

What is your ethics quotient? ▶ Learning from the legends  
Questions to avoid during employment interviews

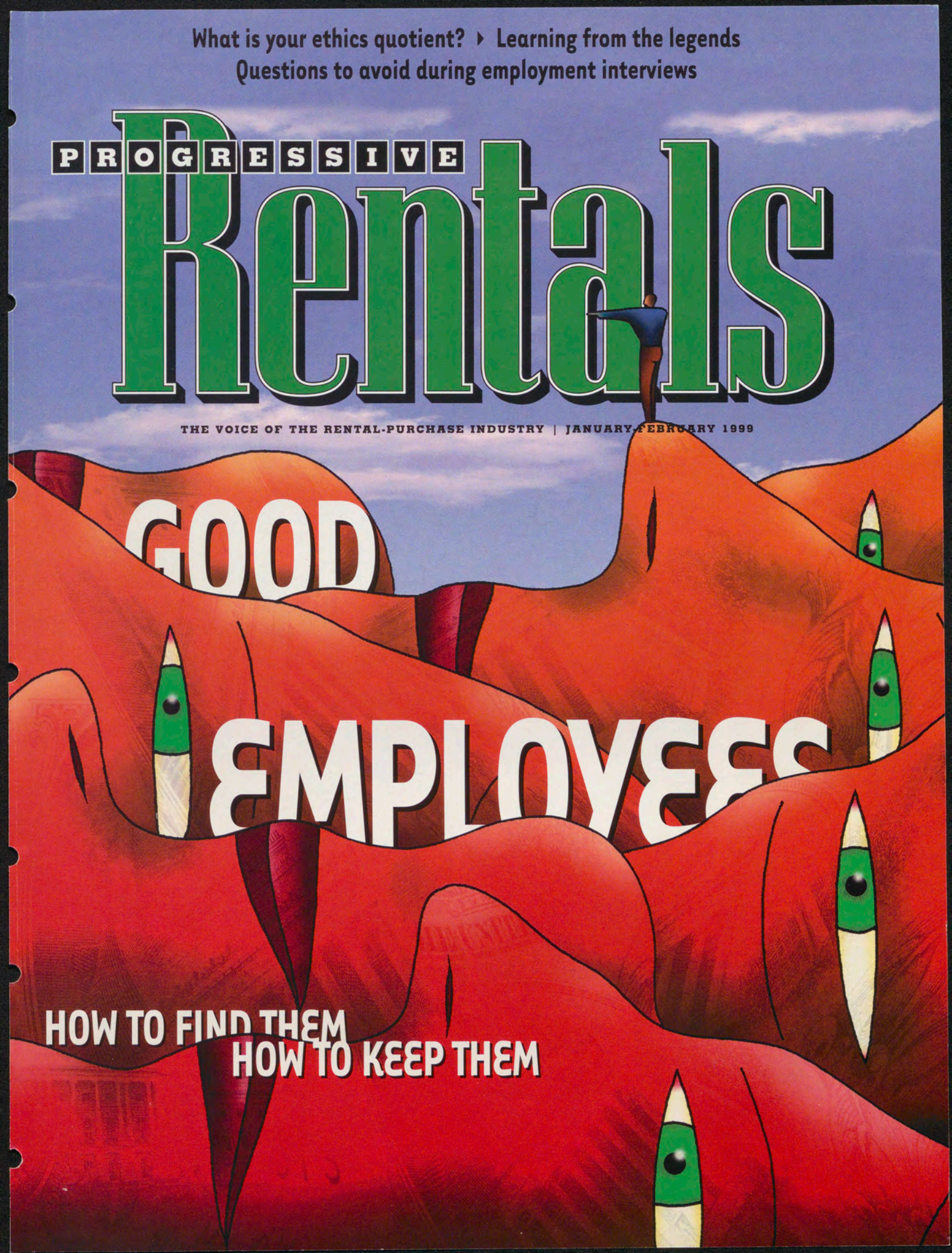
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THE VOICE OF THE RENTAL-PURCHASE INDUSTRY | JANUARY/FEBRUARY 1999

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### Finding and retaining good employees

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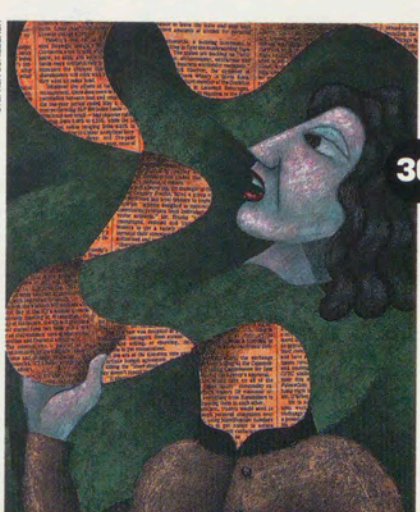
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COVER ILLUSTRATION  
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# news

## BREAK



Gold Championship's inaugural tournament at La Costa Resort. The tournament will be held in February. La Costa also offers its acclaimed Golf School. Also offered is La Costa's internation-

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## California dreamin'

**B**ask in luxury on the Pacific Ocean March 11-13 in sunny San Diego for the 1999 APRO Mid-Year Conference. This year's conference mixes business with amenities beyond your expectations at the famous La Costa Resort and Spa in sunny San Diego. This full-service

wide" and "Best Resort Worldwide" by the Robb Report.

The Mid-Year Conference is an annual gathering for both APRO members and non-members who want to learn more about the latest in rental-purchase research and issues facing the industry.

This year, the results of the 1999 Rental-Purchase Customer Survey will be presented to conference attendees. Be the first to know what motivates your customers and how you can increase your customer base into the future. Also on the agenda is the annual APRO State of the Industry Round Table Session as well as the all-new APRO Industry Net-

working Session. In between seminars, you can take advantage of the site of the World

ally recognized Spa and Lifestyle Center with state-of-the-art programs for men and women. A racquet club offers 21 tennis courts and is home to the Toshiba Tennis Classic for female tennis professionals. With a multitude of shops and seven restaurants, you will bask in the glory with all La Costa has to offer!

You won't want to miss this chance to immerse yourself in industry business and personal pleasure!

### Educational and networking sessions

On Thursday, March 11, be the first to learn how your customers are changing and be the first to make the changes needed to take your business into the 21st century. In this session, APRO will unveil the results of the 1999 Rental-Purchase Customer Research Study, the first study of its kind since 1994.



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## CONFERENCE SCHEDULE

### THURSDAY, MARCH 11

- 1-5 p.m. **APRO 1999 Customer Survey Results**
- 5-7 p.m. **APRO Hospitality Suite [Sponsored by Foresight]**

### FRIDAY, MARCH 12

- 9 a.m.-12 p.m. **APRO State of the Industry Round Table Session**
- Afternoon is open

### SATURDAY, MARCH 13

- 9 a.m.-12 p.m. **APRO Industry Networking Session**
- Afternoon is open

Points of the study include:

- ▶ Who are RTO customers?
- ▶ What is their motivation?
- ▶ What is their satisfaction level?
- ▶ What is their perception of the rent-to-own transaction?

Friday, March 12, offers the ever-popular State of the Industry Round Table Session. Current RTO events will be covered as well as updates on legal and tax issues relating to our industry.

Saturday, March 13, is the all new Industry Networking Session. This open forum is designed to facilitate discussion from attendees of all facets of the rental-purchase industry. Don't miss this opportunity to stay in touch with the pulse of RTO.



### STEP 1: Conference registration

The deadline for pre-registration has passed. However, registrations will be accepted at the conference. The registration fee is \$295 for members, \$495 for non-members for the entire conference; or \$125 for members, \$195 for non-members per individual session.

### STEP 2: Hotel reservations

Hotel registration is separate and must be made by contacting La Costa at 800/854-5000. Hotel rooms are limited and reservations will be taken on a first-come, first-served basis. APRO has negotiated a room rate of \$190 single/double for this conference. Although the hotel reservation deadline for the Mid-Year Conference has passed, there may still be rooms available. Call La Costa for more information.

### STEP 3: Travel reservations

Please call your travel agent for reservations with the airline most convenient for your needs.

Questions? Call Shelley Martinek at APRO at 800/204-2776.

## CALENDAR OF EVENTS

# 1999

### MARCH

6-9  
NARDA Institute of Business Management, 800/621-0298

11-13  
APRO Mid-Year Conference, San Diego, 800/204-2776

21-23  
TARA/Texas Association of Rental Agencies, Omni Hotel, San Antonio, 972/513-1948

### APRIL

15-23  
High Point Furniture Market, APRO/Progressive Hospitality Suite, 6-8 p.m., April 16, Progressive Furniture Showroom, 910/888-3700

### JUNE

9-13  
TRIB Group Annual Meeting, Holiday Inn Central, Tucson, AZ, 770/451-4302

26-29  
Dallas Furniture Market 800/325-6587

### JULY

7-16  
Atlanta Gift and Home Furnishings Market, 404/220-3000

13-15  
Midwest Rental Dealers Association Trade Expo, Indianapolis, IN, 812/333-7496

23-27  
San Francisco Furniture Market, 415/552-2311

### AUGUST

9-12  
APRO's Annual Convention and Trade Show, Reno, NV, 800/204-2776

# 1999 Legislative Conference scheduled for May

**W**hile many of you may have thought that you missed the opportunity to attend the annual APRO Legislative Conference, as it is usually held in January, you can still go as the Conference date has moved to May 1999. This is your chance to get involved and educate your elected representatives on the rental-purchase industry. It is hoped that President Clinton's impeachment trial will have concluded by the time APRO members descend upon the country's Capitol for the annual Dave Egan Legislative Conference, May 17-19, at the Washington Court Hotel in Washington, D.C.

In addition to performing such basic duties as protecting your rights as a business owner, learning the in's and out's of lobbying political leaders and networking with your peers while in Washington, this is the time to get to know your representatives before you need their help, not after.

One of the highlights of the annual conference is the APRO-PAC dinner, to be held on Tuesday, May 18, at the Mt. Vernon Inn. Guests will

enjoy a tour of Mt. Vernon, its gardens and out-buildings, which is not



offered during the regular tour. Cocktails and dinner will be served at the Mt. Vernon Inn, an 18th century-style restaurant.

There is no registration fee for the 1999 APRO Legislative Conference. However, if you attend the APRO-PAC event, APRO requests a minimum \$200 donation (personal checks or personal credit cards only) for each person attending.

The deadline to register is April 26, 1999. Please contact the hotel directly for reservations: Doyle Washington Hotel, 1500 New Hampshire Ave., N.W., Washington, DC 20036, 800/423-6953 or 202/483-6000.

The hotel rates are \$145 single/double. The

deadline for hotel reservations is April 2, 1999.

To register, please contact Amber Roberts at APRO at 800/204-2776 or 512/794-0095. You may also e-mail Amber at aroberts@apro-rto.com to ask for registration information.

## CONFERENCE SCHEDULE

### MONDAY, MAY 17

- 2-3 p.m. Registration
- 3-4:30 p.m. Lobbying 101 Seminar
- 5-6 p.m. Conference Kick off Cocktail Reception

### TUESDAY, MAY 18

- 8:30-9:30 a.m. Continental Breakfast/Registration
- 9:30 a.m.-5 p.m. Meetings on the Hill
- 6-10:30 p.m. PAC Social Event

### WEDNESDAY, MAY 19

- 8:30-9:30 a.m. Continental Breakfast
- 9:30-11:30 a.m. Meetings on the Hill
- 11:30 a.m.-1 p.m. Congressional Luncheon
- 2-5 p.m. Meetings on the Hill
- 5:30-6:30 p.m. Debriefing Cocktail Reception

## Renters Choice changes its corporate name

Renters Choice has adopted Rent-A-Center as its corporate name, a logical change considering the recent conversion of all store names to the Rent-A-Center brand name.

"We believe this action reinforces our efforts to focus our brand identity on the premier name in the industry, Rent-A-Center," says J. Ernest Talley, chairman and CEO of Rent-A-Center enterprises.

