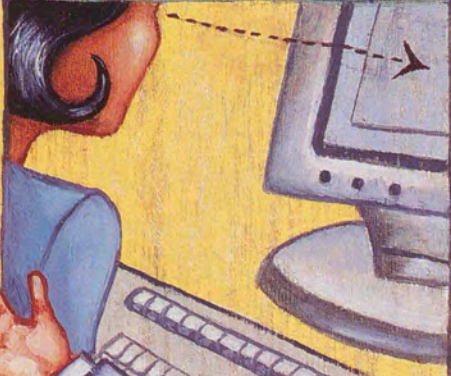


PROGRESSIVE
Rentals

THE VOICE OF THE RENTAL-PURCHASE INDUSTRY | MARCH-APRIL 2000



Design

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31" (diagonal) Stereo Monitor Receiver



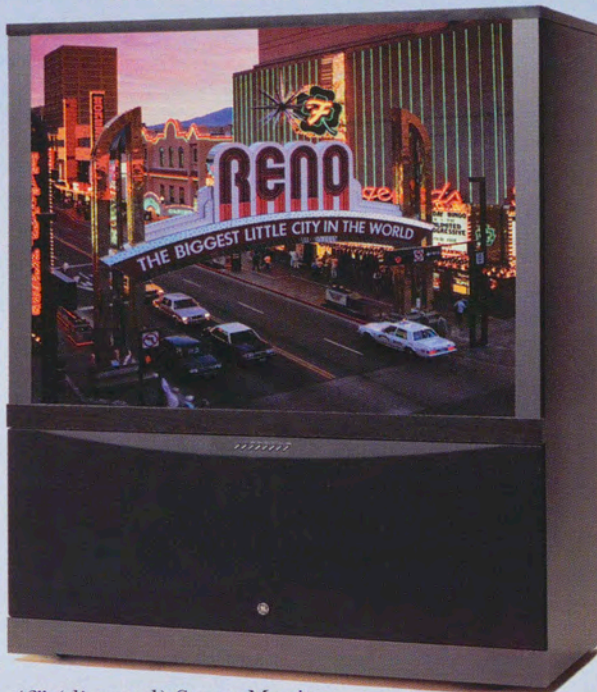
35" (diagonal) Stereo Monitor Receiver



27" (diagonal) XS® Stereo Table Television



19" (diagonal) XS® Stereo Table Television



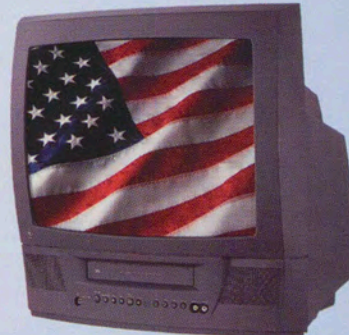
46" (diagonal) Stereo Monitor Projection Television



25" (diagonal) XS® Stereo Table Television



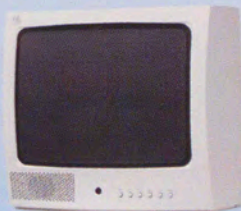
19" (diagonal) Table Television



19" (diagonal) TV/VCR Combination



4-Head VCR



13" (diagonal) Portable Television



13" (diagonal) TV/VCR Combination



4-Head Hi-Fi Stereo VCR

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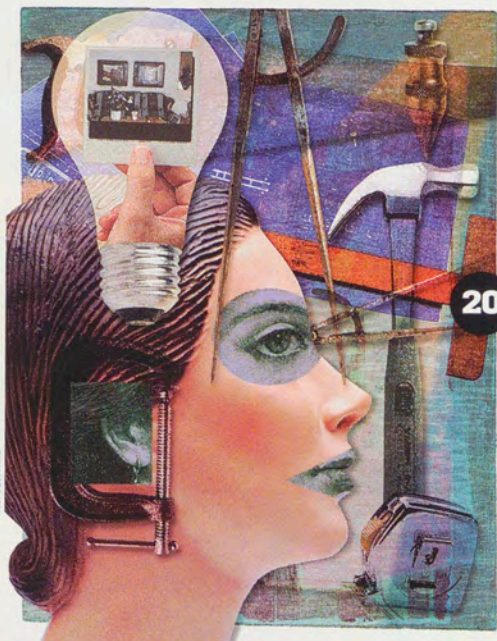
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¹Bush is a registered trademark of Bush Industries, Inc. Simulated pictures.

THOMSON CONSUMER ELECTRONICS

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March April



20

RTO design for the senses

When consumers look at rent-to-own stores across America, they discover that the industry, generally, is far behind in visual effects, says design consultant Ray A.P. Anderson. He provides a bevy of suggestions to help dealers improve the overall look and feel of their stores.



GREG HANDEGRAVES

28

Get back

With the wave of mergers and acquisitions past its peak, many longtime rental dealers who were bought out have waited out their "non-compete" agreements and re-entered the business as reborn entrepreneurs. Writer Markus Beeby tracks several dealers who re-opened their doors and why they couldn't stay away.

34

There's no business like "show-me" business: An APROfile of Gary Romine

As owner of 15 Show-Me Rent-To-Own stores in Missouri, Gary Romine is a self-starter who has worked hard to achieve the success he now enjoys. APRO intern Stephen Schenck spoke with Romine to find out more about what motivates him, why he is so proactive about improving the image of the industry and his involvement in charities outside work.

40

Lien beefs

Most rental dealers have a general understanding of how liens attach to property and how lien laws work, but some recent state law developments make a review of this topic timely to ensure that rental dealers protect their interests. Ed Winn III reports.



ALAN WONG

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An annual listing of companies that supply furniture and furniture accessories to the RTO industry.

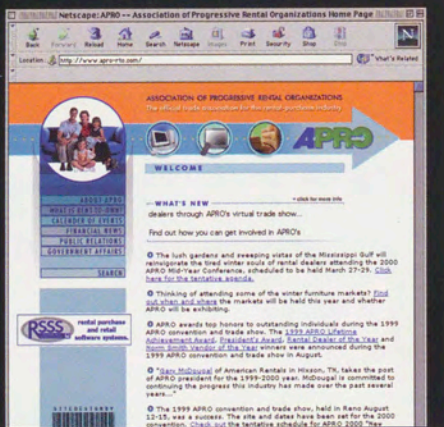
48 | VIEWPOINT

If you were bought out, would you return to the RTO industry?

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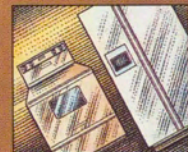


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news

BREAK

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JULIE SHERRIER AND
STEPHEN SCHENCK

RentWay acquires interest in prepaid phone service business

RentWay Inc. acquired a 49 percent interest in DPI Teleconnect LLC, a pri-

the company receives regulatory approval. RentWay's total investment in DPI is expected to be \$7.5 million and company President and CEO Bill Morgenstern says that DPI's earnings in 2000 could reach \$20 million if the "roll out plan is successful." DPI offers pre-paid phone service in 21 states and wants to expand to 40 states by the end of 2000.

"We have looked at this business for nearly a year and have had very successful tests in about 70 of our stores," says Morgenstern.

"Historically, individuals who, for whatever reason, could not meet the credit or deposit requirements of the local phone companies have done without a phone," says Dave Dorwart, president and CEO of DPI. "The service DPI offers pro-

vides them with access to local phone service, 911 and the Internet. Partnering with RentWay will allow DPI to grow more quickly and become a leader in the pre-paid local phone service industry."

DPI offers its pre-paid phone service through 25 agents in more than 550 locations. These agents receive a 10 percent commission from the sale of the service.

"One of our key considerations in making this move was the strength of management and systems," says Morgenstern, "The DPI team is a high quality group that has invested in systems and technology that are scalable and will allow them to grow quickly."

Rainbow seeks acquisition opportunities

Rainbow Rentals, based in Canfield, OH, expects to open 13 new stores in 2000 as the company continues to pursue a growth strategy centered around new store openings.

Rainbow ended 1999 with 92 stores after opening nine new stores during the year and adding 13 others through acquisitions.

"The primary component of our growth strategy is to open new stores and ramp them up based



vately held provider of prepaid local phone service and will acquire another 21 percent after

APRO is looking for the industry's finest

A rental-purchase employee and customer will each win a free trip for two to Nashville for the APRO 2000 convention and trade show this August by being awarded the Rental-Purchase Industry's Employee of the Year or the Rental-Purchase Industry's Customer of the Year.

APRO is interested in finding the best stories showing how rent-to-own has helped improve the life of a customer or how the industry has changed the life of an employee or how that employee has made substantial improvements to the industry.

EMPLOYEE OF THE YEAR. The rental-purchase industry's employee with the best story will win free air travel, hotel and full convention registration for two to APRO's annual convention held in Nashville, TN, August 2-6. Winners will stay at the luxurious Opryland Hotel for four nights and will be honored in APRO publications and during the convention as well as promoted in local press. Each award package is valued at \$2,500.

CUSTOMER OF THE YEAR. The customer with the most positive story to tell on how the rent-to-own industry has affected his or her life can win the same travel package as the Rental-Pur-

chase Industry Employee of the Year, including being honored in APRO publications and during the convention and through local press.

ENTRY DETAILS

1. Your store must be an APRO member to enter.
2. The nominated employee must be a full-time, store-level employee.
3. Nominations may be made by company owners, employees themselves or customers. The company may choose to have employees or customers write their own stories and submit them to the company's home office. In fact, APRO encourages member companies to have their own contest. Your company may choose to award its own prizes and then forward the winner(s) to the APRO contest.
4. Write 100 words or less why your nominee should be recognized as the Rental-Purchase Industry Employee of the Year or Rental-Purchase Industry Customer of the Year.
5. Make sure you include your name, company, address, telephone number and employee or customer name on each entry.

6. You may enter as many employees or customers as you like.

Entry forms can be mailed to APRO at 9015 Mountain Ridge Dr., Suite 220, Austin, TX 78759, or filled out on the APRO Web site at www.apro-rto.com/. Deadline for submission is June 1. Winners will be judged by a panel of APRO representatives and public relations professionals. Names and store names will be removed during the judging process. You may request a form from the APRO office by calling 800/204-2776. You may also submit your nominee without the form as long as you meet the above criteria. Winners will be contacted by June 30.



2000 APRO Rental-Purchase Employee/Customer of the Year

[ENTRY DEADLINE IS MAY 15!]

Nomination for _____

Company (if applicable) _____

Address _____

City _____ State _____ Zip code _____

Telephone (_____) _____ Fax (_____) _____ E-mail _____

Name of the person filling out the form, if other than nominee _____

Company (if applicable) _____

Address _____

City _____ State _____ Zip code _____

Daytime telephone (_____) _____

This is a nomination for (check one): Employee of the Year Customer of the Year

In 100 words or less, on a separate sheet of paper, please tell us why you think your nominee deserves to be named the 2000 Rental-Purchase Employee/Customer of the Year. Attach paper to this form before mailing.

I certify that the information provided is correct and true and can attest and stand judgment pending possible further inquiry.

Signed _____

Mail this form to APRO Contest, 9015 Mountain Ridge Dr., Suite 220, Austin, TX 78759; or fax to 512/794-0097; submit this form via the APRO Web site at www.apro-rto.com/.

on Rainbow's proven formula for success," says Rainbow CEO Wayland J. Russell. "Because of our strong financial position and our ongoing manager training and recruitment programs, we have the capital and personnel resources in place to continue our expansion."

Last year, Rainbow acquired 19 stores with the purchase of Rental Mart of Pennsylvania and Blue Ribbon Rentals. All of the acquired stores were located in Ohio and Pennsylvania. The rest of Rainbow's stores are located in Connecticut, Massachusetts, Michigan, New York, Rhode Island, South Carolina and Tennessee.

