday, August 14</p>
	<p>Complimentary Continental Breakfast in Exhibit Hall 9-10 a.m., Saturday, August 15</p>
	<p>Pre-Cocktail Reception 6-7 p.m., Saturday, August 15</p>
	<p>Awards Banquet Dinner: "Beatlemania" 7-11 p.m. Saturday, August 15</p>
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who are glad to have the rental-purchase option or impatient explanations to "Mr. Nobody" about how free enterprise works in this country.

No sooner did Mr. Nobody create his site than an industry champion, another employee, responded with a pro-industry site of his own called "RTO4life," located at <http://home.nycap.rr.com/rent2own/rto4life.html>. This site is relatively new, but promises a chat room for dealers, employees and customers to visit about the industry. The guest book has a handful of responses offering encouragement and touting the benefits of rental-purchase.

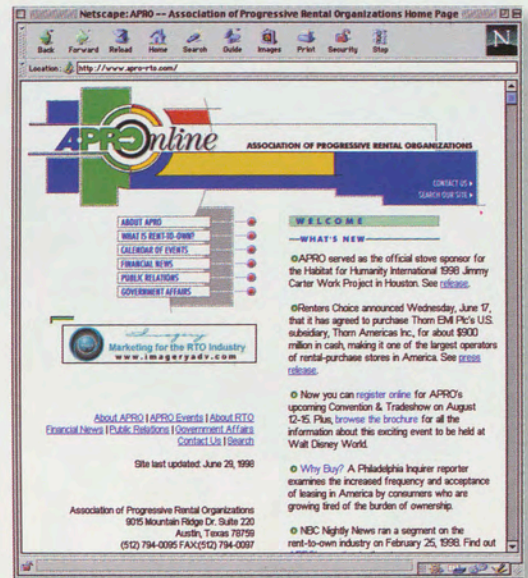
www.apro-rto.com

Of course, any search of the Net for rental-purchase information ought to begin with the APRO's web page at www.apro-rto.com. There is a description of the business, the latest government relations reports about state and federal legislative developments, information on the convention with a virtual trade show, a public company page with stock quotes for all of the public rental-purchase companies and an ever changing array of topics of inter-

est for rental-purchase dealers.

It is a new world out in cyberspace on the Internet. A lot of rental-purchase companies are already there and are reporting at least satisfactory results from their presence on the Net. No one has yet managed to supplant showrooms and employees and deliveries and pick-ups with a virtual rental-purchase store, but don't bet that computer-savvy entrepreneurs aren't working day and night to make the Internet increasingly relevant to and profitable for their businesses. ■

Ed Winn III is APRO's general counsel. His e-mail address is edwinn@ibm.net



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By Bob Losyk

In these days of low unemployment and a world of opportunities, rental-purchase companies are lucky to get a year of loyalty before a valued employee is ready to move on. Here are some ideas on how to reduce employee turnover and increase motivation and performance.

goodbye?

Want?

REMEMBER WHEN an employee would stay with your business for years and years? These days, we're lucky if we get a year of loyalty before workers are ready to move on. If this statement bears any resemblance to your employees, what can you do to improve the situation and reduce turnover? What can you do to increase motivation and performance and keep the best employees a lot longer? Bill Hewlett, the co-founder of Hewlett-Packard once said, "Men and women want to do a good job, and if they are provided the proper environment, they will do so." Our priority is to create a motivated, positive, open work environment; an environment that stimulates people to give their very best. Let's examine these important motivating factors.

If we had to pick one motivator that may seem to be more important to your employees than the others, it is being treated with dignity and respect. The lack of it alone can create a revolving-door syndrome. We can't expect our employees to treat our customers in a warm, friendly manner and with respect, if we don't treat our employees in that manner.

During peak times, the action gets fast and furious, people are under stress and tempers are short. Using abusive or obscene language, shouting, verbal put-downs, insults and telling lies, results in low morale, high absenteeism and turnover. As finding qualified individuals becomes more difficult, professional respect and courtesy can do a lot to slow down the revolving door syndrome.

Involvement and participation

The old way of management from the early 1900s was a system of owners and managers making all the rules and decisions in secrecy and isolation. They directed and

Get your employees involved in the decision-making and problem-solving processes. It gives them a sense of partnership. Frequently ask their opinions and suggestions. Brainstorm with them for solutions to problems.

controlled their employees and everyone went along with the decisions. The authority of the boss was never challenged or questioned. A challenge was rebuffed with a firing.