Headquartered in Plano, TX, Rent-A-Center currently operates 2,126 company owned rent-to-own stores and 24 Rent-A-Center franchised locations in 50 states, Washington D.C., and Puerto Rico. Colortyme Inc., a subsidiary of the company, is a national franchiser of 300 rent-to-own stores and will continue to operate under the name of Colortyme.

Presently the largest rent-to-own chain in the nation, Rent-A-Center has no plans for aggressive expansion in 1999.

## A positive focus: APRO continues to strengthen media relations

APRO's media relations efforts continue to gather support from



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THURSDAY, JULY 15: Business meetings, trade expo

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Telephone [ \_\_\_\_\_ ] \_\_\_\_\_

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Wednesday Seminars and Trade Expo

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Thursday Trade Expo

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## NEWS BREAK



APRO's membership. What began as a response to negative press has snowballed into a concentrated effort to positively influence America's perception of

the RTO industry.

"Positive media relations are important to the rental industry in order to combat historically negative publicity," says Richard May, APRO

public affairs director. "Positive publicity from the media means a positive image and ultimately positive business. Our challenge is to devise a campaign that will positively influence how and what the population thinks of our industry."

New for 1999 is a two-tier strategy developed by APRO that is working on a national scale to promote the RTO industry.

The "Why Buy" effort is a news story on the growing acceptance of leasing that is being marketed to the country's

prominent newspapers. Leasing is becoming an increasingly appealing option to the American public for a number of reasons. Customers today lead transient lives and want temporary solutions as well as the convenience of the latest technology. The "Why Buy" effort reinforces that these needs can be met without the hassles of bad credit and without the threat of debt.

At the same time, APRO's effort to promote a more positive image of the rental

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industry is happening in small town America. The North American Precip Syndicate, known as NAPS, is marketing a series of articles on the benefits of rental-purchase to smaller daily and weekly newspapers across the country. Catch phrases like "renting-to-own meets your immediate needs" are used as hooks to catch the reader's eye.

Statistics point toward unprecedented growth of the rental industry in the past four years. Presently, RTO is providing more than 3 million Americans with opportunities. The 1998 *APRO Rental-Purchase Industry Survey*, conducted by Industry Insights Inc., shows that the annual industry revenue has grown more than \$300 million in just one year and more than half a billion dollars since 1995.

"Our future efforts with the media include a customer survey designed to determine customer levels of satisfaction. We are also interested in getting a demographic profile of our customer population to uncover some trends in the market," says May.

Leasing is predicted to become more prevalent than ownership within six years, according to forecasters. With that in mind, May and the APRO staff will continue to find new ways to reach the public and positively promote the RTO industry.

## IN MEMORIAM

### Joe Parsons

**T**he rent-to-own industry lost another one of its founding fathers on January 3, 1999. Joe Parsons helped lay the groundwork for the Association of Progressive Rental Organizations and was a charter member who pushed for national regulations to protect the industry. Parsons loved the rental-purchase



business and believed that the only way the industry would survive into the future was to weed out the bad operators and professionalize the industry.

After retiring from the United States Air Force in the early 1960s, Parsons and his two brothers, John and George, founded one of the first rent-to-own companies in the country. Starting with one small store in San Antonio, the company grew to 14 outlets in 10 years. The company, ABC and El Charro Rental Centers, served as a model for other stores for years and still exists today.

By 1976, the company had exceeded all of Parson's expectations. He decided to retire. What he didn't realize was that RTO was in his blood forever, as he would say, "retirement is only for the old or rich people." So, in 1978, at the age of 58, Parsons and a friend decided to start a new chain of RTO stores in El Paso, TX. When Parsons left Amigo Rentals five years later, they had five stores and were doing more volume in their markets than any other RTO store.

Parsons was 78 years old. He will be missed by many.

### James B. "Jim" Baber

**T**he founder and CEO of Babers Leasing Inc. in Pascagoula, MS, passed away on January 24. James B. "Jim" Baber was 74 years old and still active in his business up until the time of his death.

Baber opened the first Babers Leasing in 1981 and grew the company to its current store count of 34. A member of APRO for 15 years and a charter member of The Rental Industry Buying Group (TRIB), Baber "was a financial wizard," says Babers Operations Director Shannon Strunk. "Jim's talent allowed this company to grow where it is today. We've been completely self-financed, which has worked to our benefit," says Strunk.



A United States Air Force bomber pilot during World War II, Baber was a dynamic leader. He was past president of the Jackson Country Area Chamber of Commerce, past president of the Pascagoula Noon Lions Club and active in many charitable organizations.

"Jim is gone but his legacy is not," says APRO President Ernie Lewallen. "In the time I knew Jim, I came to learn specific things about his beliefs and the way he expected his company and its staff to grow. Jim didn't get success by trampling over people. He wouldn't tolerate it."



# Habitat for Humanity projects keep building

**W**hile others are going crazy preparing for the millennium, APRO members are rolling into it with growing momentum toward the fight against homelessness. APRO's recent affiliation with Habitat For Humanity International has reached a grand total of \$90,000. The \$90,000 figure represents in-kind and cash donations from dealers throughout the nation beginning with the Jimmy Carter build in Houston, TX, in June 1998. APRO members are donating everything from stoves, refrigerators, washers, dryers, cash and even a roof.

The Texas Association of Rental Agencies fulfilled its 12 stove and refrigerator donation during Austin's Habitat build in November and December. TARA representatives Clyde DeLoach, Kelly Sayre and Lynn Clark attended the groundbreaking cer-

neighboring Habitat affiliate in Covington, LA. The Engerans presented certificates to each of the six families awarding the choice of a stove, refrigerator or washer/dryer.

Missouri's Show Me Rent to Own owner Gary Romine raised the roof for the St. Francois County's first Habitat For Humanity house by donating \$500 for the roof. Former APRO President Kevin Quinn and his Quality Rentals partners took care of the Seattle Habitat build by donating four stoves, refrigerators, washers and dryers. The Ohio Rental Dealers Association and APRO members Gary Ferriman and Bill Wendell donated three refrigerators and stoves to the Canton, OH, build.

"The Canton Habitat affiliate is very active, so when they asked for additional appliances, we were just following up on the call from APRO and the donation from ORDA," says Ferriman. "We felt it was a good way to support the charity and the APRO initiative. It was a fun event and a good project for our employees, especially watching the smiles on the faces of the families when we delivered the appliances"

RentWay CEO Bill Morgenstern continued his commitment and charity with a \$10,000 cash donation to Habitat For Humanity during the holidays. Morgenstern and RentWay lead the industry in charitable contributions and Habitat For Humanity participation. Along with the cash donation, RentWay also gave away 20 stoves to the Charlotte, NC, Habitat build, a contribution worth more than \$5,000. Over the years, RentWay has donated literally thousands of dollars to fight homelessness. Since June 1998, RentWay's donations just to Habitat For Humanity have exceeded \$35,000.

USA Rental Purchase donated a refrigerator and stove to the first Habitat For Humanity house in Pell City, AL. The donation is nothing new to USA's owner John Abbott IV, who not only serves as a city councilman for Pell City, but also his rent-to-own store was nominated recently as the



The Texas build

emonies, met some of the families and posed for pictures. Texas' donation leads the nation's state rental dealers association contributions thus far, proving once again that everything is big in Texas.

Courtney and J.J. Engerang from National Home Furnishings in Slidell, LA, participated in the ceremonies of their



# and building

city's small business of the year by the local chamber of commerce.

Abbott believes that this nomination reflects his commitment to his community and his business. USA Rental-Purchase donates money and/or products to every-



thing from the local fourth of July fireworks show to the elementary school and can be seen throughout the community and the newspapers by virtue of Abbott's philosophy of public relations.

"If a store can give one inventory item just once a year, it would greatly improve the image of the store and the industry. Our donations show the community how successful our business is and makes our customers feel good about doing business with us. It really opens people's eyes, especially those of local community leaders."

Abbott counts 10 different occasions just in the past year where his store, his name and/or his employees were featured in the local newspapers, including the latest donation to Habitat For Humanity.

## TARA members to convene in San Antonio

Did someone say, "more training, please?" The 1999 Texas Association of Rental Agencies' Convention answers with a resounding *yes!* TARA will feature "back-to-the-basics" seminars for managers and store personnel all packaged into one convention, to be held March 21-23 at the Omni Hotel in San Antonio.

Here are some of the seminars scheduled during the Texas convention: Time Management, by Peter Turla; Magical Customer Service, by Billy Riggs; Mohawk Repair School, a half-day seminar on furniture repair; and APRO's Executive Director Bill Keese, Government Affairs Director Ron Waters and APRO Legal Counsel Ed Winn are scheduled to speak.

All store personnel are invited to attend for only \$25 per person. The first attendee pays \$100 and all others you bring pay only \$25 each.

For more information and to register, contact Lynn Clark at TARA at 972/513-1948.

## Positive press/negative press

► Terry Fleck of NAFCO, a finance company for smaller RTO dealers, says that "there's enormous

opportunity out there" for RTO start-ups. Fleck was interviewed by *Furniture Today* in December. Due to the high number of mergers and acquisitions, there exist many experienced RTO dealers who are ready and willing to start over with stores of their own.

Fleck was quoted as saying that, "We're just seeing the ramp-up now. But there are a lot of locations that still don't have stores, there are plenty of qualified operators for new start-ups and there's a lot of financing available for this." He also estimated that the industry's current 7,500 store count will grow to 11,000 or 12,000 in the next five to 10 years.

► New Jersey RTO dealers have offered up satisfied customers who have been willing to be interviewed and/or testify on the industry's behalf before the Legislature. In articles appearing in the Trenton, NJ, *Times*, and the Newark, NJ, *Star-Ledger*, for example, happy cus-





## Norm Smith joins ACT

**N**orm Smith is the latest addition to the Florida-based Alliance Computing Technologies board of directors. He is the former head of rental market sales at Zenith Electronics Corp. and winner of the first APRO Vendor of the Year Award in 1991 (now called the Norm Smith Vendor of the Year Award). Smith will focus on integrating computers into the rental marketplace.

"For years I have been concerned that the continued growth of rental-purchase stores across the country might reduce our overall profitability," says Smith. "To prevent this from happening, it is essential that we expand and upgrade our customer base. Computers will do this. Computers are not like televisions, however. They need to be supported, and in my opinion, until ACT, no current or previous supplier of computers to our industry has done a satisfactory job of providing that support. ACT provides a proven, comprehensive program of total support to the dealer and their customers."

Smith, a 16-year veteran of the RTO market, has enjoyed success in the past and is looking toward the future with enthusiasm.

"I appreciate the recognition the industry has given me during my years of service to it. This is the beginning of a new millennium and the start of an exciting new affiliation for me. I look forward to seeing old friends and making new ones as we press forward, bringing profitable, high demand computers to the rental marketplace," says Smith.

Smith will represent ACT at trade shows and conventions in addition to his duties as a company director.

## Wilbanks resigns from Rent-A-Center

**D**anny Z. Wilbanks resigned from his position as senior vice president finance and chief financial officer of Rent-A-Center on January 5. Wilbanks says he is going to pursue entrepreneurial challenges, as he once ran a group of rent-to-own stores that was bought by the company in 1997.

"His efforts and input were instrumental to the financing and conclusion of the Rent-A-Center acquisition," says Ernest J. Talley, founder, chairman and CEO of the company.

In another Rent-A-Center move, Peter J. Bates was hired as vice president of finance-investor relations.

tomers were profiled by reporters covering the industry's efforts before the New Jersey Legislature. Both stories began with interviews of satisfied customers. One of the customers was quoted as saying, "I'm not poor. I live in Montclair. I have a good job."

► Rentown USA in Springfield, OR, was recently featured in the *Springfield News*. The story was positive in that it focused entirely on the benefits of leasing, full disclosure of prices to customers and that customers have a choice in whether they choose to lease or not. The reporter interviewed two employees, both of whom were former store customers. Rentown Assistant Manager Lisa Berg was quoted as saying, "For someone who just got a divorce or just moved to town and has stuff in storage, or for someone who filed bankruptcy and may not have established credit, this is a good option."