Harper elected to El Paso Habitat for Humanity board

Mamie Harper, owner of M Rentals Inc. and a



member of the APRO board of directors, was elected to the

board of directors for the El Paso Habitat for Humanity in January.

"It is a big responsibility, but it is a worthwhile cause," says Harper. "I highly recommend everyone getting involved because we need a lot of volunteers."

After APRO began

working with Habitat for Humanity in 1998, Harper realized that RTO and HFH "made a good fit," so she decided to partner with her local HFH, donating appliances, money and time.

"[In the RTO indus-

try] we deal with families and learn about their needs, so we are really perfect for HFH," says Harper. "Little by little I want APRO to do what I call layering. If we get more RTO companies to get involved, not only

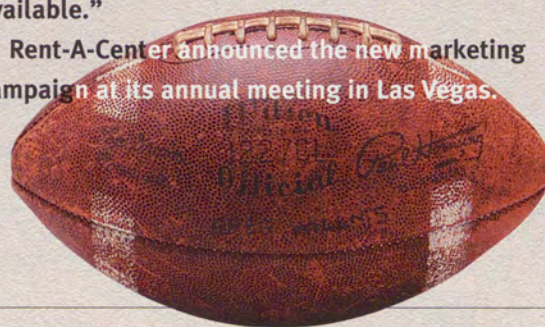
Rent-A-Center recruits Madden for ad campaign

Rent-A-Center Inc. announced that John Madden, the former NFL Super Bowl Champion coach of the Oakland Raiders and current Fox sports announcer, will serve as the national advertising spokesperson in a new marketing campaign featuring television, radio, print, direct response and in-store signage.

"John Madden has a unique balance of multi-cultural appeal, a strong awareness amongst both men and women and a personality that people of all ages enjoy," says Rent-A-Center Chairman and CEO J. Ernest Talley. "He will help us capture new customers and establish a more powerful identity."

The company was in a position to begin expanding its presence in the RTO industry after, Talley says, record financial results in 1999 opened the door for growth opportunities. "As we build upon our market position through store growth, we want to further establish our brand name and show customers how easy it is to rent the best brand name merchandise available."

Rent-A-Center announced the new marketing campaign at its annual meeting in Las Vegas.



2000

MAY

2-4

APRO Legislative Conference, Washington, D.C., 800/204-2776

6-9

Texas Association of Rental Agencies 2000 Convention and Trade Show, San Antonio, TX, 214/488-8000

JUNE

7-10

TRIB Group Convention, Atlanta, GA, 770/451-4302

JULY

5-9

ColorTyme National Convention, Aspen, CO, 972/608-5376

18-20

Indiana Rental Purchase Dealers Association Midwest Expo, 812/332-6554

AUGUST

2-5

APRO 2000 Convention and Trade Show, Opryland Hotel, Nashville, TN, 800/204-2776

SEPTEMBER

18-19

Texas Association of Rental Agencies board meeting and seminar, Lubbock, TX, 940/497-1150

OCTOBER

19-26

High Point Furniture Market, High Point, NC, 336/888-3700

nationally with APRO, but on the state level like I do with TARA, and then on a local level, we can really make an impact.”

After only a few months on the board of directors, Harper is focused on creating a more efficient and productive Habitat for Humanity. She has already donated a computer system to start up a mailing list database and says she is interested in restructuring the fund raising in order to increase the number of houses built by HFH.

“I think I have already made quite an impression,” says Harper, “My goal is to be executive director in the next five years.



Left: The Kentucky grassroots contingent, including Bob Saunders, Brad Denison, Bob Porter and David David. Below: lobbyist Steve Breshear confers with RTO dealers, including KRDA President Bob Porter (center).

Kentucky bill defeated

The potentially damaging bill introduced for consideration during this session of the Kentucky Legislature was successfully defeated in early February due to the grassroots efforts of Ken-

tucky rental dealers. HB 162, introduced by Rep. Jack L. Coleman Jr., would have re-characterized rental-purchase transactions as credit sales, thereby overturning the current laws surrounding the transaction in that state.

“Our Kentucky lobbyist will monitor the bill during the rest of the session to make sure it doesn’t come up again, but we don’t expect it to,” says APRO Government Affairs Director Ron Waters. “We need to continue to be diligent, however.

“We all deserve credit for working together smoothly in this effort,” says Waters. “I want to thank Kentucky Rental Dealer Association President Bob Porter, APRO Associate Member Bob Saunders, Brad Denison of Rent-A-Center, Ron DeMoss of RentWay, our Kentucky lobbyist Steve Beshear and Connie Campenella of Stateside



Associates for the leadership displayed in this successful effort. I am also proud that our grassroots system responded quickly and effectively,” says Waters.

HP computer products available through ACT

Alliance Computing Technologies Inc., exclusive RTO provider of computer rental hardware, software and prepaid Internet access, has become an authorized reseller of Hewlett Packard products to the rental-purchase industry.

ACT will be offering the Hewlett Packard Brio 200 computer, monitor and printer line together with various Hewlett Packard products from their Home Products

But...



No “buts” allowed

Get rid of the word, “but.” Any time you say “but,” you’re really saying you disagree. Instead, try using “and” to pave the way toward agreement. Example: Instead of, “I see your point, but I’d like to give it more thought,” try, “I see your point and I’d like to give it more thought.”

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Now the original company of inventors is returning here, to this garage, to that spirit.

The original start-up will act like one again. Watch.

www.hp.com



NEWS BREAK

Division including products from their newly released HP Digital camera line. Alliance Computing Technologies Inc. will work closely with Hewlett Packard to introduce quality products to the rent-to-own industry with customer satisfaction the No. 1 priority.

In February, Alliance Computing Technologies Inc. also introduced the iPhone, a telephone, answering machine and Internet browser that recently won "Best of Show" recognition at the Consumer Electronics Show in Las Vegas. This

Internet appliance is expected to be extremely popular with rent-to-own customers.

For more information on the Hewlett Packard product lines, call the Alliance Computing Technologies Inc. sales office at 888/615-5228.

FRDA holds first state legislative conference

The Florida Rental Dealers Association held the first state RTO association state legislative conference in March at the state capital, Tallah



hassee, on the opening day of the Legislature.

John Mixon, FRDA's new lobbyist and several representatives from RTO companies around the state, met with key members of the Legisla-

ture in order to forge alliances that could protect the industry from potentially damaging bills and laws in the future.

In a morning meeting with House and Senate members, they lobbied on behalf of a pawn-

broker's bill that would establish a statewide database operated by local law enforcement on pawned items. The bill would allow business owners the opportunity to check this

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CALLING ALL ENTRIES FOR THE 2000 RAE AWARDS PROGRAM

With all the focus on image these days, it is only appropriate that we show off what great advances you've made in your advertising this past year. This is your first entry call for APRO's 2000 Rental Advertising Excellence awards program, which presents an opportunity for rental-purchase dealers to show off their best advertising efforts.

Entry fees are \$50 per entry for non-APRO members and \$25 per entry for APRO members. All entries must have been created and used between May 1, 1999 and April 30, 2000. Only ads written in English will be judged.

All ads must be received by 5 p.m., May 26, at the APRO office in Austin, TX.

Remember that rental-purchase is not a credit sale and there is no interest involved, so entries will be disqualified if they imply that credit is somehow extended or needed.

All winning entries will be displayed at the 2000 APRO Convention, to be held August 2-5 at The Opryland Hotel in Nashville, TN. Print winners will be professionally matted, while television/radio spots will be available on VHS. Winners are responsible for shipping their displays home from the convention.

An entry form must accompany each entry. Also, please include the name of your advertising agency if you wish to share the recognition.

2000 RAE AWARDS ENTRY FORM

ENTRY DEADLINE: MAY 26!

PARTICIPANT INFORMATION

Owner/president _____
 Company _____
 Address _____
 City _____ State _____ Zip _____
 Business telephone [_____] _____
 Signature _____

ADVERTISING AGENCY

Contact _____
 Agency _____
 Address _____
 City _____ State _____ Zip _____
 Telephone [_____] _____

Print. Submit two tear sheets or samples of advertising. Do not send photocopies or original artwork.

Radio. Submit entries on audio cassettes. Only one entry per cassette.

Television. Submit entries on half-inch VHS videotape. Only one entry per tape.

Outdoor. Submit a 5x7 or larger color photograph of entry.

Ad specialties. If possible, submit the actual product. Otherwise, send a 5x7 color photograph.

Community relations. Submit video footage, news articles and/or photos, along with a description of the program and its impact.

CATEGORIES

Print materials

- 1-A Brochure or free-standing insert, one page, front and back
- 1-B Catalog/brochure, four pages or more
- 1-C In-store point-of-rent signs, posters and/or banners
- 1-D Other — door hangers, coupons, contests, etc.

Direct marketing

- 2-A Order solicitation/direct-mail pieces or campaign designed to produce a direct response

Newspaper

- 3-A Black-and-white, half-page or more
- 3-B Color, half-page or more

Radio

- 4-A 30-second spot
- 4-B 60-second spot

Television

- 5-A Spent less than \$1,000 to produce
- 5-B Spent more than \$1,000 to produce

Specialty items advertising

- 6-A Specialty item/giveaway as a referral item, bonus gift with rentals, etc.

Billboard/outdoor

- 7-A Outdoor billboard, any size

Campaign

- 8-A Creative campaign design, more than 30 days but less than 90 days; single-themed campaign using print, television and/or radio; designed to get a direct response.

Community relations program

- 9-A Food drive, donations, volunteering at homeless shelters, Toys for Tots, etc.

Store display/layout

- 10-A Spatial relationships, lighting, complimentary accessories. Please include photographs or videos showing off your unique store.



RAE
APRO

database for their merchandise when they have reason to believe an item has been illegally pawned.

Whether or not they are successful in obtaining this amendment, this annual conference laid the groundwork for support in defensive actions that might become necessary in the future. Recent defensive actions taken by the industry in Kentucky, New York, Indiana and Louisiana

underscore the importance of establishing such relationships before a crisis occurs.

Texas and Missouri are considering holding similar annual state legislative conferences.

Vermont chain to pay \$447,000 settlement

A Vermont RTO chain must pay the state and

consumers \$447,000 to settle claims by the attorney general's office that the chain deceptively advertised cash prices and interest rates, reports the Associated Press.

The settlement was one of the largest ever reached by the consumer protection division of the Vermont attorney general's office according to Assistant Attorney General Elliot Burg.

Attorney General

William Sorrell charged that six months after Vermont passed a law requiring RTO businesses to post annual percentage rates, the RTO chain raised its cash prices, so renting to own would appear competitive with the cost of purchasing the product with a credit card.

"For example, the original cash price of a television was raised from \$540 to \$680," says

What has APRO done for you lately?

Several APRO members have called in to thank the Association for placing a news article touting the benefits of rent-to-own in their local newspapers. In 1999, four articles were drafted up and distributed to newspapers across the country through a program between APRO and the North American Precis Syndicate. The titles of the four articles are, "Rent-to-own products can be solution to staying out of debt," "Fix up your home," "A friendly business to be in" and "Tips on renting the technology you need."

These articles are part and parcel of APRO's public relations campaign to improve the image of the industry through positive press. The articles are placed free-of-charge in the newspapers as filler material when there is available space. However, APRO pays for the distribution services provided by NAPS. To date, these articles have appeared 1,532 times in newspapers across the country, reaching more than 40,000 readers to the tune of more than \$250,000 if APRO had actually paid for the placement of these "advertorials."



a statement released by the attorney general's office. "The effective interest rate which should have been listed at over 100 percent per year, was recalculated as under 16 percent."

In an "assurance of discontinuance" document filed with the Washington Superior Court, the RTO chain denied any wrong doing, but agreed to put \$382,000 in a consumer restitution fund and pay \$65,000 to the attorney general's office to cover the cost of investigation and administering refunds.