In your business today, we can't afford the turnover, so emphasis must be placed on collaboration and information sharing. Get your employees involved in the decision making and problem solving. It gives them a sense of partnership. Frequently ask their opinions and suggestions. Brainstorm with them for solutions to problems. People want to be involved in decisions that ultimately affect them. Employees gain a sense of belonging. They begin to own the solutions.

Create employee teams that can work together, solve problems and make team decisions. One way to create team commitment is to have each employee write on a sheet of paper what his or her interpretations are of team player characteristics. Next have them turn over the paper and fill in the following phrase: "A good team member never..."

Recognize exceptional team behaviors as soon as you see them. Reward both individuals and teams for ideas

and suggestions that save money and time, satisfy customers or increase productivity.

Showcase superior workers

Employees are looking for a sense of achievement, along with rewards and recognition for a job well done. Make exceptional employees highly visible by putting their photos on back room bulletin boards or in company newsletters. Display letters to employees from satisfied customers or, even better, display a recognition letter from the company president. Give certificates, plaques, lapel pins, etc., for superior service or teamwork at special events.

Consider giving superior employees a specially marked parking spot for one month. Put them in the spotlight by giving them extra responsibilities that get the noticed, such as helping out with orientation or training a new employee.

Management's role

As owners and managers, we go throughout our work day wearing many hats. But sometimes we are so busy dealing with different situations we don't play the roles that are so instrumental in motivating employees.

Just what are the roles of top management in assuring that the behaviors we want are exhibited each day in our business?

Role model

"Do as I say, but not as I do" just doesn't work any more. If you want people to be in on time and work hard, then

you need to be in on time and work hard. If you want employees to treat co-workers and customers with care and concern, then you must treat employees the same way.

In the Yukon there is an expression: "The speed of the leader is the speed of the pack." You set the tone and the pace. Employees spend a lot of time watching what you do. If they see you lying, manipulating or being verbally abusive, they decide this type of behavior is acceptable.

Communicator

As a leader, you must be the principal communicator in your business. The more you communicate, the more responsible your people will be. The more they know about the



Reducing turnover

One recent statistic placed the cost of replacing one employee at almost \$25,000. That includes training, re-training, paperwork and lost productivity. In good economic times, employers have difficulty finding the best workers, so retaining them is a priority. Most employers have found that communicating well and providing employees with a lot of information goes a long way toward keeping them involved.

Finding good employees is challenging. "Our business is complicated and it doesn't work to just hire the first person who walks in the door," says D.G. Canfield of AAA Rent-All and Sales in Searcy, AR. Part of AAA's hiring process includes evaluating whether a person will stay long term. Once an employee is hired, Canfield finds that open communication and organization are important. The more employees understand, the happier they seem to be.

Many employers echo this sentiment. It's easy to assume that employees are only concerned with their own job. However, if they don't understand their part in the business, you may not be winning their dedication. To enhance an employee's understanding of his business, Keith Carrico of

Rent One in Mount Vernon, IL, has found that a good orientation program is helpful. "We have 23 stores and hiring is done locally by each store," he says. "We bring the new employees into the corporate office, let them meet the staff and get them involved in the big picture."

Carrico notes that the low unemployment rate has made it more difficult to find and keep employees. "But since we started this program at the first of the year, we've noticed a change. Employees have made comments that it helps them to feel like a part of the whole program," he says.

Another way to win employee loyalty is to invest in them long term. One way to do this is to provide a good benefit plan. Randy Otander of the House of Television Rentals in Jamestown, NY, credits his benefits program with the success he's had in keeping employees. "We're fortunate as far as turnover is concerned," he says. "We have many long-time employees, including one who has been here for 22 years. We offer a lot of benefits. We have a 401(k) plan, medical health insurance, a cafeteria plan and a section 125 plan. After two years, our employees receive 14

paid vacation days." Otander does not feel that these benefits are excessive. "They work hard. They deserve it," he says.

Perhaps the grand champion of employee recognition in the RTO industry is Mamie Harper of Fiesta Rent To Own in El Paso, TX. Harper says, "I heard a speaker ask one time, 'If a person has worked for you for five years and you don't know when his or her birthday is, what does that say about you?' I thought about that for a minute and decided it meant that you didn't care. And I do care about my staff, so I started looking for ways to recognize them." What started as a simple way to thank her employees has since developed into another full-time job.

"I carry a big organizer with me everywhere and write notes in it," says Harper. "I send cards for employee's wedding anniversaries, for Mother's Day or for a child's birthday." On the Friday of each employee's birthday week, Harper brings in a cake, which is shared not just with other staff, but also with customers.