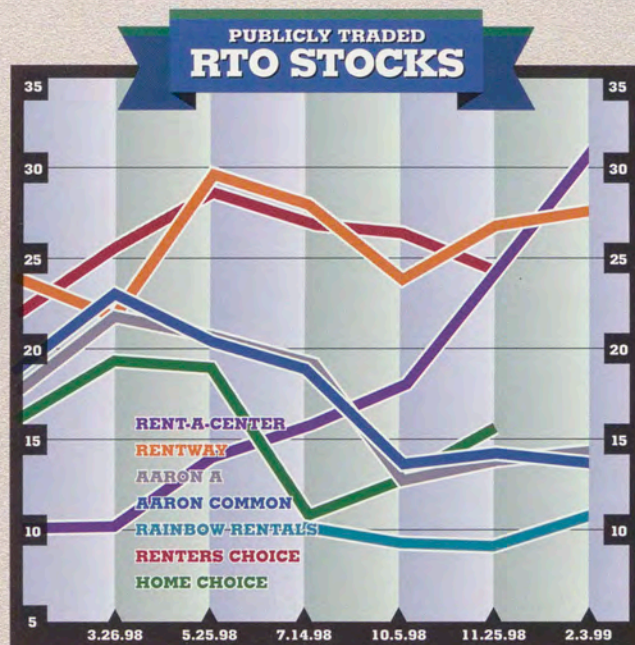
► Kudos to RentWay and to Gary Bryant of Jones Rent-To-Own in Indianapolis for their charitable spirit! RentWay awarded a house full of furniture in a national sweepstakes drawing to Chicago Heights rental



customer Mae Turner. Turner's odds of winning the sweepstakes were 1 in 250,000 as about 400 RentWay stores participating averaging about 750 to 800 entries each. She has been a loyal RTO customer for 15 years and doesn't plan to stop shopping at RentWay, even with a house full of furniture, Turner says in an Alsip-Blue Island (Illinois) *Star News* article. "It will be little odds and ends stuff," she says. "They won't lose me. Sometimes you might need bed sets or mattresses. They just got me as one of their family."

▶ Gary Bryant of Jones Rent-To-Own in New Castle, IN, stepped up to the plate to help a family of 15 (a mother and 14 adopted children), who had been displaced due to extensive repairs to their home. The Dodd family home caught on fire in early November. After being invited to stay in a local church annex, the family obtained furniture from Jones Rent-To-Own.

"I am overwhelmed with gratitude for everything that people have done for us," says Dodd in an article appearing in the *New Castle Courier*



*Times*. "Gary Bryant, owner of Jones Rent-To-Own, made sure we had furniture to rent and the

church let us rent this house, enabling the children to stay in the same schools..."

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**N**o, I promise you I am not going to come down the aisles at the Nugget this summer in Reno with former Pittsburgh Pirates star Willie Stargell and the '70s soul group Sister Sledge singing "We Are Family," but it might not be such a bad idea.

Maybe by now you know or have heard the rumblings of trouble brewing in the RTO clan. I don't know if "trouble" is the word, but the ranks have been somewhat unsettled as our biggest brother, a.k.a. Rent-A-Center, has pondered life without APRO. So many board members have been thinking about finances and agendas this year. Some of us were concerned that our

# We are family

RTO family might lose something that has made us so very good together if we split apart.

It seems to me that the one thing this industry has going for it is its ability to stay focused on common goals. As long as I have been part of APRO's leadership, I have always been surrounded by people from the smallest to the largest companies who scream togetherness as loud as they can and for as long as necessary so we will all hear. Five years ago, I don't think anyone could have predicted that two companies would exist today that represent 39 percent of this industry.

Now that they do, tell me why that should change the Association's continuing campaign to make people in this land accept us as an attractive and viable alternative method of use and ownership of consumer goods. And let's talk about that ever-elusive dream of federal legislation, one that ensures a safe harbor for owners and provides for fair and equal treatment of consumers.

Somebody shake me if I have overslept and missed the party. The last time I looked we were still pursuing these lofty goals. Does anybody out there really think the Chicago Bulls will repeat again without their star Michael Jordan? Think about this. What if Jordan came back tomorrow and the other guys on the team said they were leaving. Could Chicago have any greater hopes of a championship with one man? The answers to these

questions should be obvious.

We came to where we are today by operating as a united front. We will get to where we are going tomorrow by doing the same thing and acting the same way. Last year, the APRO board created a new dues structure of \$375 per store. This dues structure stated that cost of membership would be equal for members big and small. Later that year, two big companies became much bigger.

This change caused these companies to rethink the cost of APRO membership. They asked us to reconsider their needs based on what they do for this Association and this industry. This was not an easy process. It is a hard thing to quantify when you are trying to evaluate contributions members make to the industry outside of the annual APRO budget. We all struggled with the problem at the APRO board and staff level. It looked for a while as if we might really split up, but in the end, we all managed to get together.

As a result, this year membership should continue to aspire toward the realization of our lofty goals. Public relations, government relations and all of APRO'S great programs will go forward. We will have a fantastic convention as we always do. New members are continuing to join our family and we look forward to a banner year. Old members who were part of our great past will be again part of what I believe will be a great future. Contentment reigns in APRO land. Maybe I wouldn't sound so bad singing that song. ■

Ernie Lewallen is president of United Household Rentals in Cincinnati, OH.

.....  
 "We came to where we are today by operating as a united front. We will get to where we are going tomorrow by doing the same thing and acting the same way."  
 .....



By **ERNIE LEWALLEN**  
 APRO's President

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**B**y nature, I prefer to be an optimist. I can't explain it other than it just feels better. And being the narcissist that I am, I can't understand why anyone would choose to be pessimistic and feel miserable rather than be optimistic and feel, well, better. I must admit, though, as I close in on my 50th birthday, I find that it takes more effort these days to be optimistic. It could be age, but I don't think so. I think it is a consequence of our times.

How could this be so? I believe that too many people are breaking too many promises. It's so easy today to renege on our word. "The situation

own. And besides, he's making a lot more money than I am, anyway.

It's not like we have a void of role models. We have a president who has broken his oath of office, a Congress not doing the people's business, editors slanting the news, television talking heads ignoring the facts

.....  
**"Hold on now, you may say. It's not the use of skillful vocabularies nor is it a numbers game. It's really the coming of the next millennium. It's the Y2K problem! That's what is really behind all the promise breaking."**

for ratings, family businesses that allow no time for families, businesses suing customers, customers suing businesses, businesses suing businesses and cus-

tomers suing their government. Families are breaking up, parents abandoning children and children shooting children! Wow!

Hold on now, you may say. You're wrong. It's not the use of skillful vocabularies nor is it a numbers game. It's really the coming of the next millennium.

No! Wait a minute, it's the Y2K problem! That's what is really behind all the promise breaking.

Don't you sometimes feel like doing something about all the broken promises around you? The way to start is to make a conscious decision to keep one promise to someone, no matter the cost or the excuse. I've tried this lately and, you know, I feel a little better about all the madness in life. We can also help make a better world by pointing out a person's actions that has broken a promise to you.

Just these little acts can help restore a bit more of those elusive feelings called optimism. Of all the feelings we can cultivate, optimism about ourselves and the world around us creates the fewest negative consequences. I believe that by so doing, we can achieve greater successes in our families, our businesses and our country than we could any other way. Help make a better world by pointing a finger of shame at those who have broken a promise. ■

Bill Keese's e-mail address is [bkeese@apro-rto.com](mailto:bkeese@apro-rto.com).

# Promise me you'll read this

has changed!" "Something has come up!" "Even though I will see you only once a week, it will be 'quality' time." "I'm too busy!" "It's out of my control!" "I never really cared for you, anyway!" "I didn't say that exactly!" "You must have misunderstood what I said!" "We can't afford it!"

We really have developed a striking command of the English language to assist with our lapse in promise keeping. Maybe it has been the proliferation of the legal profession, which taught us, with the precision of a surgeon, how to negotiate our verbal skills in such a way as to feel justified in abandoning our commitments. After all, we could debate all day on what "is" is.

Maybe it's really just a numbers game now. There are so many people today that if we break a promise with this person, we can just turn around and make another promise to someone else. If I fail to make a weekly payment, I will keep my television anyway and go next door to rent a VCR from another company. Or, if we fail to live up to our agreement with a customer, another one will stumble through the front door just any minute now. If an employer fails to provide an

employee a promised bonus and the employee quits, that's all right, there are plenty of employees out there. I can just steal one from someone else. Or, I know I promised my boss I would take care of his business, but I have problems of my



**By BILL KEESE**  
 APRO's Executive Director

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**O**h, how rental dealers love to count. Most dealers get computer reports counting things by the day, by the week, by the month, by the quarter and by the year that are beyond the understanding of most mortal minds. When that is not enough, or the counts look funny, they send out auditors to count some more things. Dealers are always wondering, "Am I counting the right stuff? What else can I count to measure this company?" When they aren't counting things to measure the performance of the organization, they are counting things to control the organization. It is no wonder that the industry has attracted more

fee income and free time both by days and by dollars, measuring actual free time given against free time allowed.

They can count how many dollars are lost with each pick-up and by all pick-ups in a period to learn how much more profitable it would have been to get a renewal payment instead of picking up

.....  
**"Rental dealers count all of these things because they want to know how they are doing. They count control items that will tell them where the dollars that should have come into the store actually went."**

the unit. They can count dollars received on initial payments, dollars received from club programs, late fee revenue, late fee revenue that was waived, total dollars lost from promotional

coupons and store specials.

None of which contemplates counting future revenues. To do this, dealers count up potential rental dollars on existing agreements. Some dealers add future potential fees as a whole and per agreement. Some count how many customers or accounts or agreements or units or all of these things will pay out tomorrow, in one week, in one month, etc.

Rental dealers like to count how much is lost from skips and stolens, both in absolute dollars and in percentages of revenues. Some do it daily, some weekly, some monthly and some all of the above.

Rental dealers count all of these things because they want to know how they are doing. If they aren't doing well enough, and no rental dealer is ever doing well enough, then they count more things. They count control items that, if counted completely and accurately, will tell dealers where the dollars that should have come into the store actually went.

Toward that end, they count past dues several different ways. They categorize and age them. They count inventory every day to check for shrinkage. Rookie dealers count boxes in the back room. Veteran dealers shake the boxes as they count them to see if any are empty. They count supplies: remote control units, operation manu-

[CONTINUED ON PAGE 20]

# The business of counting

than its fair share of CPAs and other accounting types because there are so very many things to count and so many different ways to count them.

To an outsider, counting might seem simple. It is a cash business, after all. Count the money coming in (revenues), count the money going out (expenses), and then count the money left before taxes (pre-tax income), then count the money that's left after taxes, if any (after-tax income). But it is so much more deliciously complicated than that for rental dealers.

Dealers do count the money every day. Experienced dealers count projected dollars by the day into the future, and can do so very accurately for months out at a time.



**By ED WINN III**  
*APRO's General Counsel*

But they don't just want to count the dollars that come in through the door. They also want to count the dollars that did not come in and what dollars might have come in the door. That means counting units first, usually the balance on rent (BOR). But not always as some dealers count accounts on rent (AOR); other dealers count agreements on rent and some count customers. Many, of

course, count all of these things. Then they count how much money would have come in if every customer had paid in full on time, which never happens, but is fun to count anyway. Then they can count lost rental income and future potential

# Row 48 seat 12 is a triple skip.



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## Row 114 seat 22 is using the social security number of a person who died in 1965.

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[Counting CONTINUED]

als, UHF loop antennas, furniture legs, receipt books, written receipts, contracts, customers, customer file folders, out-of-service inventory, office supplies, mileage on trucks, postage stamps and the list goes on and on.

They spend a lot of time counting aspects of inventory both as a performance measure and as a control measure. They count new units versus used in the system. They count idle versus active units. They count units by product category. They count the number of employees per BOR, the number of times a unit has been out on rent, the number of times a product has been serviced, the number of products charged off by category, by date and sometimes by zip code. They count the number of turns on disposed-of units, the total dollars received on disposed-of units and the number of switch-outs altogether and by product category.