The chain countered the allegations, saying that while it did increase cash prices, the overall cost of the merchandise was lowered. It explained that the number of weekly payments required to acquire ownership of the television described above was reduced from 78 to 54, while the amount of the weekly payments was unchanged, thus decreasing the actual cost of ownership.

The agreement with the attorney general continued by saying, "[The RTO chain] denies that it harmed consumers or violated any Vermont law or rule, but wishes to resolve these issues in a responsible manner and without additional cost and is therefore willing to enter into this assurance of discontinuance and abide by its conditions."

According to the settlement, the Vermont stores must send each customer affected by the cash price increases \$100 for the first rental contract entered into during that period and \$50 for each additional contract.

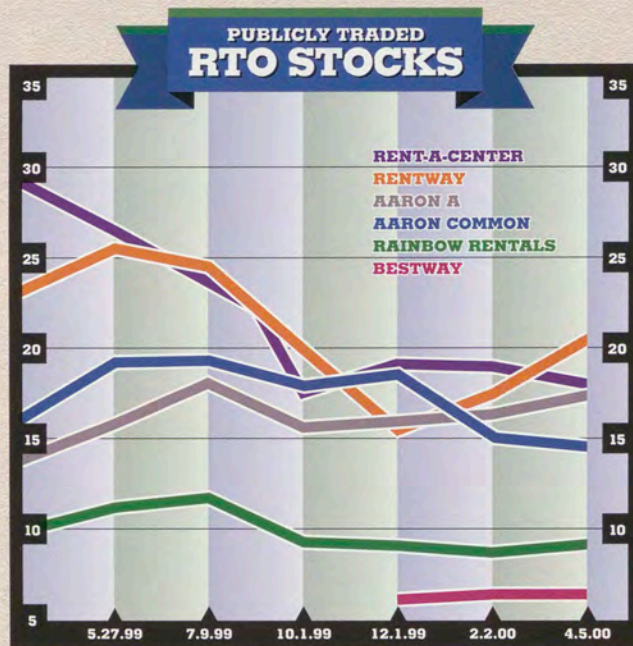
Bogo jewelry's McKenzie pays off UTenn debt

Toby McKenzie, former rental dealer and owner of Jerry Bogo, a jewelry distributor to the rental-purchase industry, donated several million



dollars that allowed the University of Tennessee at Chattanooga to retire a debt on the UTC Arena. The arena is now named after McKenzie. Growing up, McKenzie was a prospect for UTC's football team, but never made it to college. Today, McKenzie and his wife, Brenda, have been generous benefactors of myriad causes.

McKenzie was once an operator of more than 46 rental-purchase stores and several other businesses. Today he is a millionaire many times over.



"I think it has been a reward for giving things away," he says. "Brenda and I have always liked to do that, and it has

always involved children, because they are our future."

"It's an awesome thing to see your name up there [on the arena]," he says. "They didn't have to

do that. We gave the money to help some kids. It's what we like to do."

Rentavision founder starts up new business

Rentavision founder Robert Natoli, who sold his company last year to RentWay, has decided to launch Cash America, a furniture and financing business.

Cash America will offer loans of up to \$3,000 at 10 percent to 19 percent interest to

customers of smaller "mom and pop" furniture chains that lack access to financing. Although the company will offer loans for only furniture at first, Natoli hopes to eventually expand the business to include financing for snowmobiles, cars and boats.

Along with a group of 25 former corporate Rentavision employees and sales representatives in six states, Natoli will headquarter Cash America in Oswego, NY. The company is licensed to operate stores in Ohio, Pennsylvania, New Jersey, Indiana and New York.

Natoli is confident that his new venture will be successful and expects it to eclipse the standards set by Rentavision, which had 250 stores and sold for \$98 million. "I predict we'll be doing \$100 million annually within five years," says Natoli. "Rentavision would have done \$100 million after 15 years."

I hope everyone who attended the 2000 APRO Mid-Year Conference last month in Biloxi had a great time and picked up some knowledge that can be implemented in your stores. I can't overstate how important it is that we take time out of our routines for these get-togethers. Sometimes we can get so caught up in our daily operations that we lose sight of the big picture. We forget how many other dealers are out there who are fighting the same battles.

While the majority of dealers operate comfortably within the parameters established for their businesses by their respective state legislatures,

ever, individual companies must take the initiative.

Ask yourself whether or not your state association is doing anything and everything it should. If you would like to find out how you can further benefit the industry, call APRO to find out how you can get involved. You never know what lurks around the corner.

I want to thank Jeff

Lebakken and his parents for their efforts to get fair RTO legislation on the books in Wisconsin. It's the family businesses that make an impact

with legislators. Thanks also to members in Florida, Mississippi, Missouri, Louisiana and Texas for taking a proactive stance with their state capitols on RTO issues.

For those of you who have not yet contributed to the APRO Political Action Committee, now is the time! The annual Dave Egan Legislative Conference, to be held in May, is fast approaching and we need all the help we can get to push our federal legislative initiative further. Dealers and vendors must contribute to protect the future of the industry. For more information, contact Amber Watts at APRO at 800/204-2776.

On the image front, the APRO Public Relations Committee is working hard on the Habitat for Humanity home to be built in Austin this June. This is a big project. I would like to see a good turnout from our membership at this build. Contact Richard May at APRO to sign up. ■

Gary McDougal is owner of American Rentals in Hixson, TN.

"I ask that every RTO company join their state association. It has been proven that in order for APRO to protect its members and educate the public and lawmakers about the industry, strong state association support is vital."

Vigilance state by state

several state RTO laws have come under fire recently. Specifically, New York and Kentucky have had to mobilize their grassroots organizations to respond to potentially hazardous bills introduced in those states' respective legislatures. With the help of many dealers and vendors, however, these efforts appear to be paying off.

I want to reemphasize the importance of both large and small rental chains working together to address these problems and to overcome the negative image of the industry by helping others to understand better our business. We must all remain vigilant as what has occurred in Kentucky, New York, Wisconsin, Minnesota, New Jersey, Vermont and South Carolina could just as well happen in your state. Without the efforts of our

big companies working with our smaller companies as a team, we could be looking at a damaged image and a much-misunderstood industry.

So, please, I ask that every RTO company join their state association. Whether you are a dealer or a vendor, it does not matter. Involvement is a *must!* It has been proven that in order for APRO to protect its members and edu-

cate the public and lawmakers about the RTO industry, strong state association support is vital. "Tiger" John Cleek of Cleek's Rent to Own in Missouri and his APRO State Association Committee have worked tirelessly to increase state association involvement and organization, how-



By GARY McDOUGAL
APRO's President



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The technology revolution is on most people's minds these days. It is certainly on mine. I spend a considerable amount of time reading, studying and contemplating the effects of technology and how to apply it to my everyday life. I hope each of you spends at least some time every day thinking about the role new technology can have in your business.

Twenty years ago, when I was serving Texas in the legislature, I marveled at the innovation of memory typewriters. I could actually have five different form letters stored in memory, available to

any country on the face of the planet.

What about tomorrow? I know of rental dealers who now are marketing to their customers via the Internet and their rented computers. There are companies who buy inventory from the Internet. There are dealers who

manage their store-to-store inventories, employee scheduling and, to some degree, employee training, via the Internet and their computers. They are finding human and cost savings by doing so.

The revolution won't stop here, however. What about the idea of having a

nationwide monthly tent sale directly to the average American to liquidate those items that are no longer rentable in an ongoing Internet auction? What about establishing an international RTO community that can aid dealers or vendors in selling their over-stocked inventory? You say you just can't get your customers to rent this or that? Don't you know there is a rental dealer in another town, state or country who would buy those units? What if the wired RTO community made it easier to trace "skips" or "stolens" and gave you an immediate venue to have that item picked up and bought by a member in that location?

Would you like to have a secured international bulletin board where you can post a problem or a question to the worldwide community of rental-purchase dealers and generate ideas and discussions to solve and to answer your issues—an ongoing, 24-hours-a-day, universal meeting of the minds? Only your imagination will limit the quality and quantity of your "wired" life and business.

These are some of the concepts I am thinking about. I am meeting with people and Internet companies to discuss implementation of services this industry needs to function in the new economy. I want you to participate in this venture. Let me know what you think. ■

Bill Keese's e-mail address is bkeese@apro-rto.com.

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"Would you like to have a secured international bulletin board where you can post a problem or a question to the worldwide community of rental-purchase dealers?"

The future of RTOonline

print out at the touch of a button, to help me communicate with my 95,000 constituents. Fifteen years ago, I saw my first fax machine. What an invention! I could actually send information to many people almost at once. For those of you old enough, I think you probably remember the excitement that first fax generated.

About the same time, that old memory typewriter gave way to word processing machines that only well-trained administrators could navigate. Shortly thereafter, those machines were deemed dinosaurs when personal computers appeared. Didn't we all think Steve Jobs was too high on those funny cigarettes when he told us, and IBM, that soon there would be a computer on everyone's desk and in every home?



By BILL KEESE
APRO's Executive Director

It seems only three or four years ago that I was again aghast to first hear of, and then actually see, the magic of e-mail. Wow! Just think—communicating with any number of people anywhere in the world with no long-distance telephone charges. Surely, e-mail signaled the pinnacle of technological innovations.

Wrong! Every technological tool we have today will be a fossil in the next few years. Not only do we have instantaneous communication with every wired individual in the world, but we also have immediate purchasing and merchandizing power with people and businesses in

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The employee wars continue unabated and there is evidence that they are getting uglier. Rental dealers complain more or less continually about losing good employees to their competition. A few dealers are truly only preyed upon and have never and would never solicit a competitor's workers. Others, however, carp on the one hand while recruiting on the other.

The rental industry is not just feeding on itself; it is being actively attacked from the outside. A chain of finance companies in the Southeast recently mailed a flyer to rental stores with the

headline: "Attention: Rent-to-Own Employee! Is Death or Mayhem Around the Corner?" The piece went on to assert that working in a rental store is dangerous and that working for this finance company would be much safer and much more everything else as well. Here is some more of the pitch:

headline: "Attention: Rent-to-Own Employee! Is Death or Mayhem Around the Corner?" The piece went on to assert that working in a rental store is dangerous and that working for this finance company would be much safer and much more everything else as well. Here is some more of the pitch:

"What is your life worth to you, your wife and your children? Are you safe hauling furniture to people you know nothing about and are you safe going back in their home weeks later to repossess?"

At least one rental dealer had his attorney fire off a letter to the finance company threatening tortious-interference-with-employee-relations and defamation suits if the malicious recruitment effort continued.



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

Rental dealers are no strangers to lawsuits involving former employees and the competing companies who have hired them. Rental dealers have sued to enforce employee covenants not to compete with mixed results. In a recent case, the judge ruled from the bench against granting an injunction to enforce the covenant not to compete with the reasoning that the employee's wife was pregnant and he was not going to deprive the future father of his means of earning a living.

The judge invited the aggrieved rental company to sue the ex-employee for whatever money damages the company could prove. As most rental dealers know by now, enforcing covenants not to

compete is an exercise in uncertainty. Some judges will enforce them; some judges will not. Platitudes about retaining employees still make good sense. Make sure that your employees feel like they have a good job and make sure they feel appreciated. That may mean more than money. It often means more than money. An employee who feels really good about his or her current situation and the prospects for the future cannot be pried loose regardless of what the competition may be offering.

As long as the labor market remains as tight as it is—there are more Americans working today than ever before in history—it is going to be difficult to stop offers from coming to your employees from others, both inside and outside the industry. The association revised its Code of Ethics a couple of years ago to make it unethical for rental dealers to recruit rental employees from another company while they are on the job. The board of directors recently voted to stop accepting employment ads from rental and other companies in this magazine. These may be noble efforts to speak to the issue, but when a rental dealer loses a store manager suddenly, what he needs and may feel he needs desperately, is someone who knows what BOR means and who knows how to close out a store on Saturday night.