She celebrates each employee's anniversary with the company, hosts holiday parties at her home and takes employees to events such as

concerts or a recent Oscar de la Hoya fight. And their families are included as well. "Most of them can't afford tickets to something like that. I provided something they couldn't enjoy otherwise. It was a big deal. They were excited for a month before and a month after the fight."

Harper says that winning employee loyalty is no secret. "I've found that employees care about feeling a part of the process even more than money. What it boils down to is that we're all in this together. I depend on them to look out for my business. They come here every day and work hard. I want them to know they are appreciated," she says.

Harper also extends other benefits to her employees. In addition to using her vacation home for up to a week each year, employees can buy inventory at cost, can arrange for flextime if needed and she frequently reserves a big-screen television for employees during events like the Super Bowl. "In this industry, it's about having good, long-term employees you can trust. Any little thing I can do I will. I take care of them and they take care of me," she says.



whole operation, the more they feel part of the big picture.

You will be amazed at how much after-tax profit your employees think your business keeps. You will be shocked at how much they think you as the owner or manager takes home. One way to put it in perspective is to let them see the balance sheet. Let them know how much money comes in and how much overhead there really is. It puts things in a different light.

Mentor and coach

Our job is to get people to perform. We must do

Look around your business and see if these are the conditions you would like to work under. If not, then improve them. Ask employees: What can I do to help your performance or make you more productive?

whatever it takes to get people to achieve the standards of performance that we have set. This means paying value to your people. It also means taking time to work with employees and reinforce and coach them in the areas needing improvement. Take a personal interest and send the message: I care about you, your progress and achievement.

Motivator

Many owners and managers don't take the time to think about the words they use and how they use them. As a motivator, learn to recognize and praise achievement and progress, including attempts to do so. Praise intelligent mistakes, as no one is always perfect, no matter how high the set standards. Make mistakes a teachable moment. A good rule to remember is: keep the ratio of praise to criticism at three-to-one.

At the same time, don't accept poor service, bad attitudes, blaming and buck passing. People must achieve the high standards you have set.

Great leaders get ordinary people to do extraordinary

things through inspiration and motivation. Show endless enthusiasm every day, no matter how you may feel internally. Enthusiasm can achieve success with your people, where and when you thought success was impossible.

Supporter/provider

If we support and provide our people with all the resources, training and equipment they need to do their job, then we have taken away many of the reasons for not performing. Give employees all that they need to be productive.

Look around your business and see if these are the conditions you would like to work under. If not, then improve them. Ask employees: What can I do to help your performance or make you more productive? What can I do to help you give better quality of service or reduce problems? Be sure they have what they need to serve your valued customers.

Support your staff with difficult decisions and problems they may have outside the work place. Just knowing that you realize certain situations are taking place at home and that you are behind them can go a long way towards having a loyal workforce.

Some owners don't want to get involved or feel it is enough to give people an opportunity to work. Therefore the employee's personal life should have no bearing on their work life. This couldn't be further from the truth, especially if you employ a lot of young people. Whatever you can do to lessen the problems of their outside life will be repaid in their dedication and commitment.

Turning around turnover and keeping the best people is achieved by developing strategies to create a positive, motivated atmosphere. Only when you implement these strategies, pay value to people and treat employees as an asset, will you be able to say that your workforce is motivated and productive. ■

This article is excerpted with permission from Managing a Changing Workforce: Achieving Outstanding Service with Today's Employees by Bob Losyk, M.Ed., M.B.A. Losyk is an internationally known speaker, and is president and CEO of Innovative Training Solutions, Ft. Lauderdale, FL.

WHO'S WHO IN

JEWELRY

The following list of jewelry suppliers cater specifically to the rental-purchase industry. Please feel free to contact any of these companies for information, pricing and product specifications. They are designated as APRO associate members [*], advertisers [+] in APRO publications and/or APRO convention exhibitors [^].

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DMC Inc. *^
 Contact: Dave Burdick
 1600 Promenade Tower, # 830
 Richardson, TX 75080-5450
 972/231-5996; fax 972/231-9469

Fashion Craft Jewelry *+^
 Contact: Rich Anderson
 1824 Johns Dr.
 Glenview, IL 60025-1657
 800/877-7907; fax 614/946-3740

Flamingo Diamond Inc. *^
 Contact: Ali Jooma
 2135 Northlake Pkwy.
 Tucker, GA 30084
 770/492-9534; fax 770/723-0256

Jules Jurgensen ^
 Contact: Alan Turin
 101 W. City Ave
 Bala Cynwyd, PA 19004-3164
 610/667-3500, ext. 224;
 fax 610/667-3522