Dealers count deliveries and measure highs and lows and try to figure out which advertising is working and which ads are duds. As part of measuring performance, dealers measure employees in a number of ways. They count employee hours, employee turnover, BOR per employee, customers per employee, number of phone calls made per employee, number of rental applications taken per employee, number of deliveries per employee, revenues per employee and fees per employee.

Since they are the source of all revenues, customers are of great interest to dealers. Some stores keep maps on the wall with pins showing where customers live. Different color pins show multiple unit customers, new deliveries, past dues or charge-offs. Dealers count customers with more than one unit. They count the number of accounts per customer, the number of agreements per customer, the number of customers per delivery route and the number of accounts per delivery route. They count repeat customers versus new ones. They count referrals. Dealers count the number of times a customer has paid late fees and the total dollars in late fees paid by a customer. They may count the number of customers who pay late on certain days of the week.

It might be tempting to argue that rental dealers spend too much time counting and not enough time renting and collecting, but that is just

not so. As the tools for counting, computers and specially designed software, have become more sophisticated, dealers can count things more efficiently. In the old days, before computers, dealers struggled to count

card closes on Saturday night and how much money got put in the bank each day. Today, there is no end to what can be counted in the rental industry. Counting some things is doubtless more productive than counting some others, but no one has yet developed the final formula for what to count and what to ignore. This rental counting science is still evolving.

One of the remarkable things about rental dealers is that they know all these numbers, all of this incredibly complicated detail about their businesses and they know it every day. An experienced dealer will look at all of these numbers every day and absorb them. Then, like the captain of a ship, when the dealer senses a shift, however subtle, in what the countings tell him, he will take corrective action to right the course.

It is a fact that dealers love to count. People in the business who don't aren't rental dealers long. Counting is a good thing. Rental dealers know their businesses profoundly, inside and out. That kind of working knowledge inevitably maximizes profits and lets lenders sleep securely at night. And besides, it is all just so much fun. That's what counts. ■

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*Ed Winn's e-mail address is [edwinn@ibm.net](mailto:edwinn@ibm.net).*

.....  
 "It might be tempting to argue that rental dealers spend too much time counting and not enough time renting and collecting, but that is just not so."

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[SEE PAGE 4.]

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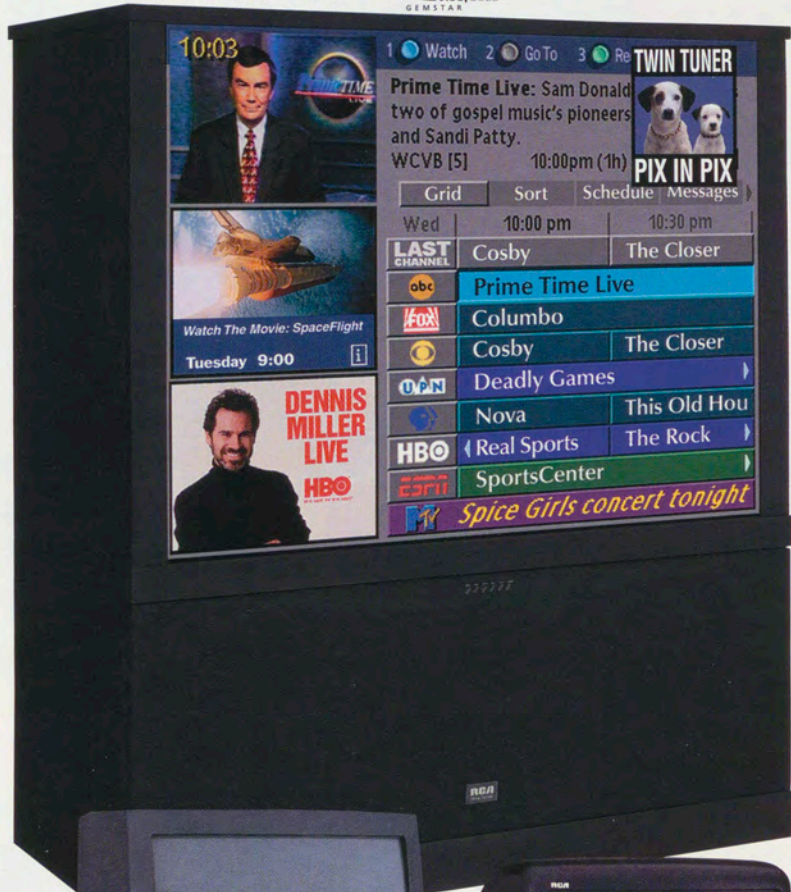
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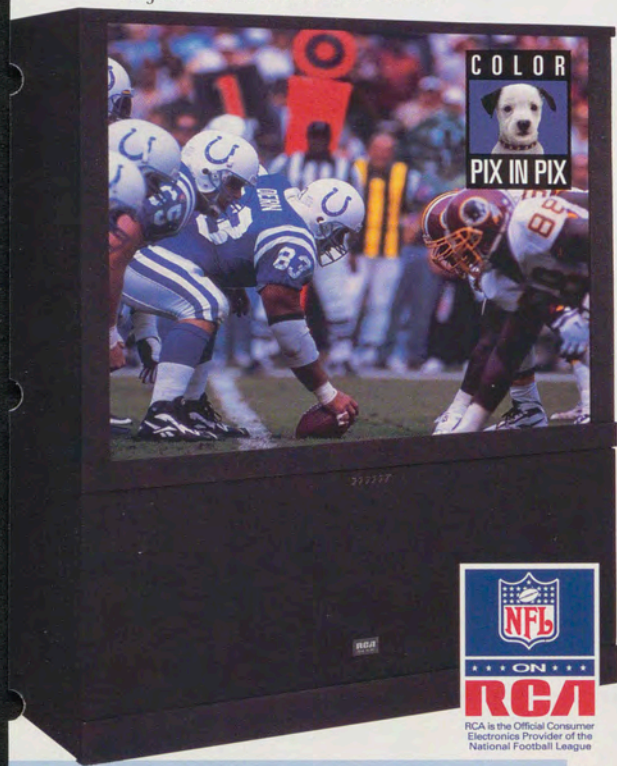
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# FINDING AND RETAINING

# GOOD

# EMPLOYEES

ave you heard that Come 'N Get It Rentals is hiring account managers for \$12 an hour with full benefits?"

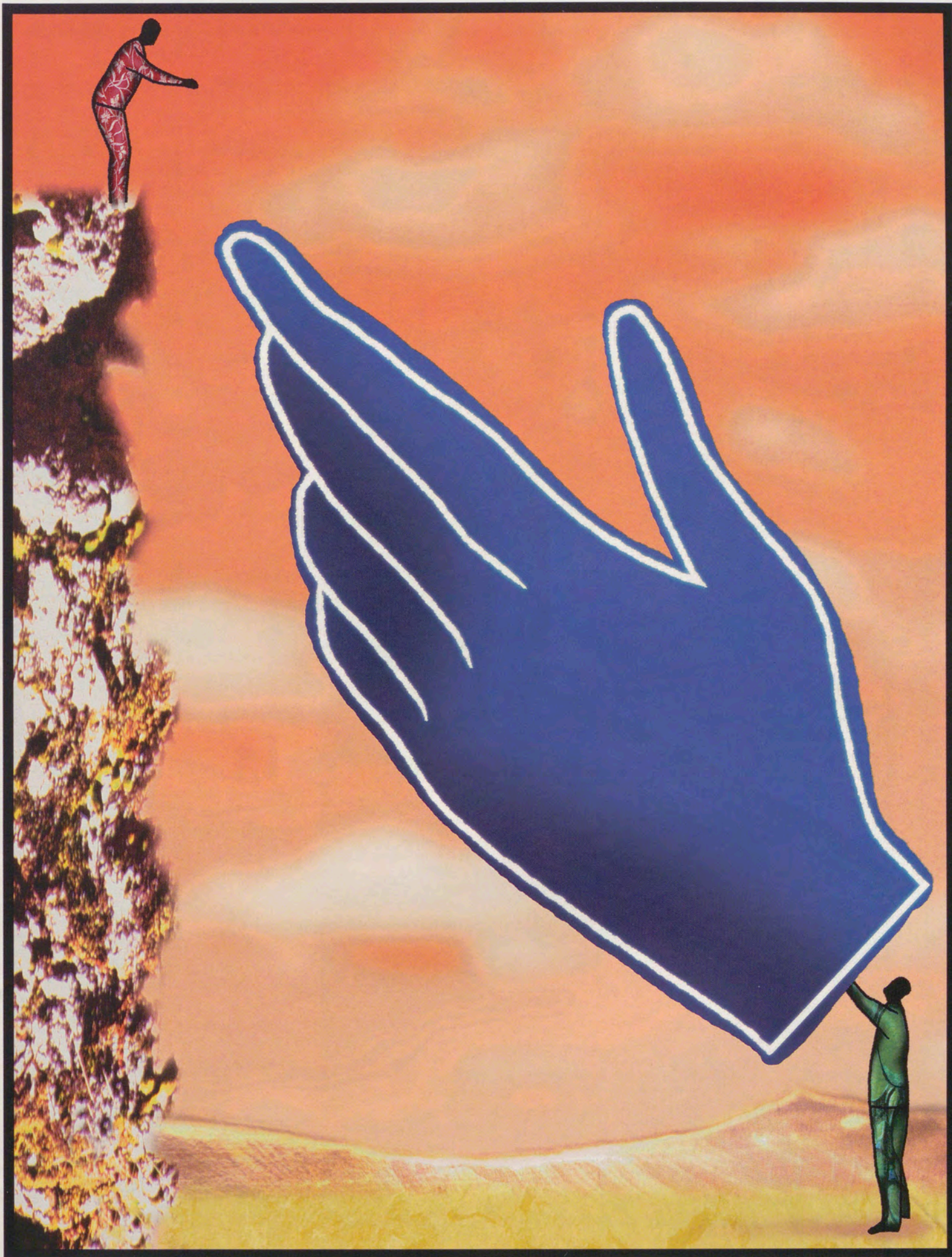
"Really?! No I hadn't heard that but I think we should check it out. I know a guy who works for them. I'll give him a call right now and see if we can maybe talk to his manager about getting us on with them."

"Okay, but be careful and don't let anyone hear you on the phone. And whatever you do let's keep this between us. John would get really mad and we'll get fired if he hears what we're doing."

This conversation (or one very similar) probably occurs more often than most employers want to believe. How many employees are actively seeking employment and using their current employers' dime to do it? Who knows? But, given the levels of turnover in most rental companies, it probably occurs in just about every rental store at some time during any work week.

Too many rental dealers have their heads in the proverbial sand where employee turnover is concerned. When I first went to work in the industry in 1986, our company's annualized turnover rate was in the 200 percent range and no one seemed to even notice. High employee turnover was assumed because that was the track record of the retail industry in general. Then we put a pencil to it in 1988 and began to track both the direct and indirect costs of turning over a store at least two and often three times a year. The dollar cost was staggering, but the emotional fallout was often disastrous. I tracked store performance and employee turnover for six consecutive years and confirmed that generally, high employee turnover produces poor store results.

BY KENT SUTHERLAND



inding and keeping the best available employees is a high priority for every business owner I know. Being a human resources consultant has allowed me to work with restaurant owners, manufacturing owners, convenience store owners and rental dealers; they all have this common need. But most of them are just beginning to realize that employee turnover is the biggest drain of their revenue dollars because so many expense line items are the result of turnover.

**“SO, HOW DO I FIND GOOD EMPLOYEES?”**

You should begin by defining exactly what you think a “good” employee is. Taking the time to create a hiring profile for managers, sales clerks, account managers and delivery drivers may seem to be a waste but it will pay off in the long run. A hiring profile is especially effective for decentralized hiring, which is the norm in rental stores.

Train your managers in the acquired

skills of recruiting, interviewing and hiring. Don’t assume they already know—most of them don’t. You can spend a lot of money to recruit the right kind of people then flush it down the drain because those doing the interviewing have not been properly trained.

results. But it’s just like customer referrals. The only customers who will refer their friends and relatives to your store are those who have had a good experience. Make sure that experience is a rewarding one.