This sense of desperation leads from time to time to the hiring of former rental employees who are former rental employees for good reason. Most rental dealers have hired someone in a pinch that they knew at the time they should not have hired and time has usually proved them right.

Experienced rental employees are valuable corporate assets. Most companies know this and work hard to make sure their employees know this also. But business is growing. Rental companies are expanding. There is an ever-increasing demand for intelligent, honest and loyal employees. There are never enough such employees to go around, especially not today. The fight to get such employees and to keep them is not one that will go away anytime soon. ■

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

Think you can spot your next skip?



Moves every six months to avoid bill collectors. Merchandise never recovered on her last rental agreement.



Moved...with the rental-purchase store's merchandise... left no forwarding address.



Skipped on two rental stores including two stereos, two diamond rings, and two bedroom suites.



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- Pre-screen customers to identify those people who are most likely to skip on rental agreements
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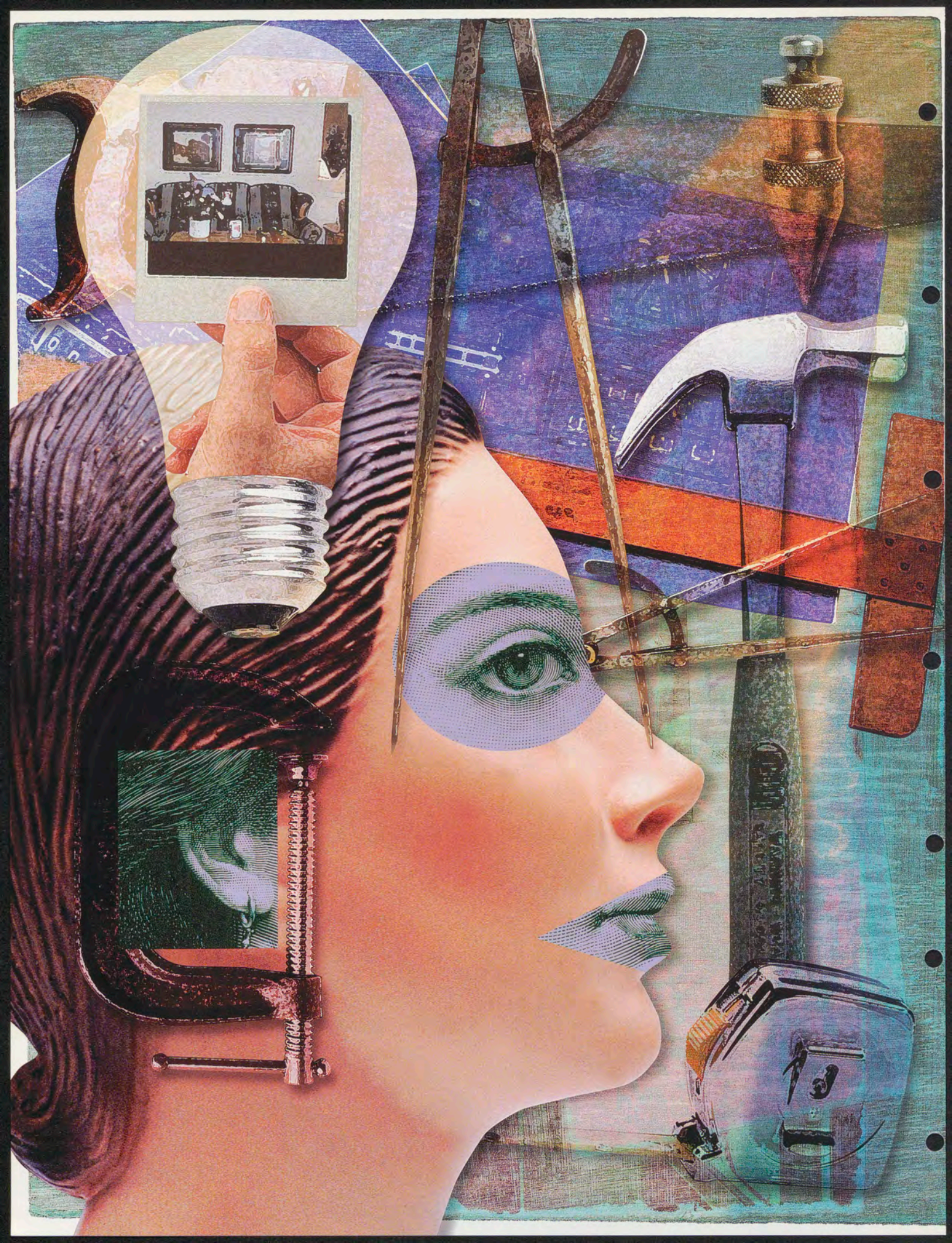
Tele-Track Benefits

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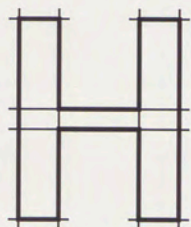


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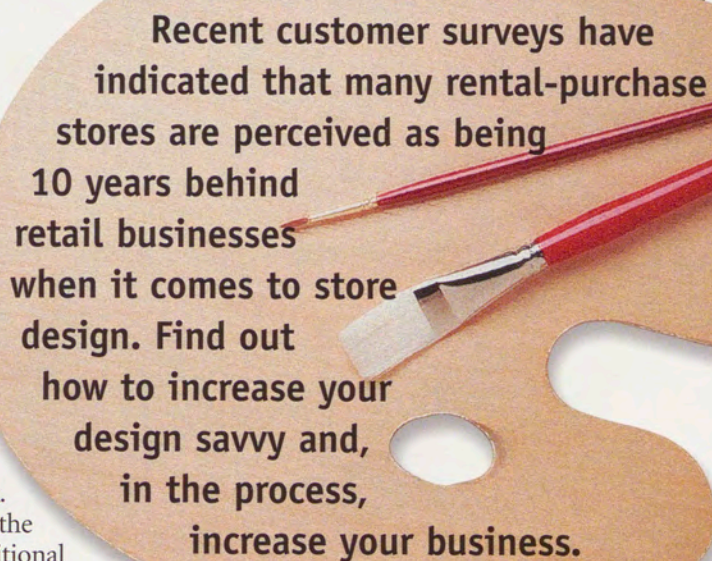
DESIGN for the SENSIBLES



Have you visited Epcot Center with its exhibits of historical monuments to all cultures? How about Las Vegas with its hotel themes ranging from Egyptian, Parisian, Venetian, New York City, MGM, Mandalay, pirate ships, the Romans, etc.? Or maybe you've had the opportunity to visit the Mall of America in Minnesota where visitors have access to all the fun and games found in an amusement park. These are just a few examples of the shifting emphasis away from traditional consumer experiences such as shopping or gambling to entertainment experiences.

If we narrow our focus to the retail/rental world, things are changing as well. When customers go to Home Depot Expo, they see many complete bathroom and kitchen settings. Or at Jordan's Furniture or other retail furniture stores in America today, customers experience 3-D movie theaters, animated figures, celebrity visits and the like. What has all of this got to do with shopping? Nothing, but it does bring people into the store and makes them think they are in a good mood. They see and/or experience things they would have never expected, have a good time and their mind-set has been altered. What was a routine shopping experience has turned into something more enjoyable and consumers are more likely to spend money.

People who order groceries over the Internet or by phone order only what they need. However, if they actually go to the store and walk up and down the aisles, they end up buying more than what they really came for. The point here is: have a store that people want to just go to, not just a store with furniture lined up and a computer with salesmen standing around waiting to pounce.



Recent customer surveys have indicated that many rental-purchase stores are perceived as being 10 years behind retail businesses when it comes to store design. Find out how to increase your design savvy and, in the process, increase your business.

**BY RAY A.P. ANDERSON
AND REX ANDERSON**

Appearances are everything

Appearances are everything

When consumers look at the rental or rent-to-own stores across America, they discover that the industry, generally, is far behind in visual effects. Nothing has changed in the past 20 years. Merchandise is jammed in and lined up in stores with no drama, no beauty and no message. Oh, there may be a pretty stripe on the walls around the store and lots of signs about credit plans, etc. Everyone agrees that silent salesmen (signs) are necessary. However, there are newer and better ways to get these messages across. The salespeople in the stores also lack knowledge in decorating to help customers. If they knew how to suggest a furniture layout, complete with styles, colors and accessories, they could help their customers have a nicer looking home while writing bigger orders.

How can a store improve its appearance? First, let's look at the initial impression (visual image) customers have when they drive up to a rental store. There are often banners taped all over the windows so customers can't even see the merchandise. If they can see the merchandise, it is lined up—often with the back of the furniture facing the front win-

dows of the store, which should never be done. This kind of presentation is uninviting and looks cheap.

Stores should have groupings/settings that can be seen through the windows. Complete room settings with accessories—pictures, lamps, sculptures, flowers and a background—in the windows visually creates a home environment and establishes a theme that can be



frequently changed so as to appear that your store has a variety of product styles and selections. With the changing of accessories each week, this room setting can appear to be modern, country, classic, transitional, eclectic or traditional and can make it seem that a store has a large selection of inventory. It is also important that the housekeeping is spotless and inviting, right down to the glass windows always being clean. A food critic, when asked how he went about rating a restaurant, once said that when he approached a restaurant

Room layout tips

HERE ARE SOME IDEAS THAT YOU CAN APPLY TO ENHANCE A ROOM—FROM FURNITURE ARRANGEMENTS TO BACKGROUND EFFECTS

- ▶ Sofa with pair of chairs that face a square coffee table and end tables.
- ▶ Sofa with pair of chairs— one on right side and one on left side— use oblong coffee table and end tables.
- ▶ Sofa with pair of chairs set at an angle to the sofa. Use round coffee table and end tables.
- ▶ Tabletops of wood give warmth to room.
- ▶ Tabletops of glass make a room appear larger.
- ▶ Tabletops of marble or stone give a feeling of quality.
- ▶ Upholstered ottoman in front of sofa gives a feeling of comfort.
- ▶ Table with underneath pullout tables offers flexibility and versatility.
- ▶ To bring more interest to a room, add a curio cabinet and bookcases (corner units are effective).
- ▶ Drawers and door-front chests add interest and storage. Storage benches are convenient and comfortable.
- ▶ Be sure to allow 2 to 3 feet of operating space in front of cabinets with doors or drawers.
- ▶ Allow 2 to 3 feet behind desk chairs and dining room chairs.
- ▶ Occasionally use console tables behind sofas. Place a lamp, sculpture and/or flowers on the table.
- ▶ Use a pair of console tables on each side of a large entrance or interior room and use mirrors, pictures and/or sconces above them.
- ▶ When selecting end tables, make sure the tables are level with the arm of the sofa.
- ▶ To visually create more space in a room, use light colors and monochromatic color schemes.
- ▶ To visually change the shape of a room, paint three walls a light color and paint one wall a bright or dark color.
- ▶ If you use woodwork (paneling) in a room, the room will feel warmer and more comfortable. However, dark wood makes a room feel smaller; while lighter wood makes a room feel larger. Knotty pine gives a country, casual feeling.

with dirty windows, he assumed the kitchen was dirty as well and didn't want to eat there.

Today's rental store also needs to look uncluttered and organized when the customer comes through the front door. A store should be set up by departments, such as living rooms, entertainment centers, bedrooms, dining rooms, dinettes, children's rooms and kitchens or set up as complete packages with a living room, dining room and bedroom, perhaps even with a packaged price (like Rooms To Go).