Luke's Jewelry Co. ^
 Contact: Luke Finkelstein
 P.O. Box 241467
 Montgomery, AL 36124
 334/277-6234; Fax 334/277-6256

Oro International *^
 Contact: Joe Weber
 5 N. Wabash Ave., Ste. 1503
 Chicago, IL 60602-4711
 312/641-0091; fax 312/641-5480

Southern Rings *+^
 Contact: William T. Johnson
 3828 Veterans Blvd., Ste. 201
 Metairie, LA 70002
 800/826-8812; fax 504/455-6550

T&S Import Co. Inc. ^
 Contact: David Sabghi
 1302 Huntsville Hwy.
 Fayetteville, TN 37334-3604
 800/523-5224; fax 800/804-7303

VOTE

KIM SLATTON



APRO BOARD CANDIDATE

Vice President

BUDDY'S HOME FURNISHINGS
 with 34 stores in
 Florida and Georgia

- Florida Rental Dealers Board of Directors
- Active Member in State Law Issues
- Trib Group Insurance Committee
- Florida governor's Committee on Work Compensation Reform
- Experience in All Areas of Human Resources and Employee Benefit Plans
- Experienced in RTO Banking and Finance
- APRO Seminar Speaker

Experience

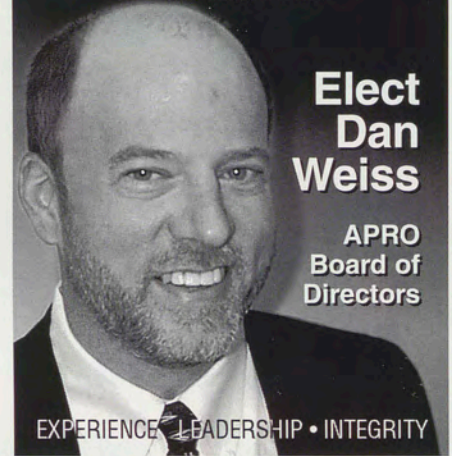
President (4 years), Director (8 years),
 Ohio Rental Dealers Association
 Founded Consumer Relations Program
 with Ohio Attorney General
 Regular attendance at the Washington, DC
 Legislative Conference
 Licensed Attorney
 13-year APRO Member

Awards

APRO's State Association of the Year, 1996 & 1997
 APRO's Dealer of the Year, 1997

Objectives

- To expand our market by improving public perception of our industry
- To foster professionalism among industry personnel



Elect Dan Weiss

APRO Board of Directors

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~R T O~

on display

Quality sofas from Blackstone

Blackstone Furniture Industries offers a full line of sofa sets and sectionals for the rental-purchase industry. Using hardwood frames, fiber-wrap cushions and 8½-gauge springs, Blackstone aims to construct high quality furniture that stays in the customer's home because it fits in their life. The styles of Blackstone's sofas is most appealing due to the frame design and selection of fabrics.

For more information, contact Sara and Doug Weiskopf, Blackstone Furniture, P.O. Box 212, 900 Hogan Farm Rd., Ether, NC, 27247, 513/761-0741

Skiplink helps recover

Skiplink is a new company setting a new standard in skip tracing and merchandise recovery by networking the rental industry nationwide. Teamed up with a partner that is a missing-persons specialist, Skiplink locates the skip, finds the nearest recovery store and coordinates communication between the renting store and the recovering store. This leaves minimal loss

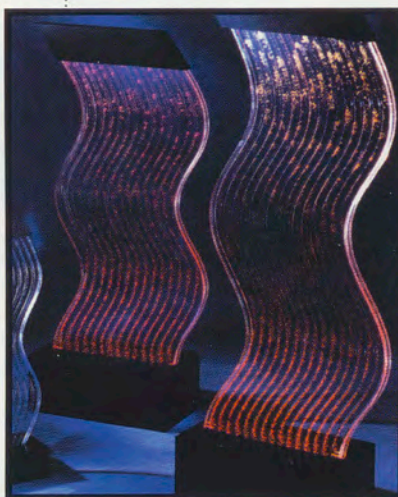
for the renting store, increased revenue for the recovering store and a deterrent for the skipped renter to rent in the new location. Skiplink also provides additional services to the rental-purchase industry, including fraudulent application checks and pre-employment evaluations.