Be very careful about actively



**ASK EMPLOYEES, “HOW CAN WE MAKE YOUR EMPLOYMENT EXPERIENCE MORE REWARDING FOR YOU?” PEOPLE WILL TELL YOU WHAT THEY THINK IF THEY BELIEVE YOU REALLY WANT TO KNOW AND IF THEY HAVE CONFIDENCE YOU WILL DO SOMETHING ABOUT WHAT THEY TELL YOU.**

Recruit internally. Pay your current employees to recruit a new coworker. They all know someone who is job hunting and if you tap that resource you may be pleasantly surprised at the

recruiting your competitors’ employees. When you do this you actually undermine your credibility with your current employees. This is one of the prime reasons they may feel no pangs of conscience about job hunting on your time. My advice is to refrain from actively recruiting competitors’ employees and create a policy to distribute to your managers to do the same. However, if those employees contact you, simply tell them about your policy and assure them that you will be happy to discuss employment with them when they are no longer employed. I can just hear the laughter out there even as I am writing this because too many managers and dealers see all people as “fair game.” Come on guys, that isn’t only dishonest, it’s ultimately destructive for the industry.

Recruiting methods can vary from newspaper ads to job and career fairs. They’re all very expensive and often time consuming, and they may yield little return given the current unemployment rates across the country. In my early years in the industry we didn’t have to spend much time or money on recruiting because there was usually a long line of people waiting at the front door. That all began to change in the early 1990s and today’s hiring pool is shared by many more employers competing for fewer potential employees, which leads me to the other side of this coin.

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- ▶ Basic math calculations
- ▶ Heavy lifting and carrying

- ▶ **Company vehicle —** light truck or van preferred
- ▶ **Teamwork environment —** has worked well with others

**Personal profile:**

- ▶ Clean, neat appearance
- ▶ Personable, friendly manner
- ▶ Quick to smile
- ▶ Speaks clearly using proper grammar
- ▶ Pleasant tone of voice
- ▶ Ambitious — knows where he/she wants to go
- ▶ Has verifiable, stable employment history
- ▶ Compensation expectations are within our budget
- ▶ Obviously has personal pride without arrogance

- ▶ Makes consistent eye contact when communicating
- ▶ Seems to be a good “fit” with other store employees
- ▶ Appears to be trainable — isn’t a “know-it-all” type
- ▶ Able and willing to work store business schedule

**Prehire verification:**

- ▶ Not a drug user
- ▶ Has insurable driving record — isn’t a reckless driver
- ▶ No capital criminal convictions
- ▶ No felony convictions in last seven years
- ▶ Is not currently on parole

## “HOW DO I RETAIN GOOD EMPLOYEES?”

Actually this isn't rocket science or brain surgery. Employee retention is never an accident of nature. You have to want to see it happen and then you have to take appropriate action to make it happen.

Ask them, the employees who leave, “What could we have done differently to have made your employment experience more rewarding?” People leave all the time. Husbands and wives leave their wives and husbands. Teenagers run away from home. Lovers seek greener pastures. Why? If you assume you know, your assumption may be way off base and it can form the basis for a mindset that ignores the real problems. People leave for lots of reasons but most of them are fixable if you care enough to do something about it.

Ask the ones who don't leave, “How can we make your employment experience more rewarding for you?” I believe one of the smartest things I ever did as a HR director was initiate an annual employee symposium. Bringing together 20 or so men and women from all over the company who represented every job and asking them questions about their employment experience provided us with vital information to reduce our annual turnover into the mid-70 percentile. People will tell you what they think if they believe you really want to know and if they have confidence you will do something about what they tell you.

Employee surveys are also very helpful but compiling statistical data from their responses is only the beginning of the process. When employees see nothing change, they soon lose interest and look for another job. When you conduct a survey of your employees, you'd better be ready to put their ideas and suggestions on the front burner.

Train your managers in the fine art of people management. Their employees are a lot different from a VCR or stereo. If something goes wrong with a VCR or stereo you can use an electronic device to pinpoint the problem and drop in a replacement component. People are a lot more complicated because they have feelings. Far too little money and time are invested in training managers to actually manage

the work activities of other people. Most managers know how to do it themselves, but they have little knowledge or skill for getting the same or better results through other people. Over the years I have surveyed nearly 10,000 men and women, some who were still employed and some who had already given up and sought other employment. The number one reason

for their dissatisfaction with their job was the way they were treated by their manager. That's an easy problem to fix but it takes some time and money.

One of the most important things an employer can do to retain good employees is tell them up front what they can expect and then do it. No one comes to a new job expecting to fail but his or her expectations of success

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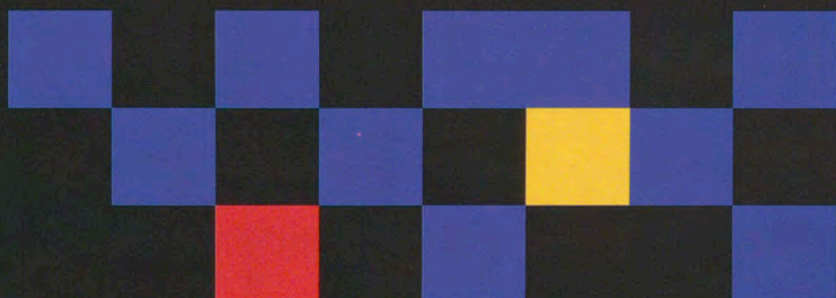
A subsidiary of Renter's Choice (Nasdaq RCI)

may be short lived. They want to know three things that are very important to them: 1) How can I make more money? 2) How can I succeed at this job? and 3) How can I get promoted? If you will answer these three questions and live up to your answers, you will see your employee retention soar.

Recruiting, hiring and retaining good employees is the engine that

drives progress. Pay attention to those processes and you will see more money flow to your bottom line. ■

*Kent Sutherland was the director of human resources and training for Action Rent To Own and then Home Choice for more than 10 years. He is now a full-time consultant based in Mesquite, Texas.*



# Gotten Burned? Empty Promises? Limited Support?

## ACT's Total Solution Works!



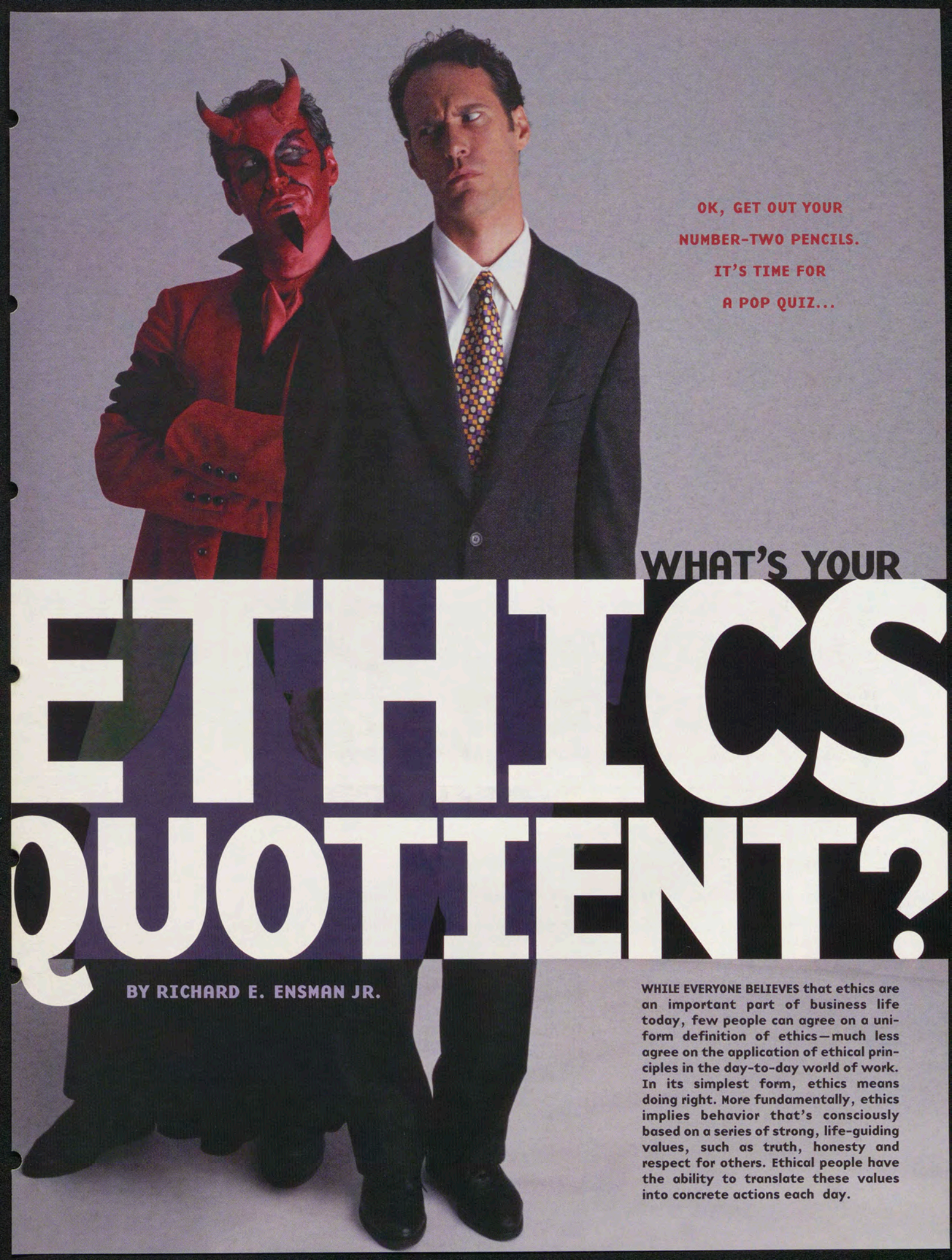
Alliance Computing Technologies, Inc.

CALL NOW toll-free (888) 615-5ACT, or visit our website at [www.actsmart.com](http://www.actsmart.com).  
Alliance Computer Technologies • 3105 W. Waters Ave., Suite 215 • Tampa, Fla. 33614

**APRS** Associate Member since 1994

## 10 WAYS TO ATTRACT JOB APPLICANTS

1. Offer hourly employees a recruiting award in the form of either a cash payment or paid time off to be given immediately when the applicant is hired.
2. Participate in carefully selected job or career fairs in major population markets and on local community college campuses.
3. If you need to recruit more than two or three employees, organize your own local job fair and advertise interviewing on the spot.
4. Use "Now Hiring" signs in store windows and on vehicles.
5. Determine to "lead" your competition in starting wage and benefit compensation, but be prepared to treat current employees with the same consideration.
6. Figure out creative ways to offer employees more paid time off and highlight that benefit in all newspaper employment ads.
7. Piggyback an offering of employment with current business advertising media.
8. Advertise employment opportunities on local college and military computerized job nets.
9. Place job listings on the Internet — either on your own web page or through a listing service.
10. Always be on the lookout for a potential employee when you go to a restaurant, supermarket, car wash, theater or retail department store.

A man in a dark suit, white shirt, and patterned tie stands next to a man wearing a red devil mask with horns and a goatee. The man in the mask is wearing a red blazer over a black shirt. They are both looking towards the right of the frame.

OK, GET OUT YOUR  
NUMBER-TWO PENCILS.  
IT'S TIME FOR  
A POP QUIZ...