Many current rental stores have aisles of hard surface flooring—vinyl or wood—because this is practical and saves on carpet wear and tear. Many also make space for handicapped individuals in wheelchairs. However, hard surface flooring creates a “race track” for customers, which causes them to rush through the store and keeps them from getting involved with the merchandise. This also keeps a store design from being flexible. Also, when a store is too open (having no dividers or walls), customers walk in, stand in one spot, look around and say, “I don't see anything I like!” and walk out.

Meeting expectations

There are more than 8,000 rent-to-own stores in America. These stores are attempting to attract students, temporary business executives, military and transient customers. Thirty percent of RTO customers in the United States are 25-34 years old; 35 percent are in the \$24,000 to \$36,000 income bracket; 52 percent are high school graduates; 70 percent Caucasian; 25 percent African American. Furniture is the most popular rented item (38 percent), then appliances (23 percent) and televisions (12 percent).

These figures illustrate that our customers are intelligent and have been exposed to good taste through magazines, television and high-end fashion in clothing and retail furniture stores. So it stands to reason that rental stores should address the sophistication level of



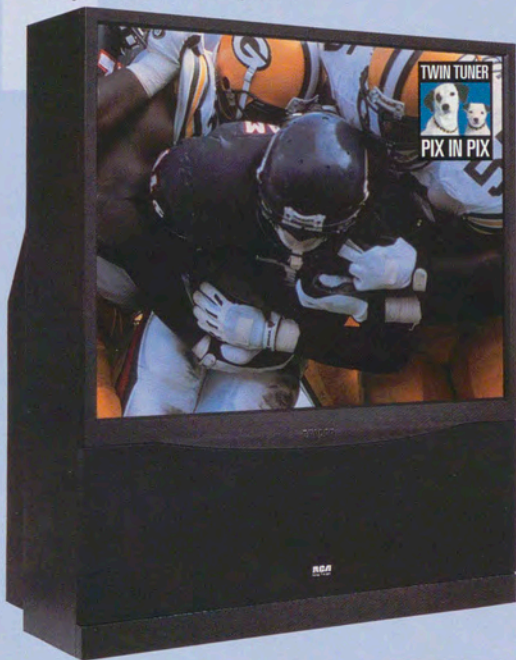
What's new?

Let's change and improve 10 key categories in rental-purchase stores that will bring customers into the stores.

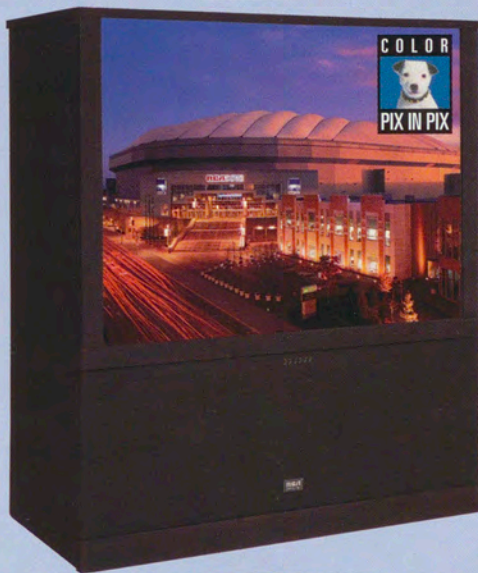
←	OLD	NEW	→
FRONT OF THE STORE	Strip-center look, lacks color, plain signage	Personality architecture, distinctive colors, positive statements	
SMELL (AROMAS)	Stale and dusty	Fresh — perfumes, flowers, aromatics	
SOUND	Dull, quiet or annoying cacophony of people, music and machines	Welcome feeling at entrance, fun, exciting. In the bedroom area, romantic/dreamy music; in the childrens' area, fun music	
LIGHTS	Fluorescent, spotlights in face, nothing dramatic	Color-adjusted fluorescent, directional halogen spotlighting, dramatic lighting (action), sparkling colors	
SIGNAGE	Lack of new storytelling	New storytelling through action and movement, optics, neon, spotlights, etched glass, flashing signs, twinkle lights	
COLORS	Beige, grey and green	Variations, bright colors, period colors (traditional, modern, contemporary, etc.). Frequent change in paints and papers	
BACKGROUNDS	Neutral paint, open floor, maze	Textures, architectural, unique, patterned ceilings, special wallcoverings, moldings, panel walls with trim, parquet flooring, tile and marble floors, statements with style	
PROPS	Plants	Sculptures, action figures	
ACCESSORIES	Pictures, mirrors, brass table accessories	Large, good quality, thematic, sculptures, wall treatments	
MERCHANDISING DISPLAYS	Confusing and random	Strong style statements, home settings	
HIGH TECH	Computers	Merchandise software, virtual reality	

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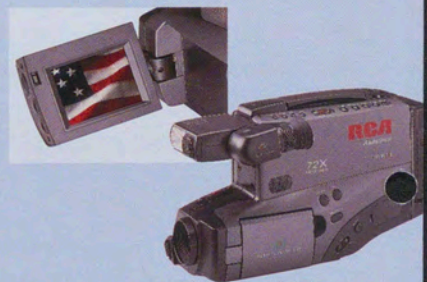
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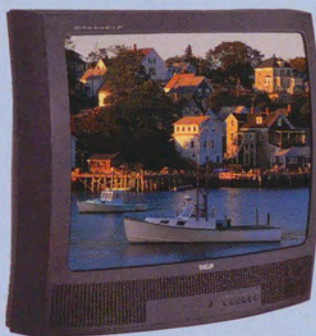
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10 ways to dress up your store

- 1 Trigger customer senses with a pleasant aroma — from candles or sprays.
- 2 Use music to create a mood and enhance the store's ambiance.
- 3 Pay special attention to your lighting, especially on displays where you are trying to create a theatrical effect.
- 4 Use signs early and often. Keep people informed. Don't leave them guessing.
- 5 Create an appealing backdrop, with contrasts as well as subtleties, through the colors you use—in paint, fabrics and wall treatments.
- 6 Each vignette in your store is an opportunity to show consumers how they should put their homes together.
- 7 Use your decorating talents to create moods.
- 8 Enhance your presentations with accessories and use props — such as urns, columns and plants to create unique looks.
- 9 Encourage customers to get involved. Let them have the controls to the home theater. Invite them to touch your products and use them in the store.
- 10 Set up a design center with new computer software (virtual reality), perspective layouts, sample collections.

their customers, instead of keeping with the past mindset that rental customers are not concerned with such things as style, color or taste. The customers of today want to be treated with respect.

Salespeople must have at least the same knowledge — preferably more — as the customers they serve in order to help them make the right choices for their lifestyles. Store management must make sure the salespeople are properly trained to be helpful in products, design and public relations.

Make a good impression

Store should have an area for clients to sit down, have a soft drink or coffee and a place for children to play or watch television to keep them happy so their parents can make decisions without interruption. Stores should have display areas for a home office or com-



puter area (desk, homework areas). Stores should have display areas for home entertainment (entertainment center, TV, sofa, chair and tables). Stores should have display areas for children's rooms. Stores should have the same areas for accessories such as lamps, pictures, sculptures and floral arrangements. This all helps to create a more personal shopping experience where customers can more accurately visualize how these products will look in their homes.

Don't ignore lighting! Proper lighting is a critical element to help focus attention on merchandise. Fluorescent lighting is O.K. for general lighting, but is bad for color, unless you have color-adjusted tubes. Track lighting is best for drama. Spotlights are even better than floods for economical reasons. However, the two should be combined for added focus.

All stores would like to have more space. But, if a store does not have enough space for a lot of merchandise, use light boxes — photographs of individual items or groups — to show clients what is available in inventory or in concepts. This technique will show your customers what else you have available and how these products can be arranged to fit in their living space.

Time for change

People want to come to a store that has an exciting, special and unique look. More and more, shopping must be transformed into a more memorable experience. The theater, movies and the fun worlds of Disney, Six Flags, etc., have spoiled the people of today. We must do more to capture their attention.

Ask people if they like to shop for furniture. The majority will say "No!" Nevertheless, they can buy a car for \$30,000+ in 24 hours or less. But it takes weeks and months to buy a sofa. They find shopping boring and confusing. It's time to bring show business to the furniture business.

Brick and mortar are here to stay

The Internet is not going to replace rental furniture stores. Yes, the Internet is wonderful for many people and many products. It is and will be successful in many areas, but for furniture, it is still a question mark. Saying the Internet is going to replace rental furniture stores is like when people were saying shopping centers were losing their charm a few years ago. However, shopping centers have made a comeback because they have incorporated new concepts in design as well as added entertainment.

One of the largest shopping centers in North America is practically a Disney World with rides, shows, displays, etc. It is a place to go have fun. Most people would rather go there to shop and have fun than shop on the Internet.

The same thing is true of furniture stores like Jordan's and others that have 3-D movies, places for children to play and watch television, places for people to relax and make their decisions, displays that are stylish and beautiful to see. People want to sit down on a sofa, to feel the comfort, feel the fabric, look at the colors and get involved with the furniture they plan to buy. They want their furniture delivered immediately and unbroken. If a store updates its displays to a new and exciting look, it can be here to stay.

Picture the future

The industry has just touched its potential. The door is wide open to expand the client base. So many customers need your services and are not aware of all the advantages the industry offers. The growth is unlimited. Redesigning can be the key to a continued, successful future. ■

Rex Anderson is vice president of Anderson Unlimited. He has worked on designing stores from 1,500 square feet to 100,000 square feet. He gives seminars to students, designers, store owners and retail customers on numerous topics in interior design and has appeared on television numerous times as an expert in the field.

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get Back

Bought-out RTO dealers are
welcomed back to where they
once belonged after short
retirements

With the wave of mergers in the rental-purchase industry now past its peak, many longtime rental-purchase owners and operators who were bought out or who sold out have waited out their “non-compete” agreements and re-entered the business as reborn entrepreneurs. Even with the opportunity to enjoy their big payday and endless hours at the golf course, many seem to have found the rent-to-own industry’s Catch-22: “You can check out any time you like, but you can never leave.”

One dealer whose story exemplifies this is Larry Sutton. Last June, Sutton found himself driving home from a new business deal through the small towns in central Florida. After years of serving towns like these in the rental-purchase business, he had spent the afternoon discussing possible investments in the “smoothie” industry. Smoothies—the fruit and dairy nutritional drink concoctions popular among all age groups.

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BEST OF THE WORLD
BOREDOMBERG

OPPORTUNITY
GOLF COURSE


THE FUTURE
THE PAST
SMOOTHIES

MERGERVILLE
CLOSED

RTO
HOME
RETAIL

Just two years earlier, Sutton had been running his 28 Champion stores with great success. Caught up in the midst of the industry's "merger mania," he found the right partner offering the right price in the newly merged Home Choice chain. Faced with the big payday and expansion opportunities that the merger arrangements offered, he couldn't help but say yes. Then things got interesting.

The lead investor in Sutton's deal was George Johnson of Blockbuster Video fame. Johnson's team was instrumental in bringing the video rental industry from its shady underground to a favorite American family pastime business.



"The grass always looks greener on the other side. I thought, incorrectly, for a while that it was all about how much money you could make. I should have known better."

ness it is today. What he was offering Sutton was the deal he had been looking for—a merger, rather than a straight purchase, which would keep the existing company together and allow him to join the company in a new position.

"I liked what they told me, as far as building a good company and opening new stores and running a clean operation on a regional basis," says Sutton. "I would be working as a regional manager and basically doing what I had been doing before, only doing a lot more of it and a lot faster. With the George Johnson reputation of expansion and the money involved, it looked like an opportunity to do something really fun."

And for the first six months, it was. Sutton was surrounded by employees

he had hired for his Champion stores, while opening up Home Choice stores at a quick pace. All was well, until the report card came in. Somewhere between the break-neck expansion, the new accounting system and the incorporation into bureaucratic corporate practices, some of Sutton's stores started losing money.