For more information, contact John Phillips, Skiplink, 605 Bellevue Rd. #1, Atwater, CA, 95301, 209/385-0350

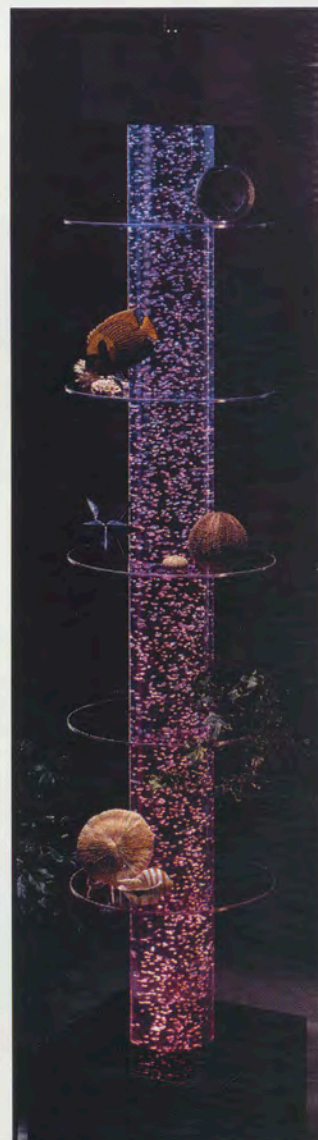
Indoor water art sets a go-with-the-flow mood

Midwest Tropical Inc. specializes in making patented florescent Water Panels that work to set the mood of a room. Streams

of bubbles rise up through the two- to eight-foot chambers of cell-cast acrylic and shimmer under



the colored florescent light for a dramatic calming influence. Each Water Panel comes with interchangeable neon florescent color filters to change the light's hue and the viewer's mood. Also available in popular tabletop sizes and "Wave" designs, the essentially maintenance-free Water Panel is made from



a cell-cast acrylic that is optically clearer and 17 times stronger than glass.

Also available from Midwest Tropical are the Aqua Columns, Tables, Palms, CD Towers, Aquariums and Aqua Falls indoor waterfall sculptures. For more information, contact Ken Burnett, Midwest Tropical Inc., 3700 W. Morse Ave., Lincolnwood, IL, 60645-2618, 847/679-6666.

New telephone service is the answer for many

Phones For All is a new company that provides telephone service to the 30 million households in America that cannot qualify for local residential telephone service. Through their system of purchasing pre-paid phone cards each month, those without the proper credit or identification are now able to have a phone in their own home. All that is required of the customer to start service is the purchase of the service activation card and a phone. When they call the number on the card, Phones For All will acquire the necessary information from the customer and arrange for installation and activation. Each month Phones For All will send a courtesy card reminding the customer to purchase their monthly service renewal card before the "monthly due date."

For more information, contact Jeff Hemmer, Phones for All, 14681 Midway Rd., Ste. 105, Dallas, TX, 75244, 888/537-2715.

What's this ACT all about?

What's in a company name? We know that many of you struggled over precisely the right name for your company, designed to deliver just the right image to your customer. You wanted it to be unique, original and easily remembered.

Alliance Computing Technologies Inc. [ACT] is no different. Given the history of experience with computer providers in the rent-to-own industry, they knew their offering: to provide totally supported computers would be viewed with skepticism, but actions speak louder than words—just ask their customers. In today's economic environment, one does well to recognize how dependent we are on customers and suppliers. By aligning with each, ACT can better meet the needs of both.

"Computing" represents ACT's core offering, while "Technologies" suggests its commitment to other related technologies in response to the changing needs of your customers. The untapped residential market for computers in RTO is enormous, but we believe your customer base extends beyond that and should include the small office/home office segment. Some of you have already increased revenues and discovered how to leverage fixed costs with this very profitable offering. Why shouldn't you be able to expand those profits by providing access to the Internet for a customer who rents a computer sys-

Two regional managers needed

[SIX-EIGHT STORES EACH]

Our company would like to build a region where you are — or in a different, mutually agreed upon area; Midwest or Southern states preferred. You would find locations and hire personnel. Must have three years successful regional manager experience and be able to prove it. We are a 17-store chain that would like to expand to a different state. We are 14 years old and want to double our size in four years with your help. We have solid financing and a commitment to grow.

BLUE RIBBON RENTALS INC.

Attention: Bill Wendell

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Fax [330] 923-1180

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tem? If your customer makes a purchase from the Internet, is it possible for you to participate in that sale? Can your home-based business customers purchase their software needs from you without your direct involvement? Yes, they can. ACT has been working on these issues and more, but they're only possible with your commitment to a well-crafted program offering computers on a rental basis.

For more information, contact John Foster, Alliance Computing Technologies Inc., 3105 W. Waters Ave., Suite 215, Tampa, FL 33614, 888/615-5ACT.