WHAT'S YOUR

# ETHICS QUOTIENT?

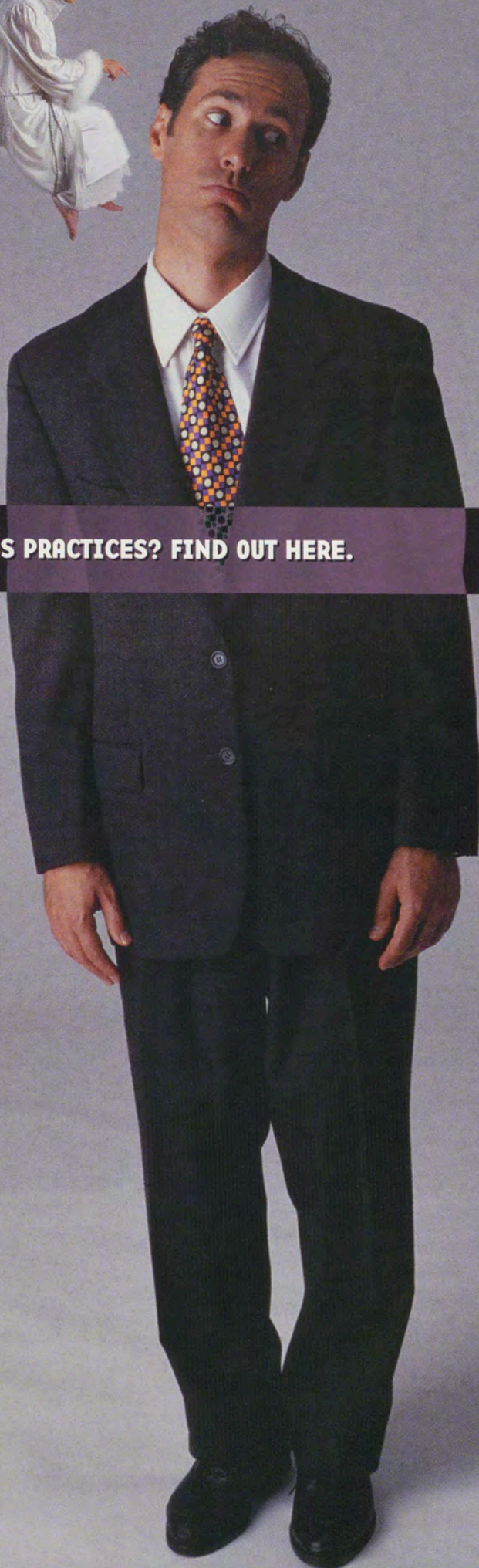
BY RICHARD E. ENSMAN JR.

WHILE EVERYONE BELIEVES that ethics are an important part of business life today, few people can agree on a uniform definition of ethics—much less agree on the application of ethical principles in the day-to-day world of work. In its simplest form, ethics means doing right. More fundamentally, ethics implies behavior that's consciously based on a series of strong, life-guiding values, such as truth, honesty and respect for others. Ethical people have the ability to translate these values into concrete actions each day.

**CIRCLE THE APPROPRIATE NUMBER FOR EACH SENTENCE.**

**2 = STRONGLY EXHIBIT THIS TRAIT; 1 = MODERATELY EXHIBIT THIS TRAIT; 0 = DON'T EXHIBIT THIS TRAIT**

- |  |   |   |   |
|--|---|---|---|
| 1. I'm knowledgeable about the needs of my employer or clients   | 2 | 1 | 0 |
| 2. When solving business problems, I maintain personal standards that are higher than legal standards.                           | 2 | 1 | 0 |
| 3. I'm loyal to my customers, clients or employer even when my actions might cause me short-term financial losses.               | 2 | 1 | 0 |
| 4. When I hear negative or troublesome comments that might affect the organization, I'm quick to let my superiors or peers know. | 2 | 1 | 0 |
| 5. I refuse gifts or other goods of significant value from vendors or other business associates.                                 | 2 | 1 | 0 |
| 6. I maintain the privacy of confidential and proprietary information.   | 2 | 1 | 0 |
| 7. I demonstrate respect for people who have different backgrounds than my own.  | 2 | 1 | 0 |
| 8. I treat subordinates and peers equally, and am careful not to show personal favoritism.                                       | 2 | 1 | 0 |
| 9. When I see a rule or procedure that doesn't appear proper, I'm quick to report it to others before deliberately breaking it.  | 2 | 1 | 0 |
| 10. I only ask others to perform tasks that are consistent with high professional and personal standards.                        | 2 | 1 | 0 |
| 11. When in the company of people who speak ill of my organization, I remain silent or defend my organization.                   | 2 | 1 | 0 |
| 12. When I can't meet a request from a superior or customer, I'm candid about my limits.   | 2 | 1 | 0 |
| 13. I observe safety precautions at work and encourage others to do the same.  | 2 | 1 | 0 |
| 14. When I notice waste, I report it or try to stop it.  | 2 | 1 | 0 |
| 15. I only transmit information I know to be accurate to other people.   | 2 | 1 | 0 |
| 16. When I make a mistake, I'm quick to apologize.   | 2 | 1 | 0 |
| 17. I accept legitimate authority even when I disagree with it.  | 2 | 1 | 0 |
| 18. While I am decisive in word and action, I watch out for the feelings of others.  | 2 | 1 | 0 |
| 19. When I suspect a problem with a product or service, I point it out to a client or customer rather than try to conceal it.    | 2 | 1 | 0 |
| 20. My comments about the competition are truthful and fair.   | 2 | 1 | 0 |
| 21. In my daily activities, I take care not to damage the earth's environment.   | 2 | 1 | 0 |
| 22. When I'm praised or thanked for what I've done, I quickly give credit to others who helped.                                  | 2 | 1 | 0 |
| 23. I give honest answers to questions, even when the answers cast me in an unfavorable light.                                   | 2 | 1 | 0 |
| 24. I help colleagues who are in trouble, even if I have to spend scarce, valuable time doing so.                                | 2 | 1 | 0 |
| 25. I'm careful never to distribute an unsafe product.   | 2 | 1 | 0 |
| 26. I'm quick to share information that might help the people around me.   | 2 | 1 | 0 |
| 27. I give an honest day's work for the salary or fees I receive.  | 2 | 1 | 0 |
| 28. I don't try to gloss over bad news I must deliver to employees or customers.   | 2 | 1 | 0 |
| 29. I avoid gossip.  | 2 | 1 | 0 |
| 30. If an employee or customer makes an error to my benefit, I'm quick to point it out.  | 2 | 1 | 0 |



## HOW ETHICAL ARE YOUR BUSINESS PRACTICES? FIND OUT HERE.

**H**owever ethical behavior may be defined, most business people know ethical behavior when they see it. A number of these ethical traits are included in the exercise at left. The closer you get to a score of "60," the more you exhibit behavior that the people around you would likely label "ethical."

As you worked through the brief quiz, you probably confirmed for yourself the qualities ethical people display. They know how to balance the conflicts between their personal needs and the needs of their organizations. They respect the lives, property and feelings of others and put generosity, objectivity and honesty ahead of greed, efficiency and favoritism.

If there's one thing you should have learned from this quiz, it's this: more important than a clear understanding of the definition of ethics is a clear understanding of the traits that make for a commitment to virtuous ideals and honorable workplace relationships. Understand these traits—and resolve to practice them each day—and chances are you'll know everything about ethics that really counts. ■





# LEARN

## THE

TIME MAGAZINE'S RECENT PROFILES OF THE CENTURY'S BUILDERS AND  
**TITANS OFFER VALUABLE INSIGHTS**  
FOR OUR INDUSTRY. ED WINN III HIGHLIGHTS THE  
WORTHY WISDOM FROM THESE TITAN TUTORS.

# Learning FROM LEGENDS

"Make money, be proud of it;  
make more money, be prouder of it."

HENRY R. LUCE, 1937

So begins a special report that *Time* magazine published on "Builders and Titans: The 20 Most Influential Business Geniuses of the Century" in its December 7, 1998, issue. The article is worth reading by anyone in business with the ambition to be better. Rental dealers who want to get ahead in their chosen field of endeavor could do well to take a lesson or two from some of these 20 men and women who prospered so in their chosen fields. Each leader was unique—uniquely gifted, idiosyncratic and, yet, as the lives and accomplishments of these 20 people were laid out briefly by *Time*, certain words kept being repeated and certain themes emerged about the characters, personalities and business philosophies of these variously famous, infamous and virtually unknown over-achievers.

# THE WORDS THAT THE TIME AUTHORS KEPT REPEATING WERE “VISIONARY,” “PASSIONATE,” “IRON-WILLED” AND “OPTIMISTIC.”

**E**ach of those descriptions merits some brief comment. **VISIONARY** can mean dreamy, but in the context of business leadership it means “having foresight and imagination.” People like David Sarnoff, Walt Disney and Ray Kroc were able to look into the future accurately and then plot the future course of their businesses to take maximum advantage of what they saw.

David Sarnoff, longtime CEO of RCA, foresaw the commercial possibilities first of radio and then of television. Charles Merrill, founder of Merrill Lynch & Co., foresaw the growth of business chains and underwrote several of the most successful ones, riding their expansion to great wealth. Akio Morita, CEO of Sony, foresaw an international economy before most people and pushed his company into a leadership role of international commerce.



**PASSIONATE** means affected by intense feeling. The *Time* magazine 20 business greats all felt great passion about what they were doing. They were not indifferent. They did not hedge their bets in their enterprises. Dale Carnegie was quoted as saying, “Put all your eggs in one basket, then watch that basket.” These business legends all felt deeply about the rightness of what they were doing and how they were doing it. Occasionally, such passion led to judgment errors as when Henry Ford insisted on producing only one model car, the Model T, in one color, black, instead of diversifying at a time when he controlled the U.S. car market. The passion he felt for his car and doing business his way allowed General Motors to gain a foothold by offering car customers some variety.

But even when they stumble or fall, these titans prove that greatness demands a passionate commitment to one’s vision and work. It is the energy such passion unleashes that allowed these men and women to climb to the top of their endeavors.



They were all **IRON-WILLED**, these business leg-

ends. Critics may have called them hard-headed, obstinate, savage, controlling or bullying, but what they possessed was the will power to carry through despite whatever obstacles that appeared in the way of their vision. Most of these business people fought hard battles along the way to success. There were battles with competitors or colleagues or established ways of doing business or all three. What they all possessed was a “never-quit” attitude that pushed them on in spite of opposition and over initial failures to ultimate success.

A part of this characteristic was a willingness to risk everything they had on their vision. Walt Disney did it with *Snow White and the Seven Dwarfs*. Juan Trippe, head of Pan Am airlines, did it with his persistent efforts to offer affordable tourist air travel at a time when air travel was for the rich. Of Bill Gates, *Time* quotes Rob Glaser, a former Microsoft executive: “He’s relentless. Darwinian. Success is defined as flattening competition, not creating excellence.” In a similar vein, Ray Kroc, the founder of McDonald’s, is quoted as having said of competition in the fast-food industry: “This is rat eat rat, dog eat dog. I’ll kill ’em and I’m going to kill ’em before they kill me.” David Sarnoff, CEO of RCA during the initial days of television, is quoted as saying, “Competition brings out the best in products and the worst in people.”



Almost every single one of the 20 giants was described as **OPTIMISTIC**. Optimism is an inclination to put the most favorable construction on events and to anticipate the best possible outcome. In

## RAY KROC: “I WAS 52 YEARS OLD. GALL BLADDER AND EARLIER CAMPAIGNS, BUT W

the piece on the founder of McDonald’s, *Time* quotes Ray Kroc on the beginnings of McDonald’s: “I was 52 years old. I had diabetes and incipient arthritis. I had lost my gall bladder and most of my thyroid gland in earlier campaigns, but I was convinced that the best was ahead of me.” Without this inveterate sense of hopefulness, most of these titans either would have feared to launch their endeavors to begin with or else would have lost courage and foundered along the way.

Optimism is not necessarily cheerfulness, as many of these giants were hard-nosed, flinty and ultra-competitive. But they all thought that they were doing the right thing and were confident that their efforts would succeed.