"All of a sudden, stores that had looked like they were making good money started showing losses," he says. "I had some attitudes to deal with because my operators were frustrated. The company had gotten bigger than it was capable of managing in the manner that we had been."

The company's investors felt that the financial losses were too great to overcome. Their hopes of going public were all but dashed. The reaction was to turn the wheel toward a company that was already publicly traded and head full steam into another merger. A few months later, George Johnson's Home Choice merged with the then NASDAQ-listed Alrengo. Sutton was left wondering where things would go from there.

"It all went downhill fast," says Sutton. "The whole thing just kind of turned into a nightmare. Alrengo had bought up all these companies to grow its company and we had bought up all these companies to be who we were. Now we had 400 stores with 50 different cultures. We just never got a handle on a culture that made sense to everybody."

With 750 stores that weren't making money or showing a profit, Alrengo cut a deal with RentWay in January 1999.

"Then I left. I had had enough. I was merged out," says Sutton.

Later that summer, the 48-year-old Sutton was heading back to Tampa with smoothies on the brain. Opening two stores with a start-up franchise, like the few check advance stores that he had opened, was the latest in a gaggle of post-rent-to-own investments he had successfully undertaken. For the following six months, he spent his time dabbling with these investments and playing too much golf. He did not enjoy it.

"I missed the friendship, the customers, the camaraderie, the sharing,

the excitement of it all," he says.

His quest for familiarity ended when, driving through prospective central Florida towns, he picked up the phone and called his brother Steve, a 20-year RTO veteran and six years' Larry's junior. Steve told him that he had been waiting for the call. The first Sutton Adventures #2 Inc. project, the first RentQuest store, opened October 1, 1999.

Merger mania

Sutton's story is not unique. Like many smaller chain operators, he seized the opportunity to merge his stores during the big-chain feeding frenzy that dominated the past few years. With 1,623 stores being snatched up by five RTO store chains within the span of five years, every small dealer was aware that the sale of his store(s) could prove to be an instant retirement package.

The bottom line for most of these owners was exactly that—the bottom line. A chance to merge has been compared to winning the lottery. At the very least, it made for a great "out" strategy.

Bob Moomey, another reborn rent-to-own dealer, sold his 14 Michigan-based Liberty Rent-to-Own stores to Rent-A-Center, currently 2,076 stores strong, in 1997 and 1998 for what he chuckles are "obvious reasons."

"Just the 12-multiple," he says. "The money was there at the time and I figured, with all the merging going on, let's get out while the getting is good. Like they say in northern Michigan, 'You make hay when the sun shines.'"

Having served on the APRO board of directors for a few years, Moomey had heard merger horror stories—stories of owners being dragged through deals so long that they'd take anything, companies lying about cutting employees—so he went into negotiation with a simple plan: no negotiation.

"I just worked out a multiple and told them what it was and said, 'Accept the business as it is or don't talk to me.' And it went excellently, no nightmares, no surprises," he says.

Moomey found himself pleasantly surprised by how high the bidding got and prepared himself for a pleasant

snooze in his proverbial hay. He spent an enjoyable retired year in the outdoors, spending time with his two high school-aged children and moving to Wyoming. But a key ingredient in the 49-year-old's life was missing: stress.

"I was too young to retire, too much energy left," he says. "An 'A' personality really misses being out on the firing line, the day-to-day kind of stuff that keeps you sharp. I was only out for a year, but I could feel it. You just have to have something keeping your mind stressed. A lot of people don't like stress. But 'A' personalities, we thrive off of it. And I'm probably an 'A+,'" says Moomey.

Last May, Moomey opened Liberty Rental Plus, a one-store operation in northern Wyoming. And he already has the cities picked out for a possible two-to three-store expansion. "There was only one other rental store out here," says Moomey. "It's a really good climate to bring a business, especially since there is no state tax."

For 14-store owner Danny Wilbanks, it was pure investment strategy that led to the sale of his ColorTyme stores in Texas to Renter's Choice. Estimating that it was a peak time to sell, his group of investors gave Wilbanks the go-ahead in February 1997.

"Turned out they were right," he says. "The sale went perfectly."

Wilbanks didn't have too much time to enjoy his post-RTO career at that point, however. The deal closed on a Thursday and Renter's Choice CEO Ernie Talley called him that Saturday with an offer to fill the vacant chief financial officer spot. Apparently Wilbanks had made an impression on Talley when he interviewed with the company when they first went public in 1995.

"It worked well for all parties involved," says Wilbanks. "The investors made a nice return on their money, the acquirer bought some stores that have grown since, the employees were offered immediate advancement opportunities and pay increase opportunities that a small business owner can't offer. And I got a chance to learn about the Renter's Choice business model and how to run a great business."

Fish out of water

Wilbanks soon found out what many of these previous store owners were beginning to find in their new big company jobs: It's tough not being the boss.

"There's a lot of difference between being an employee in a public company and being an entrepreneur," says Wilbanks. "In a big company, your efforts are part of a very large team. While your input may be critical and important, it is not as obvious. In a small business, your actions have much more impact. Once you've experienced running your own business and doing your own thing, it's hard to become an employee again."

Wilbanks has since left Renters Choice and opened five Rent America stores near Austin, Texas, and is planning to expand the chain throughout the state.

Adapting to a big company-style mentality presented another major roadblock for many of the newly acquired small-chain owners.

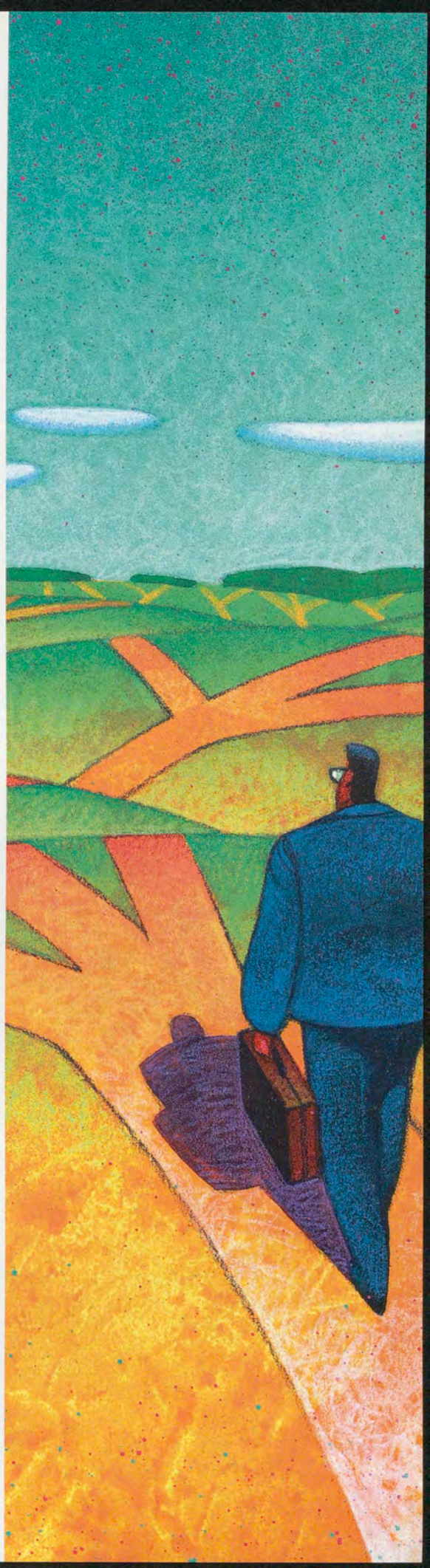
"There are many layers of management at large companies that slow down the business process," says Charles Cloud, who sold his 28 Arkansas-based Fastway stores to Alrenco in January 1997. "I feel that there is a lot of good opportunity for small, well-run regional rental companies that can take care of the customer better."

Cloud has since returned to the RTO fray with First Choice Rental, which he started in February 1999, also in Arkansas. He just signed the lease on his fifth store and has plans to have 15 stores by 2002 in four to five states.

"You're used to people coming to you and making decisions," says Sutton. "All of the sudden, you have to run ideas by upper management and get their commitment and then go to senseless meetings that last three days and don't accomplish anything. It's almost like a waste of time."

Danny Wilbanks chalks up his experience at conglomerate Renter's Choice as a learning experience.

"If you're the kind of person who likes working for a large company, then it's really the place to be," he says. "It was really an opportunity to learn."



GREG HARGREAVES

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RTO yearnings

The major common element that these recently retired operators missed from their jobs was their customers. Rental-purchase being the relationship business that it is, many found other ventures as unfulfilling as Larry Sutton did his smoothie undertakings.

"I seriously thought about expanding the smoothie business, but it's totally different being an investor. You buy it and sell it, buy it and sell it... I really prefer the rent-to-own business where you have real relationships with your customer base."

"RTO is more fun than retail," says Moomey. "I think you're more appreciated by the customer. Whereas on the retail side, customers will go next door to save a dollar. The rent-to-own customer, if they like you, will be loyal. The loyalty and the honesty of the clientele is the real difference."

"You know them," says Sutton. "You know what trials and tribulations their families are going through. You really develop an appreciation for what they're doing."

"They're good, honest, hard-working folks, for the most part," says Cloud. "If you stand in a rental store on a Friday or Saturday, you realize that they are the working people of America. They've got smiles on their faces and stories to tell."

Back in business

For much of the class of this "merged" group of rental dealers, it is now time to head back to the business a little richer, a little wiser and still too inspired to quit.

Says Bob Moomey, "Once you've had a good experience, you'll always be in rent-to-own. Even when you get out of it, you're not really out of it. Given some mature stores, I'd do it again."

Larry Sutton, however, doesn't see any more mergers in his future.

"The grass always looks greener on the other side. If I had known what I now know, I probably wouldn't have done it in the first place. But at the time it looked like the opportunity of the century. I got all caught up in public companies and multiples of income stuff. I thought, incorrectly, for a while

that it was all about how much money you could make. I should have known better."

But knowing better is what Sutton has on his side for this go around.

"I had an important learning experience. I learned what I don't want to do, which is probably just as important as learning what you do want to do. After 20 years, Steve's and my practices started getting a little stale. We stopped

learning and expanding our horizons. With this second chance, we've taken a look at what some other people are doing and how to incorporate those ideas into what we're doing. And I'll be dad-gum if you don't have a couple of old dogs learning new stuff. There's nothing better than learning." ■

Markus Beeby is a freelance writer living in Austin, TX.

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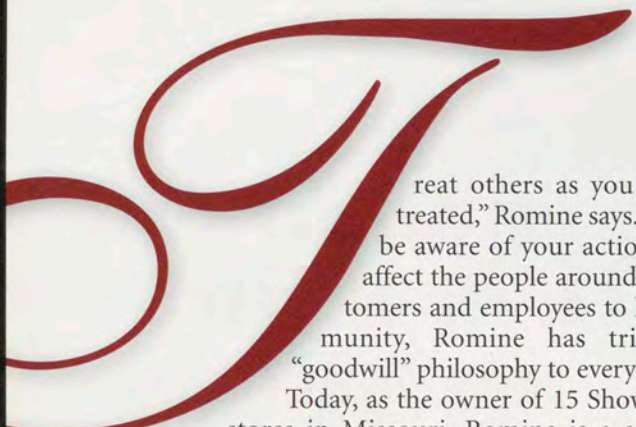
THERE'S NO BUSINESS LIKE SHOW-ME BUSINESS

It was during one of his first deliveries 15 years ago, as an employee of a Missouri Rent-A-Center, that Gary Romine's life changed. He was dropping off a living room set at the home of a low-income sawmill worker and his family. "[The customer's] wife broke down and cried," Romine recalls. "It was the first time any retail business was willing to give them a shot at owning something nice. After that, I was hooked."