Kids can now race cars in their sleep

Frisco Furniture offers an exciting new idea in furniture for kids with their line of Nightracer Beds. Made from non-allergenic virgin polyethylene plastic, these miniature race-car-shaped, twin-sized beds are made with high sides,

rounded corners and seamless construction to keep kids safe. The authentic racing graphics, full dashboard instrumentation and working steering wheel ease a child's transition from crib to bed and allow imaginations to run wild.

Frisco also offers other children's bedroom items in their Nightracer line, including desks, hutches, gas pump lockers and tool box dressers. Nightracer beds also are available with an optional tail light/night light package and a lifetime warranty.

For more information, contact Jeff Holmes, Frisco Furniture, 101 S. Main #813, High Point, NC, 27260, 910/885-5310.

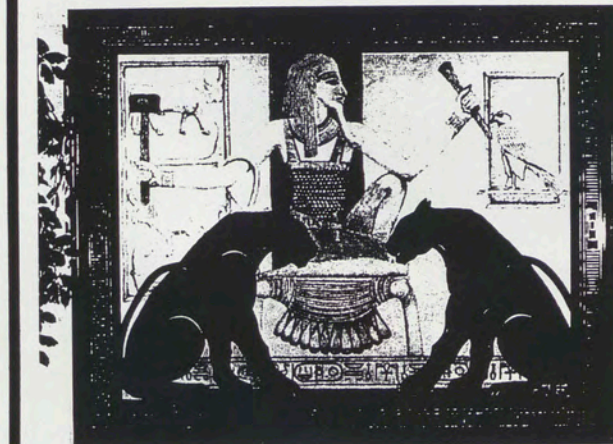


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How do you handle substance abuse in your workplace?

Raymond Zajac

ZAJAC ELECTRONICS SERVICE CENTER
ALEXANDER CITY, AL

We have been very fortunate in that we have had no problems with employee substance abuse in our store. We are particular about who we hire and have very little turnover. Our business is family-run; most of our employees have been here for years. We don't even have a substance abuse policy in our employee handbook, but I'm thinking of adding one since I've been reading so much about it lately.

It helps to be careful at the point of hire. We use three or four different attitude-screening surveys for new employees and check all references.

dom drug testing. But then you've got to make some decisions, such as: What if someone tests positive? Do you encourage treatment or just not hire him or her? There are a lot of good people out there who smoke a little marijuana now and then. And as far as drug testing is concerned, most people are going to take the risk and think they can beat the system until they get caught.

Either way, we will be implementing a drug testing program in about six months.

edge on the subject as the fingernail on my little finger, but it's become an issue at hand lately. We had some minor problems with an employee we suspected to have a substance abuse problem, but that employee has since left the company. It's been a touchy subject in the sense of what we can actually do about drug testing—especially doing spot checking in Michigan. I do plan to start implementing a drug program in the near future, however.

Joe Rutter

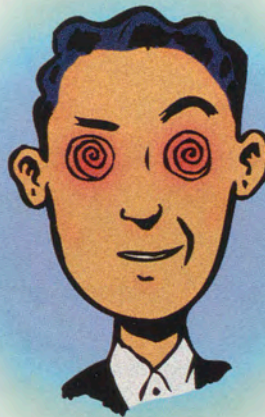
FAMILY RENTAL
CENTER
HANFORD, CA

We first prescreen all potential new employees and retain the right to drug test randomly. We use the random drug testing more as a deterrent and have not ever had to implement it. The prescreening eliminates problem employees right off the bat. In fact, once we started the prescreening program, things started improving right away. For example, our workers' comp claims went down, along with fewer automobile accidents.

Barry Neumeyer

NORTHERN APPLIANCE & TV
GLADWIN, MI

I have about as much knowl-



Allen King

RENT QUIK
TULSA, OK

Our policy is no tolerance of drug or alcohol abuse. While we don't do a pre-employment drug test, all of our employees know that if they get hurt or are in an accident, they will be tested for substance abuse as they are being treated for injuries. This policy is included in our pre-employment package that we give to all new employees. If the employee fails the test, he or she has three days to re-take the test at the employee's own expense and at no pay. If the test is negative, the employee can return to work.

I'm not too lenient with substance abuse. There is no leeway in our industry for employees who are driving company

[CONTINUED]

COMPILED BY
**JULIE
SHERRIER**

Larry Tinney

ROYAL CROWN LEASING INC.
DBA RENT AMERICA
FAYETTEVILLE, NC

Substance abuse is more prevalent among employees than employers would like to admit. I had to let go of one manager who tested positive for drug use after observing erratic behavior on her part, combined with reports from other employees. She exhibited symptoms of someone strung out on drugs, like being late and having problems with cash deposits, etc. However, you can't judge all erratic behavior to be drug-related. You've got to be careful.