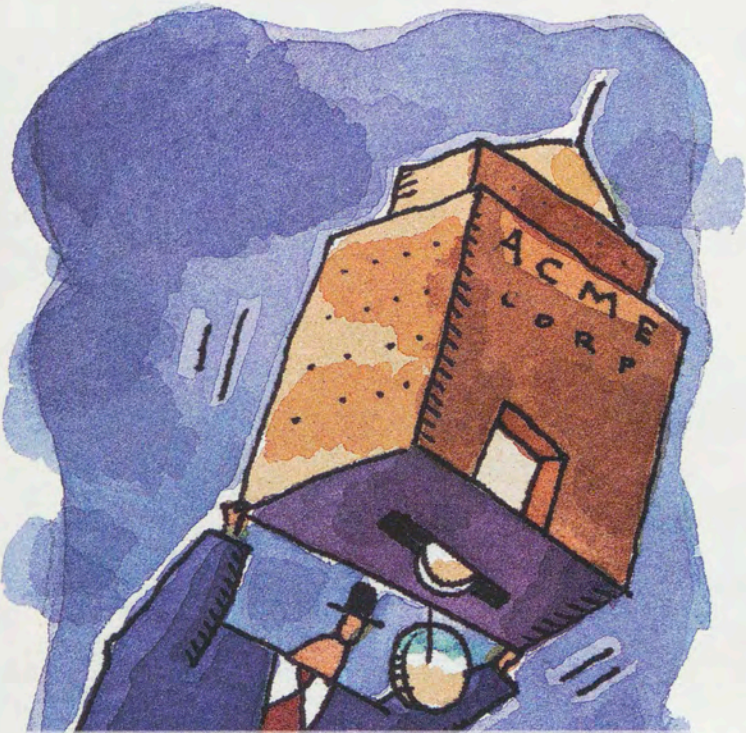
**B**eyond the descriptions of character offered in the *Time* articles, there was some good business advice offered by these 20 legends. Many of these business people's guiding principles involved their view of customers. A.P. Giannini, who forged modern-day banking in the United States held as a guiding principle that "there is money to be made [doing business] with the little guy."

Giannini could have made a lot of money when he built Bank of America, the largest bank in the United States when he died in 1949, but he purposefully didn't. He died with less than \$500,000 because he feared great wealth "would make him lose touch with

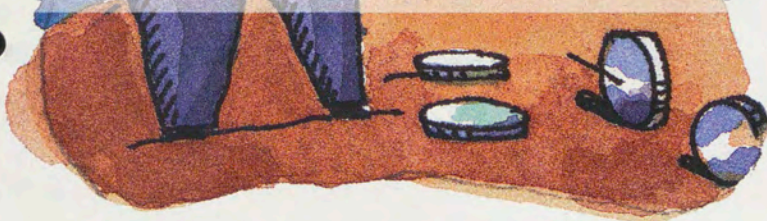
profile, the *Time* author noted of the once-dominant Howard Johnson's chain, "You ignore the clientele at your peril." The same author quoted Joe Bauer, a restaurateur, "There is no victory over a customer." Jeffrey Bezos, founder and CEO of Amazon.com, is quoted as saying, "I tell my employees they shouldn't be afraid of our competitors, they're not the ones who give us money. They should be afraid of our customers." These are words of great wisdom for the rental industry; rental chains of some prominence have been built during the '80s and '90s on just such customer-oriented philosophies.

As iron-willed and self-confident as these business leaders were, they also were, most of them, wickedly bright, possessed an insatiable curiosity and a love of learning. Many mastered their domains by knowing more than the next guy. Sam Walton, the founder of Wal-Mart, and the man many say is responsible for changing the face of retailing in America, was an active student of the retail trade. The article on Walton recalls how all family vacations included time for him to make store visits, so he could continue to fine-tune this company. Willis Carrier, inventor of air conditioning, said, "I could never be an expert golfer. That, too, is education—to learn where one lacks aptitude."

The *Time* piece makes for inspirational reading. Rental dealers doubtless want to be the best that they can be in their chosen callings. The *Time* authors write succinctly and admiringly



AD DIABETES AND INCIPIENT ARTHRITIS. I HAD LOST MY MOST OF MY THYROID GLAND IN CONVINCED THAT THE BEST WAS AHEAD OF ME."



the people he wanted to serve."

"Money itch is a bad thing," he once said, "I never had that trouble." While Giannini's eschewal of great wealth was the exception, rather than the rule, note that greed was not one of the attributes associated with *Time*'s 20 greatest.

Acknowledging the supremacy of the customer in the Ray Kroc

of those few who actually were the best at what they did in business this century. We can all take lessons from their good example. ■

*Ed Winn III is APRO's legal counsel. His e-mail address is edwinn@ibm.net. At press time, the Time magazine report on "Builders and Titans" was accessible on the web at <http://cgi.pathfinder.com/time/time100/builder/index.html>*

don't  
ask!

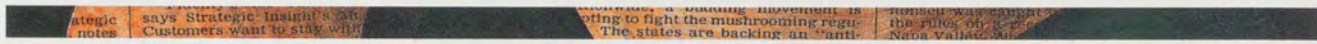
BY RICHARD E. ENSMAN JR.

# 20 questions to avoid during employment interviews.

YOU TRY HARD TO FIND good employees. And you probably invest many long hours in recruiting and interviewing sessions before you make your hiring decisions. So, suppose during a routine employment interview, you ask innocently a prospective employee about a social club he belongs to. For whatever reason, you decide not to hire this person for the opening. Two months later, you find that he has filed a complaint against you for ethnic discrimination. The social club, it seems, is composed of individuals of a particular ethnic background—and the prospective employee is convinced that your employment decision was based on personal prejudices against this ethnic group.



**Y**ou can probably recite many of the careful, probing questions you should ask job applicants by heart. But can you spell out the questions you should avoid? Here are 20 questions and statements that could pose potential risk for you — questions any employer asks at his or her peril:



**1 How old are you?**

Age discrimination is illegal. If you ask a prospective employee his or her age, the individual can assume that you're going to use this information in your hiring process—and if the decision does not come out favorably for the individual, he may have reason to file a discrimination complaint.

**2 Where were you born?**

Discrimination based on race or ethnic origin is also illegal. Now, federal law may well require that you document the citizenship of employees—but you can do this only after an employee has been hired and placed on the payroll.

**3 What kind of salaries did other women in your position make in the company you're leaving?**

Here are grounds for a potential case of discrimination based on gender. *Any* question suggesting that you're differentiating between male and female job applicants might open you up to this charge.

**4 What does your wife (or husband) do for a living?**

The law generally requires that you hire individuals based on their qualifications and aptitudes—not on the personal characteristics or background of family members. So questions about a prospective employee's marital status, spouse, relatives or children can get you into trouble.

**5 How many exemptions will you be claiming on your tax form?**

On the surface, this question may sound fine. But in practice, the question can be used to assess the size of a prospective employee's family—something generally frowned upon in legal circles. True, an employee will have to complete a federal and possibly a state exemption form once hired. But this issue should be raised only after the employee has been hired.

**6 And how old are these children?**

How did you find out about the prospective employee's children? Was it noted on the applicant's résumé? Did the applicant make a chance comment about her children in the interview? Even if the prospective employee brings up the subject of her children, don't pursue it.

**7 How healthy are you?**

This is a vague and potentially misleading question. You're certainly safe in asking whether a prospective employee has any health impairment or disability which would prevent him or her from performing the job—but that's it.

**8 What organizations do you belong to?**

Another tricky question. If you're hiring a professional employee, you're probably within bounds asking whether the individual belongs to professional societies or trade associations. But don't pursue any line of questioning that might force an individual to reveal social, ethnic or racially based organizations to which he or she might belong. Discrimination complaints can easily arise from those questions and the conversations that result.

**9 What political party do you belong to?**

Don't ask.

**10 Where do you go to church?**

Still another "bad news" question. The law generally prohibits discrimination based on religious affiliation.

**11 Have you ever been arrested?**

Another bad question. You're free to ask a prospective employee whether he or she has ever been convicted of a crime—and you may well have the right to use that information in making your employment decision. But, because an individual is innocent until proven guilty in the country, you're generally not free to use an individual's arrest record in making an employment decision.

**12 What extracurricular activities were you involved in while you were attending school?**

This is another tricky question. Extracurricular activities can give you an idea of an individual's leadership abilities, aptitudes and professional interests. But if the discussion begins to focus on organizations that are closely tied to a prospective employee's social or ethnic background, be wary.

**13 Do you like your neighborhood?**

You can ask an applicant if he or she can get to work in the morning, but to use the individual's place of residence—or his feelings about that place of resi-

dent—in an employment decision can lead to trouble.

**14 How do you feel about working for a probationary period?**

If you require employees to work a “probationary period,” be up front about this during the employment interview. If you’re not explicit about this policy or if you open it up to discussion, the individual may assume that no probationary period exists—and if you decide to terminate the employee later on, you may unwittingly lead him to believe you’ve violated his contractual rights. The “probationary period” concept is, incidentally, troublesome; avoid it unless you’ve run your policy by a knowledgeable attorney.

**15 Will you need time off for child care?**

Do you allow employees to take time off for child care? Or for sick leave? Or for personal leave? If so, you shouldn’t be discussing this issue during the employment interview; the individual will be eligible to use whatever benefit you offer once employed anyway. The real problem here: you could be initiating a discussion about the prospective employee’s family background.

**16 Do you know John Smith (or Jane Doe)?**

Personal networking questions can lead you into a discussion of an individual’s personal background. Unless you’re speaking with a prospective employee about his or her references, steer clear of this type of question.

**17 There’s a good chance you’ll get a raise in six months.**

What does a “good chance” mean? If you suggest or imply that a raise will be forthcoming six months down the line, the employee may well believe that a raise is part of the employment package or contract.

**18 We’ll probably be improving our benefit package in the near future.**

Likewise, if you suggest that a prospective employee might be getting an improved benefits package shortly after hiring, the individual might have reason to believe that he or she is contractually entitled to receive new benefits. If you have a formal benefits program or personnel handbook, you’re best to limit your discussion to benefit policies that exist right now.

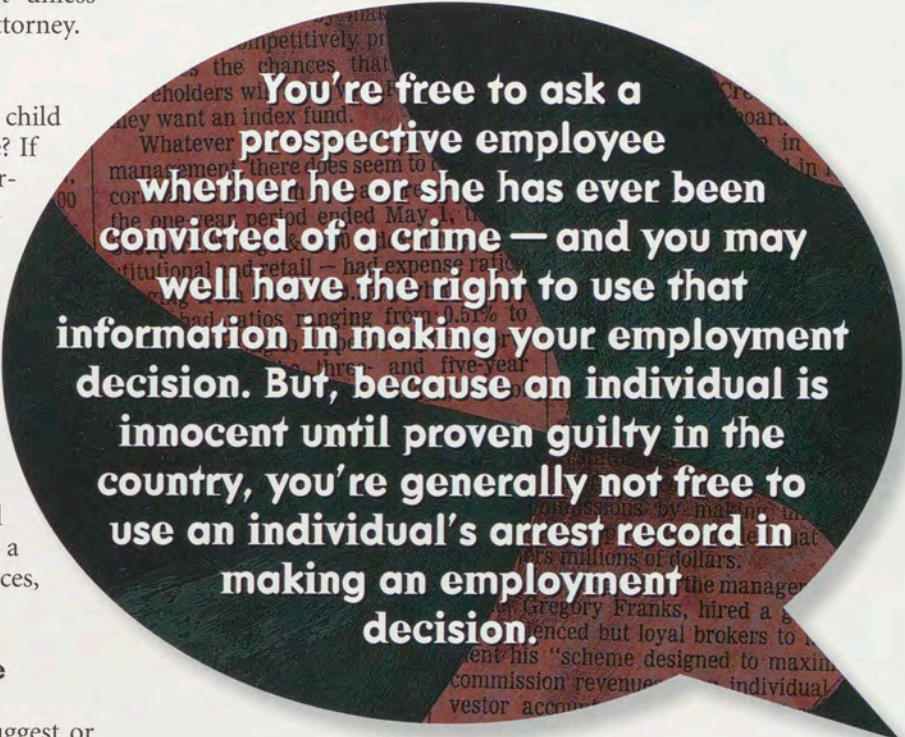
**19 I think you’ll eventually get the knack of the job.**

If you have doubts about a prospective employee’s competence, but you still wish to hire the individual, be sure you agree to specific performance criteria

before you bring the individual on board. If you imply that the individual will “probably get the knack of the job,” and he doesn’t, you may be headed for trouble later on—unless you’ve mutually agreed to clear expectations at the time of hiring.

**20 I’d like to give you a promotion in the near future.**

Is an automatic promotion part of your employment package? Anything you mention or offer during the interview or hiring process might be interpreted as a contractual entitlement. Be careful.