For Romine, that experience validated in him the belief that the RTO industry would be his business and, most important, that his business would be helping people.

GARY ROMINE

**AN APROFILE BY
STEPHEN SCHENCK**



reat others as you would want to be treated," Romine says. "You always need to be aware of your actions and the way you affect the people around you." From his customers and employees to his family and community, Romine has tried to apply this "goodwill" philosophy to every aspect of his life.

Today, as the owner of 15 Show-Me Rent-To-Own stores in Missouri, Romine is a self-starter who has worked hard to achieve the success he now enjoys, but he is quick to give credit to the people who helped guide him along the way. His father, an operating engineer of heavy equipment, is at the top of that list. "My dad was really committed to doing a job completely and, if anything, to doing more than what was asked," Romine says. "He taught me to take pride in my job and to give my employees everything they deserve."

Armed with the work ethic instilled by his father,

"THIS BUSINESS IS A PERSONAL BUSINESS BECAUSE CUSTOMERS AND EMPLOYEES MUST DEVELOP CLOSE RELATIONSHIPS. YOU NEED TO HAVE STORE PERSONNEL WHO HAVE GOOD COMMUNICATION SKILLS IN ORDER TO HAVE MEANINGFUL CONVERSATIONS WITH CUSTOMERS. WITHOUT THAT, WE WILL GET FIRED EVERY WEEK WHEN THE CUSTOMER DOESN'T LIKE HOW WE TREAT HIM."

Romine says he dreamed of owning his own business and after he joined his high school's chapter of Distributive Education Clubs of America, he discovered how his dream could become reality. DECA, an organization teaching marketing and good business practices through partnerships with local businesses, was such a strong influence in Romine's life, that after graduating from Central Missouri State University in 1978, he taught marketing to high school students in the same program in which he had once been involved.

While a junior and senior at CMSU, Romine received his first taste of the RTO industry when he took a job subcontracting 500 refrigerators to help support his wife and two young children. He rented the units to college students and was responsible for managing, maintaining and housing the units. It was an experience that proved to be valuable for Romine, not only as an entrepreneur, but also during his teaching days.

"So many teachers I had were taught how to teach, but I was able to teach by example," Romine says. "Because I had experience in what I was teaching, I was able to have some influence in my students' lives and that was pretty exciting. That's what teaching is all about."

Eventually, Romine gave up teaching to go into business on his own. However, the value he placed on educa-

tion remains with him and plays an important role in his business practices and public relations philosophy.

"SHOW-ME" SUCCESS

After quitting his teaching job in 1980, Romine left his Missouri roots to help his brother-in-law start up his own business in Massachusetts, something Romine had always wanted to do. After returning to Missouri in 1984, he learned of an opening at a Rent-A-Center store.

"The rental business was new and I thought that this could be something I could get into and learn and eventually open up something for myself," Romine says.

Romine quickly achieved success at RAC, he says, from his effort and commitment to do a good, thorough job. After only six months he was promoted to store manager and after another six months was promoted again, to manage a St. Louis store with 1,800 accounts—the third largest store in the company. Soon the store was honored as having the No. 1 return on investment. A few months later, Romine earned a zone manager position, responsible for the warehouse and service departments.

In less than two years, Romine had worked his way from a store employee to upper level management.

Shortly after his promotion to zone manager, however, RAC was bought in 1987 by Thorn-EMI. Romine left the company, opting instead to cash in his stocks and go it alone. Although big city

business had treated him well, the small town life of his past was still in his heart. He decided to take a risk and open his own RTO store in Ledington, MO. At the time, Romine says, 98 percent of RTO stores were in markets of 50,000 people or larger, but he was hopeful that he would succeed.

"I thought we could take RTO to small town markets and Show-Me Rent-To-Own could be the Wal-Mart of the industry," says Romine.

Fortunately, he says the bank gave him another "chunk-o-change" to open his second store after his first store began turning a profit within six months. Then, with his business only 15 months old, Romine opened his third store and began taking Show-Me Rent-To-Own to small towns all over Missouri.

Twelve stores and 15 years later, Romine is living his childhood dream and has become an important figure in the growth of the RTO industry and APRO over the past several years.

APROMINENCE

Since his beginnings in the RTO industry with Rent-A-Center in 1984, Romine emphasized state association and APRO involvement as a necessary means for personal and industry-wide success. He has been an APRO



SHOW-ME
RENT-TO-OWN



KATHY AND GARY ROMINE

member for 10 years and is currently second vice president and chairman of the APRO public relations and communications committees. In the past, Romine served on the APRO education committee and was the president of the Missouri Rental Dealers Association.

"[APRO] is the umbrella that services the industry," says Romine. "You have to have some entity that will tie everybody together. Everyone still needs local grassroots and charitable projects to do their part for public relations, but it takes one entity to pull that together and there is no better facility than APRO."

Although Romine admits APRO has been a significant factor in the RTO industry's growing acceptance and success, he is also outspoken about the responsibility he believes individual companies must shoulder in order to take RTO to the next level.

PUBLIC RELATIONS FROM THE INSIDE OUT

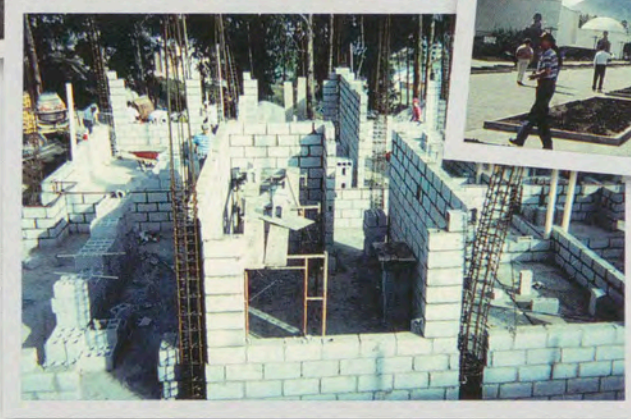
Changing the industry from the inside is essential, Romine says, if RTO is to overcome the negative press

that has plagued it over the last decade. He is convinced that the industry needs to take the initiative by educating its employees about the opportunities RTO extends to its customers.

In his eyes, the toughest challenge the industry faces is the effect negative press has had on the employee base. With a limited labor pool, recruiting and teaching employees to appreciate and understand the industry is crucial.

"This business is a personal business because customers and employees must develop close relationships," says Romine. "You need to have store personnel who have good communication skills in order to have meaningful conversations with customers. Without that, we will get fired every week when the customer doesn't like how we treat him."

Often in the rental business, says Romine, customers think that they have ruined their credit with their local store after one of its representatives shows up to collect the merchandise and they no longer shop at the store. Romine views this common reaction as a failure, both of



TOP: ROMINE IN THE MOUNTAINS OF QUITO, ECUADOR. INSET: FAR FROM MISSOURI — AT THE EQUATOR IN SOUTH AMERICA. ABOVE: PHASE I OF THE HABITAT FOR HUMANITY BUILD IN ECUADOR, WHICH WAS BUILT BY ROMINE'S CHURCH OF THE NAZARENE CONGREGATION.

his and his employees to educate the customer on the transaction.

"We still have guys out there who consider themselves bill collectors," he says. "Instead we need to educate our employees so that they can let the customer base understand that if they return a product or we come pick it up, they're not a bad credit. They don't understand that if they are in a tight money situation, we aren't going to hold it against them. That's the nature of the business."

At all of his Show-Me Rent-To-Own stores, programs have been implemented that require employees to call customers back and let them know that their business is still appreciated. Romine believes that making customers and employees more comfortable with the transaction is necessary to strengthen public perception.

Romine says that reaching out to customers and employees will allow the RTO industry to continue to be successful well into the future and that if the same philosophy is applied to everyday life, more success will follow.

NATURAL HABITAT

Romine's commitment to helping others is exemplified by his extensive involvement with Habitat for Humanity. Seven years ago, Romine and other members of the

Church of Nazarene congregation from Poplar Bluff traveled to Ecuador and Venezuela with HFH to provide better housing for people who, he says, would otherwise be living in makeshift tents and huts.

The trip made such an impression on him that he has returned to South America every other year, most recently this past January, and the trips have improved his perspective on life, he says.

"Although, in some ways, what we were doing seemed insignificant [compared to the vastness of the problem in these countries], in the eyes of the people we were helping our volunteer work was a tremendous amount of support," Romine says. "Their sense of appreciation for what we consider to be the smaller things in life influenced us and the things we

take for granted."

Romine recognizes that community involvement is just as important back home in Missouri as it is in South America and sees the APRO partnership with HFH as a perfect way to give back. He volunteers his time working on HFH build sites around his home state, as well as donating appliances and building supplies to HFH homes.

"When we started talking about HFH becoming a part of our Association, it was just a natural fit because we are trying to provide a better way of life through our goods and services and HFH is providing homes for, more than likely, our same customer base," says Romine. "It gives them an opportunity to have a lifestyle or home that they might not otherwise have."

LOOKING AHEAD

Romine, 43, has no plan of slowing down now; however, he hopes in the future his success will allow him to pursue other dreams, including spending more time with his wife, Kathy, and his five children.

"My goal is to have my business running as efficiently as possible so I have the ability to participate in more support activities, maybe even more visits to South America," says Romine "And I still have a heart for teaching, so I wouldn't mind doing some pro-bono teaching."

As for the RTO industry, Romine sees it expanding to offer products and services not even considered right now. He hopes that as the industry grows, it will continue to show kindness to its customers and find ways to get the more expensive products into their hands.

"I would like the industry to remember my compassion and concern for the people I came into contact with," Romine says, "and that my life was spent helping others in any way I could." ■

Stephen Schenck is a student intern attending the University of Texas at Austin.

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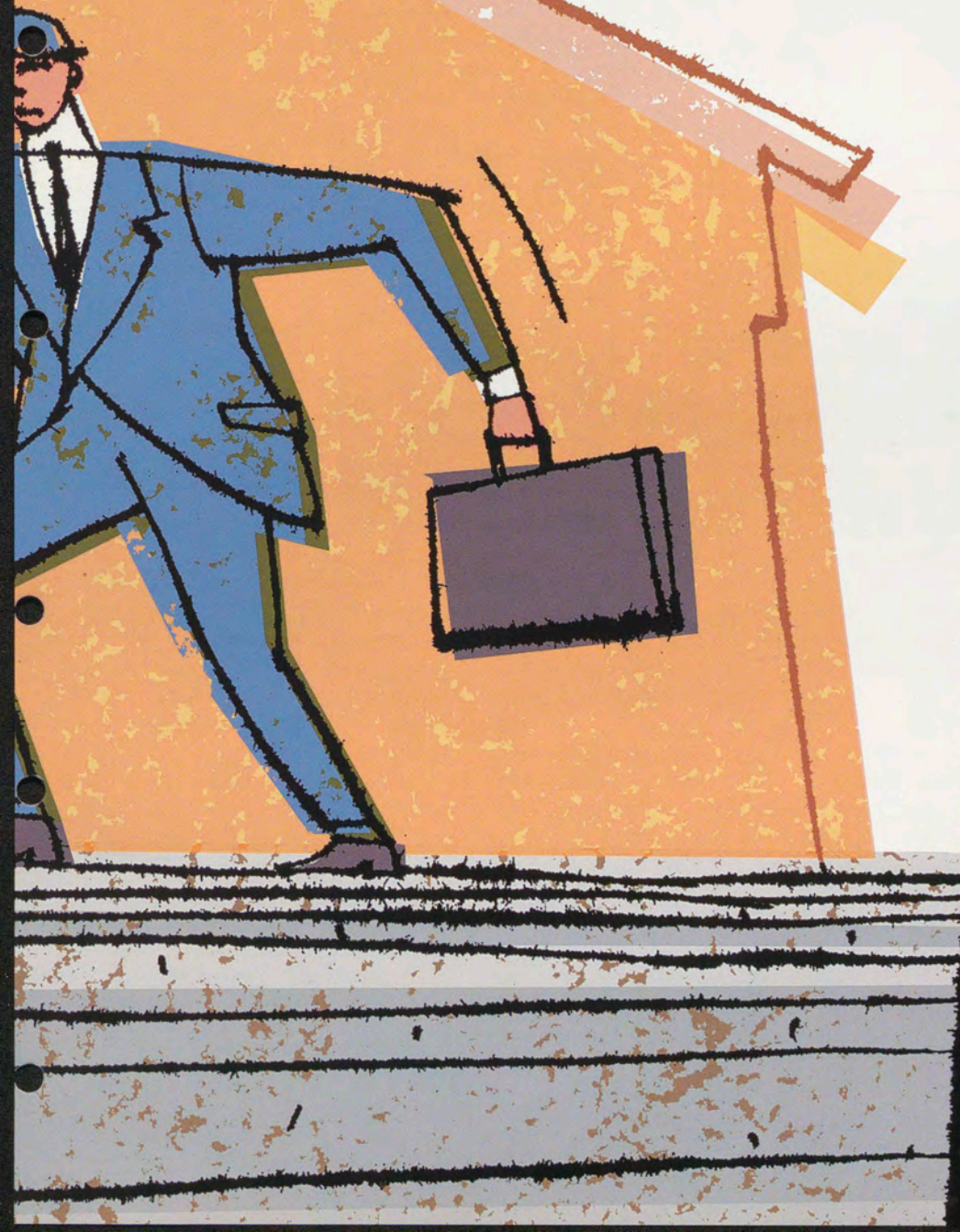
LEW