We have looked at programs where we would require drug-testing up front, before an employee is on the job, and ran-

ADVERTISER INDEX

Aaron's Rental-Purchase	33	Petz.....	49
ABS	17	Phones for All	13
Alliance Computing Technologies ..2, 16, 60		Progressive Furniture	16
Capitol Sales Co.....	16	RES Accessories.....	42
England Art.....	58	Rental Information Systems	11
Fashion Craft	23	RSSS.....	41
FLX Industries	2	Kim Slatton	55
Foresight.....	4	Southern Rings	3
FutureWare Enterprises	35	Tele-Track.....	25
G.E. Appliances	IBC	Thomson/RCA.....	30-31
High Touch.....	IFC	TRIB Group	43
Ideal Software.....	18	Danny Weiss.....	55
J.D. Byrider.....	55	Whirlpool.....	5
Jerry Bogo.....	6	Zenith.....	21, BC

VIEWPOINT

vehicles and going into customer's homes. We run criminal background checks for all new hires, but fortunately, we've been pretty lucky. Our program has worked well for us.

Randy Reddell

RENT-BUY
SAN ANTONIO, TX

We drug test every potential new hire and spot check drug test from time to time. Those new hires who pass our criminal background investigation are then asked to complete a drug test. As a general rule, those people who know they won't pass the test don't come back in. Overall, the program has been successful. However, sometimes I have mixed feelings that we may have lost some good people who may just use marijuana. We have tried to be flexible regarding marijuana use, but once someone hears we drug test, they get scared off anyway. With the drug testing, we have had virtually no problems with substance abuse. ■

We've Set The Stage For A Whole New ACT.

The "ACT" System of Support Opens Doors to 41 Million+ Opportunities!



More than 65 million households are without computers and of those 41 million match your customer profile. Open the door to these opportunities and more with a whole new ACT in computer rentals. ACT provides a full complement of employee training and software/hardware support your rental customers need and want.

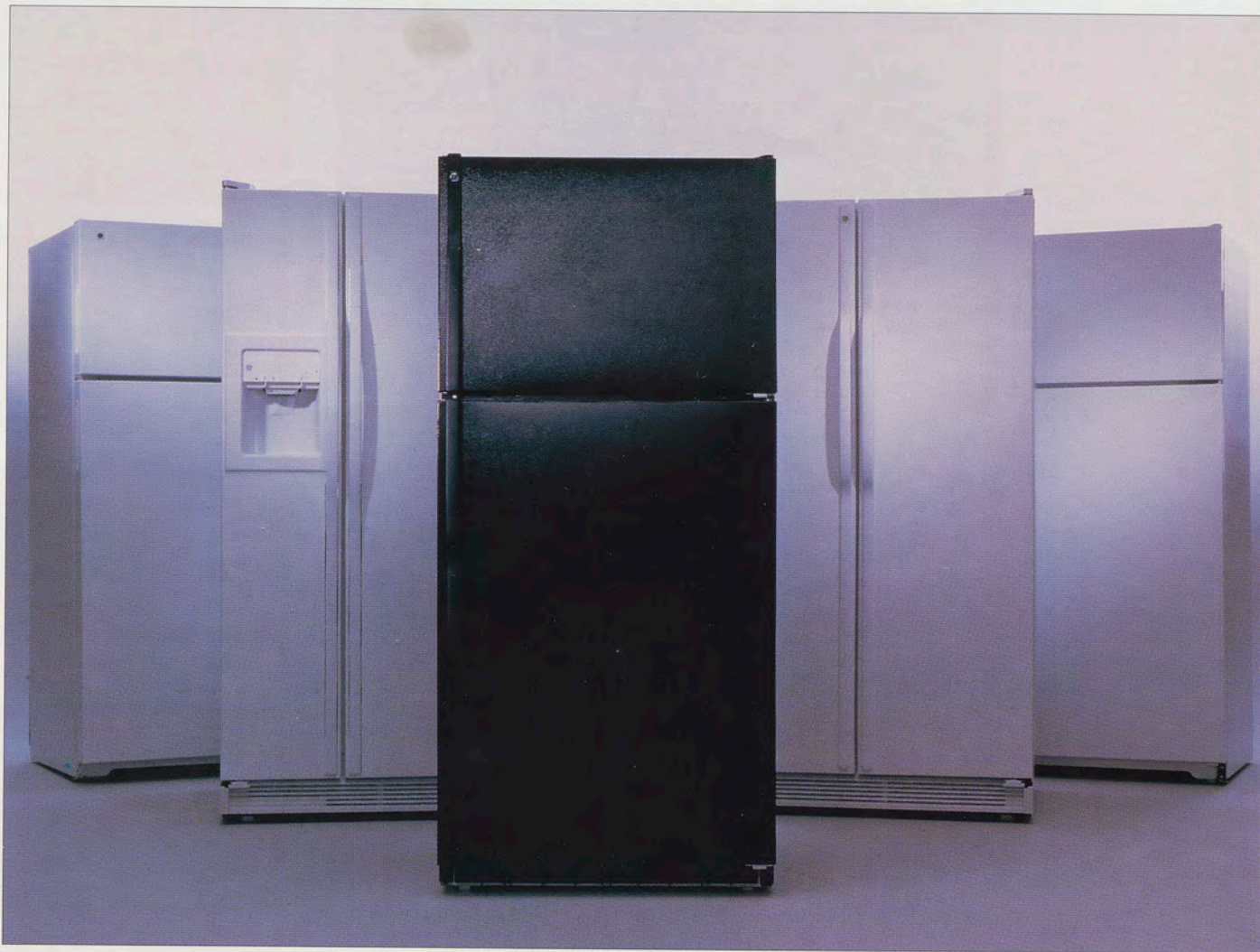
With ACT, you can rest assured that we'll be there when you're ready to take the stage in this growing and profitable market!