**You’re free to ask a prospective employee whether he or she has ever been convicted of a crime — and you may well have the right to use that information in making your employment decision. But, because an individual is innocent until proven guilty in the country, you’re generally not free to use an individual’s arrest record in making an employment decision.**

**T**o steer clear of trouble, avoid questions or discussions about a job candidate’s personal background. Limit your questions to his or her skills, experience, education and professional goals and interests. And stay away from discussions of benefits or entitlements that you’re not specifically promising when you hire.

Chances are you spend much time trying to find, hire and train the best employees you possibly can. Armed with carefully planned interview questions — and knowledge of the do’s and don’t’s of employment interviews — you’ll be able to find and hire those top-notch employees. And in the months and years ahead, you may never have to experience the unpleasant outcome of a hiring interview gone wrong. ■

# Management Services/Miscellaneous

The following list of management services providers cater to the rental-purchase industry. All are either APRO Associate Members (\*), advertisers (+) in APRO publications or APRO convention exhibitors (^). In addition, there are APRO-endorsed member benefit program providers (°).

## MANAGEMENT SERVICES

### ACCOUNTING SERVICES

#### Grant Thornton LLP \*

Contact: Jon A. Wolkenstein  
1445 Ross Ave., Ste. 3600  
Dallas, TX 75202-2774  
214/855-7300

#### Kirkpatrick, Sprecker & Co. LLP \*

Contact: Jay Cooper  
311 S. Hillside St.  
Wichita, KS 67211-2130  
316/685-1411

#### White & Co. \*

Contact: Michael S. White  
1020 N. Main St., Ste. B  
Wichita, KS 67203-3617  
316/265-4877

#### Whitsell & Co. PC \*

Contact: Daniel Whitsell  
2350 Airport Fwy., Ste. 100  
Bedford, TX 76022  
817/858-9830

### ADVERTISING/PROMOTIONAL

#### Ace Mailing Services Inc. \*

Contact: Ken Ramsey  
1961 S. Cobb Industrial Blvd.  
Smyrna, GA 30082  
770/431-2511

#### Bagwell Agency \*\*

Contact: John Bagwell  
8131 LBJ Fwy., Ste. 370  
Dallas, TX 75251  
972/234-6223 ext. 2526

#### Bonnie The Flyer Specialist/ America On Hold \*\*

Contact: Bonnie Nitzsche  
10110 Cinti-Cols Rd.  
Cincinnati, OH 45241  
800/83-PRINT

#### Central File Inc. \*\*

Contact: Dan Chaudoir  
5277 W. Beaver Creek Pkwy.  
Milwaukee, WI 53223-2303  
800/749-6245

#### G&G Graphics and Promotions \*\*

Contact: Gene Pharis  
6850 Shiloh Rd. E., Ste. A  
Alpharetta, GA 30004  
678/947-3700

#### Imagery Marketing Consultants \*\*

Contact: Larry Carrico  
2215 Broadway  
Mt. Vernon, IL 62864  
618/242-8448

#### Thompson Wells Adv. Ltd. \*

Contact: O.J. Johnson  
1601 S. Federal, Ste. 107  
Denver, CO 80219  
303/922-5571

#### Total Package Marketing Inc. \*

Contact: Ed Brandhorst  
122 Kings Hwy., Ste. 501  
Kings Highway Commerce Center  
Maple Shade, NJ 08052  
609/722-1500

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#### Accord Capital Corp. \*

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Tulsa, OK 74114-1706  
918/742-7559

#### Coast Financial Services \*

Contact: Phil Torjusen  
P.O. Box 665  
Gautier, MS 39553-0665  
228/497-8600

#### Comerica Bank—Texas \*

Contact: Reed Allton  
P.O. Box 650282, Mail Code 6595  
Dallas, TX 75265-0282  
214/890-5367

#### DBC Financial dba Delaware Bank Card \*

Contact: Katherine Casey  
57 Read's Way  
New Castle, DE 19720  
302/323-8800

#### Dain Rauscher Wessels \*

Contact: George Sutton  
60 S. 6th St., Mail Stop 46S2  
Minneapolis, MN 55402  
612/313-1307

#### Feshbach Brothers \*

Contact: Joseph L. Feshbach  
425 Sherman Ave., Ste. 220  
Palo Alto, CA 94306  
650/688-3151

#### Finova Capital Corp. \*

Contact: Paul Whitley  
16633 Dallas Pkwy., Ste. 700  
Addison, TX 75001  
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#### George K. Baum & Co. \*

Contact: Steve Toomey  
120 W. 12th St.  
Kansas City, MO 64105-1917  
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#### NAFCO \*\*

Contact: Terry L. Fleck  
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Dallas, TX 75204  
214/823-1929

#### Prudential Securities \*

Contact: Matt Vertin  
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New York, NY 10292  
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#### Southwest Securities \*

Contact: Arvind Bhatia  
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#### Stephens Inc. \*

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800 Nashville City Center  
Nashville, TN 37219-1743  
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#### Wheat First Butcher Singer \*

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804/782-3297

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#### ColorTyme Inc. \*

Contact: Mitch Fadel  
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~R T O~

# on display

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Also new to Office Star's chenille series is model DH4800, a high-back executive chair featuring luxurious chenille extra-thick seat and back cushions as well as contoured and padded armrests. Pneumatic seat height control, a locking tilt mechanism with tension control and dual, easy-rolling casters round out this sturdy five-point base chair.

For more information, contact Rick Blumenthal, Office Star Products, 2883 Surveyor Street, Pomona, CA 91768-3251, 800/950-7262.

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E O E

# How is your company dealing with Y2K?

## Keith Carrico

SKC ENTERPRISES INC.  
MT. VERNON, ILLINOIS

Our company uses RSSS and has been in the process of upgrading our old software. Our computers previously used the Zenix program, which has no support for Y2K; we have switched to Unix software, which is Y2K compliant. We are also in the process of getting rid of some older computers. Our goal is to be finished updating all our systems by July 1, 1999.

We have not taken an aggressive stance to ensure that our vendors are taking steps to be Y2K compliant, but we should. Sending out surveys is a possibility.

## John Ketchum

ALL-PRO RENTAL-PURCHASE INC.  
DOUGLAS, GEORGIA

We have verified our computing systems and are currently ready for Y2K. All-Pro hired a computer technician who has been updating our banking system and running diagnostics on all our computers for the past six months.

All-Pro is a small company. We don't anticipate any problems. We are prepared and our bank is up to speed. I believe that those who have not made adjustments for Y2K will have some big problems on their hands.

## Tracey Morgan

ODYSSEY LEASING INC.  
GAITHERSBURG, MARYLAND

Our company has been High Touch software users for a long time and is scheduled to have the Y2K compliant version installed in our stores in March 1999. We have already encountered problems with customer payment plans that extend beyond 2000. An example of this is where a

customer had pre-paid up until January 2000, but our system couldn't recognize it and considered the payment overdue.

To avoid any more problems like this one, we are exploring Y2K issues and options regarding our account system. Mid-summer is our goal to have all updating completed; any later and it's right in the middle of our fourth quarter busy season.

## C.C. and J.J. Engeran

NATIONAL HOME FURNISHINGS INC.  
SLIDELL, LOUISIANA

The computers in our stores run on the "different" program, an old program we own the rights to. This program has allowed us to enter payment dates way beyond 2000, as well as different data. As for the accounting in our corporate office, those computer systems will be receiving updates to ensure their compliance with Y2K.

Customers want support when they rent a computer. We do anticipate a few kinks with vendors, but we have documentation that our systems are ready. We truly believe that everyone should be patient in regards to Y2K.

## Terry Mullins

RARICK'S RENTALS INC.  
FORT WAYNE, INDIANA

Rarick's changed its operational software one year ago. All of our systems are presently Y2K compliant; however, we will be running another check in a few months.

We have customer rental agreements well into the next two years and pay-on dates past 2000.

We feel safe about our software, but our hardware needs to be double checked. Accessories like printers, etc., are and will be important to our company's communications in the future.

## Bob Porter

COLORAMA RENTAL CENTER  
LEXINGTON, KENTUCKY

We have two major considerations with Y2K — our software and hardware. We have assurance that our software is Y2K compliant at this time. During the next six months, we will systematically replace outdated hardware with June 30, 1999, being our goal for completion.

Above all else, I believe we all need to depend on each other to get all aspects of the RTO industry Y2K compliant. However, if a vendor can't bill us, that's not the worst thing in the world!

## Ed Stanko

RENT RITE RENTAL PURCHASE  
BOCA RATON, FLORIDA

Luckily, because our company is less than one year old, we have been Y2K compliant from the start. We feel comfortable that we have done all we can do on our end. We do realize, however, that we are just as

susceptible to problems as the next company and will stay in contact with our vendors to make sure things keep running smoothly. ■

*Allison Hunt is a journalism student at the University of Texas at Austin.*



COMPILED BY  
**ALLISON  
HUNT**

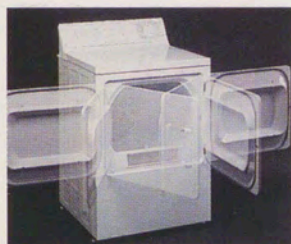
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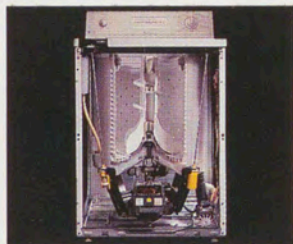
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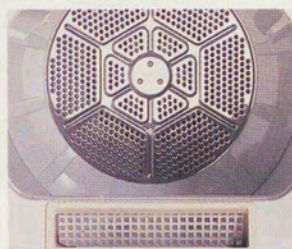
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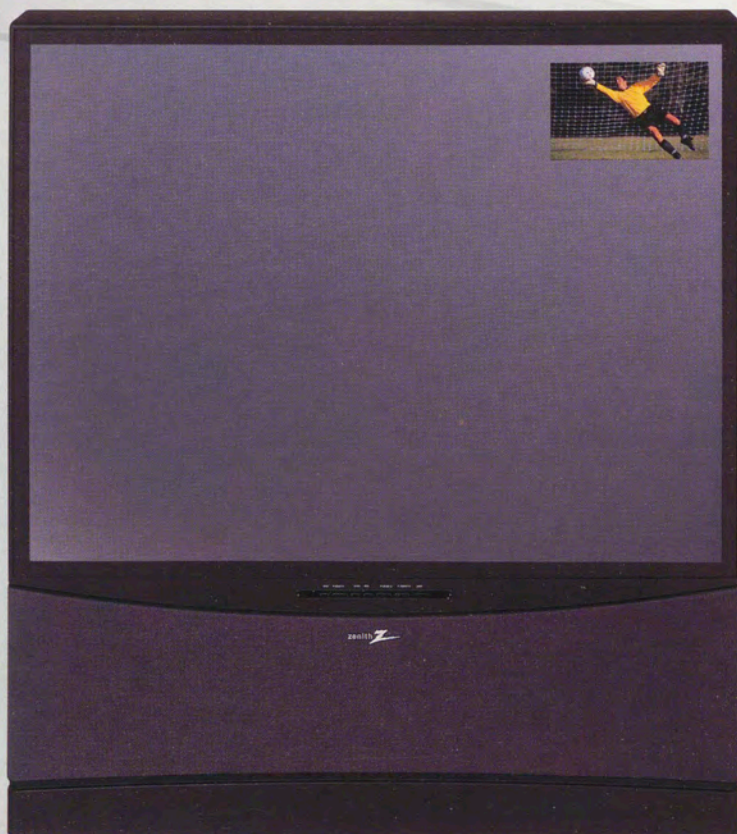
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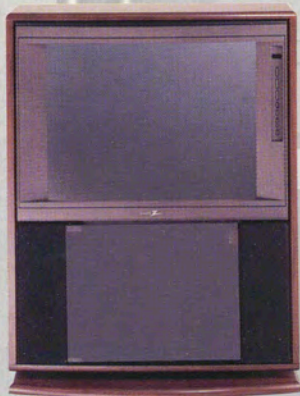
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