CALL NOW toll-free (888) 615-5ACT, or visit our website at www.actsmart.com.
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These refrigerators represent only part of our top-selling GE Appliance kitchen brand, but they show the wide selection we offer in all our appliances. Will a choice in features translate to a different kind of rental customer? Yes. Since consumers making at least \$100,000 a year prefer GE¹, then GE will bring a greater variety of customers through your door more than any other kitchen brand!

Expand your product line; bring in the executive on the move and welcome them with a choice in the Rental Purchase Industry. For more information on our complete product line, programs and distribution system, please call:

Paula Allison at 800.782.8093.



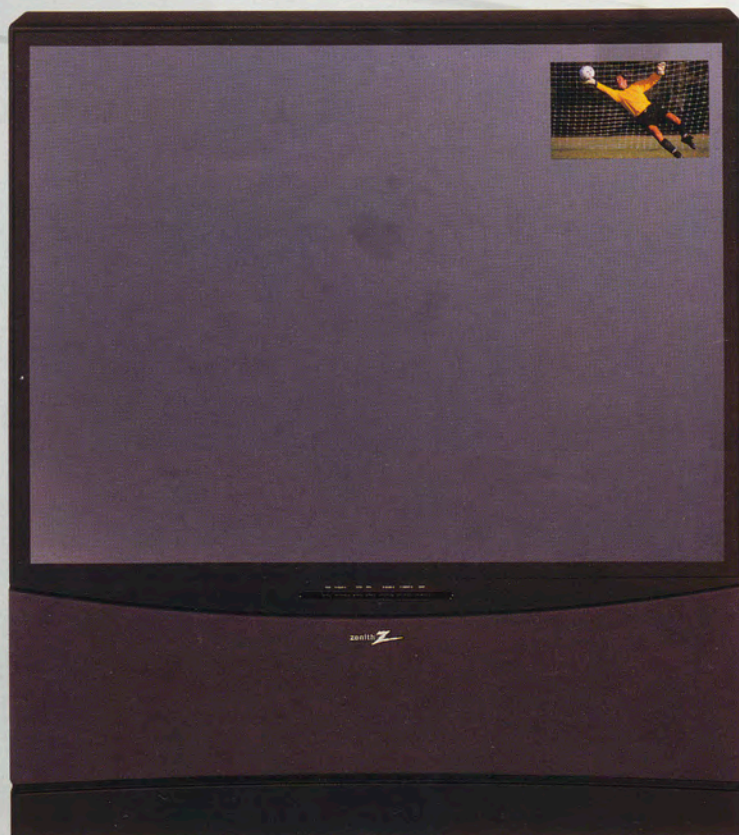
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¹ Source: GEA Research. Brand preference, kitchen appliances.

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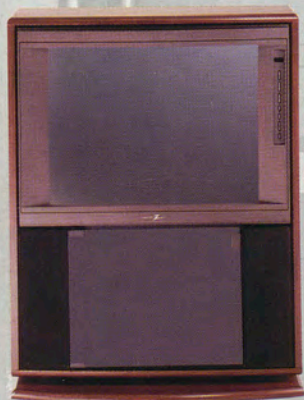
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