ALAN KING

Some recent changes to lien laws could
make what's yours not yours after all

BELEFS



Rental dealers run into a variety of personal-property liens and the laws that create them and allow their enforcement in everyday business. Liens involve the right to take and hold the property of a debtor as security or payment for a debt. Most rental dealers have a general understanding of how liens attach to property and how lien laws work, but some recent state law developments make a review of this topic timely to ensure that rental dealers protect their interests.

At its simplest, a lien is “a charge or security or encumbrance upon property.” A lien only exists to secure a debt and without a debt there can be no lien. For example, the bank has a lien on a rental dealer’s televisions and other rental merchandise. That lien ordinarily remains attached when the units are delivered into customers’ homes. Such liens are statutory, created by state legislatures via the Uniform Commercial Code, which has been enacted in all 50 states.

By Ed Winn III

If the dealer is leasing store space, the landlord probably has a contractual lien on the dealer's fixtures, store furnishings, signs, inventory and all other items of personal property located on the premises. The units a dealer delivers to a repair shop may have a mechanic's or material man's lien attached to them while they are in the shop.

These liens are usually possessory liens. They exist only as long as the property is in the possession of the lien holder, in this case, the repair shop. If the dealer should suddenly go under, there might be a fight among the different lien holders as to whose lien is superior. (The general rule is "first in time, first in right.") The superior lien holder will be able to foreclose on the lien, seize the property covered by the lien, cut off the junior, subordinate lien holders, sell the property at auction or otherwise in accordance with applicable law, and use the proceeds to pay down the debt.

Interestingly, rental dealers do not have a lien on their own rental merchandise, whether that merchandise is in a customer's home or in the back room. They do not have a lien because they own the property. They do not have a lien because there is no debt. Many people do not understand this notion, fundamental to the rental-purchase concept, but most rental dealers do.

This distinction between owning something and merely having a lien on something affects how rental dealers can proceed against customers in court to recover merchandise when the need arises, and also affects how dealers proceed when a customer files bankruptcy.

Most of the time, liens placed by a rental dealer's creditors exist on the rental company's assets, but the liens do not affect operations as long as the dealer remains current on his obligations. There are, however, a couple of statutory liens which arise by operation of law and which can affect day-to-day operations in a rental store.

The first is a residential landlord's

lien, which exists in most states and is intended to secure the tenant's obligation to pay rent to the landlord. This lien can come into play when the tenant is also a customer of the rental company and leaves town abandoning the rental property in the apartment and owing money to the landlord

and the rental dealer both. The landlord may claim to have a lien on the contents of the apartment. The rental property left behind may be the only property of value in the apartment.

In most states, a landlord's lien attaches automatically to all property in the residence, unless the property is exempt. In Texas, for example, there are 15 categories of property to which a landlord's lien will not attach, including "wearing apparel, schoolbooks, children's toys" and, most important for rental dealers, "goods that the landlord or the landlord's agent knows are owned by a person other than the tenant or an occupant of the residence." That language will exempt all rental merchandise in the dwelling from lien coverage, assuming that it has been marked as rental property.

As a practical matter, landlords do not always carefully inspect merchandise before seizing it. It is not unusual for a landlord to cart off an apartment full of furniture to a storage facility in order to be able to release the space. Ultimately, the landlord is empowered to sell the merchandise seized and use the sales proceeds towards the back rent.

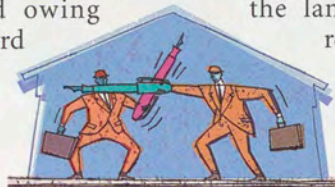
Rental dealers may learn of the landlord's seizure after the dealer's property has been bound up with the rest of the customer's property

and stored. Landlords have been known to demand that the rental dealer pay for the cost of retrieving the rental property from storage. In a lawsuit against the landlord, the rental dealer will win, assuming that the property wrongfully seized by the landlord was marked as

rental property. However, rental dealers cannot make a living suing landlords. It is far more practical to notify the landlord when the property is initially delivered that the tenant/rental customer in apartment 3-B has the following rental property being delivered and it belongs to Joe's Easy Rentals. The dealer can deliver a short written notice to the landlord and ask that it be put in the tenant's file. Then, if the tenant bolts, the dealer stands a better chance that the landlord will call and invite the dealer to come recover the rental property before hauling off the rest of the tenant's belongings.

A more problematic, albeit rarer, issue can arise when rental customers store rental merchandise in self-service storage units, which have proliferated in recent years. Self-service storage unit owners do not have the degree of control over their rental units that landlords do.

Self-service storage unit owners nonetheless have asked for, and in many states have gotten, special self-service storage unit lien laws enacted. Several of these statutes are supposed to give the storage unit owner a lien on the entire contents of a storage unit regardless of who actually owns the contents. These statutes also often purport to give the owner of the storage facility a first lien, superior to all other liens that may be on the property in the



THESE STATUTES ARGUABLY VIOLATE THE 5TH AND 14TH AMENDMENTS OF THE U.S. CONSTITUTION, WHICH PROHIBIT WRONGFUL TAKINGS OF PROPERTY BY THE GOVERNMENT. UNFORTUNATELY, HOWEVER, IT MAY REMAIN FOR SOME RENTAL DEALER SOMEWHERE TO BE CALLED UPON TO TEST ONE OF THESE STATUTES.

unit. Rental dealers in West Virginia narrowly missed having a storage unit lien law enacted there that would have protected other lien holders, but which did not distinguish between property owned by the lessee/debtor and property owned by others.

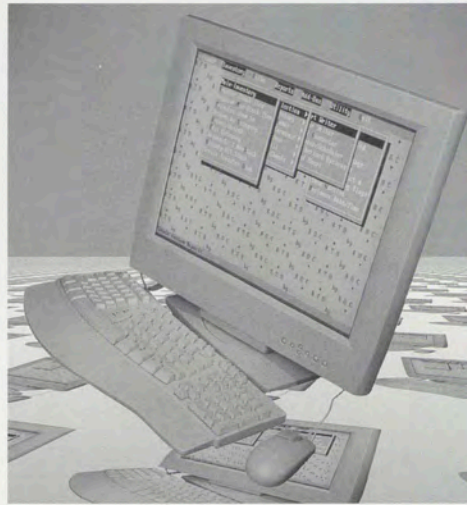
Laws such as the Texas and North Carolina storage facility lien statutes, among others, raise obvious constitutional issues. The government, by enacting such statutes, purports to allow the taking of a rental dealer's property without due process of law. These statutes arguably violate the 5th and 14th Amendments of the U.S. Constitution, which prohibit wrongful takings of property by the government. Unfortunately, however, it may remain for some rental dealer somewhere to be called upon to test one of these statutes. It will be neither cheap nor easy to prove the statute unconstitutional. It may mean a trip to the state's Supreme Court. A lot of units may get written off to recalcitrant storage unit owners before some rental dealer finally says, "enough," and commits the time and resources to fight back.

One solution is to be vigilant in the state legislative arena. The rental industry's West Virginia lobbyist spotted the storage facility bill as it was going through the process and had the presence of mind to ask rental dealers if the bill would affect them. Storage unit owners do not want to bother with having to determine ownership when they seize the contents of a unit for back rent. At the same time, the constitutional argument is compelling and should prevail if there is a bill pending. A number of states already have storage facility lien laws on the books, but not all do. Some diligence in those states today may prevent the needless loss to rental units tomorrow.

APRO members may obtain copies of landlord lien statutes and self-service storage unit lien statutes through the law offices of Ed Winn III, APRO's general counsel. ■

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

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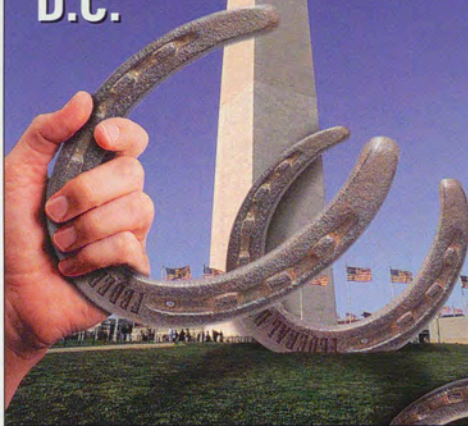


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If you were bought out, would you return to the RTO industry?

Norma Conant

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At this point in my life, I have no intention of selling out to a larger company, although I get offers almost weekly. I'm 65 years old and am not ready to retire yet. I hope to keep my business running until the day comes when I do want to retire. Then, if my daughter wants to take over the business it will continue. If not, I will be selling.

If I were to sell my business, I would definitely come back into the RTO industry because it is the only thing I know enough to do. This is the only job I have had. I worked for my sister beginning in 1982 and took over the business when she passed away in 1992. I am moving my main store. I bought a building and am looking to expand rather than sell out.

Bert Longhi

BERT'S RENTALS AND SALES INC.,
GRANITE CITY, IL

A lot of my friends and other APRO members have sold their businesses and have come back into the industry. Personally, though, if I were to receive another offer, I would not sell out. We have been offered deals from larger companies in the past, but I didn't take them. I could have sold out a year or two ago for a lot more than we could now. I am 73 years old and have been in the RTO industry since 1970. I am not going to sell. I

have a son who is running the business. I'm going to keep it in the family.

Ricky Rosenberg

THE RENTAL WAREHOUSE INC.,
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For the right money, I guess I would sell, but I would not hesitate to get back into the RTO industry. It has been profitable for me. I like that it is a service-oriented business that caters to a segment of the market that has historically been overlooked and under-served. If I did sell, however, I would want to be confident that I was turning my company over to somebody who would service my customers properly, especially if I was planning on coming back to the RTO industry.

Jay Rogers

RITE-WAY TO RENT,
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Yes, I would come back. I like the business and enjoy coming to work every single day because there is something different everyday. You deal with different people, different clientele, different problems and different situations. The industry is really diversified, so I enjoy the business.

I have been approached to be bought out and declined for the

time being, but everything has its price and being — in the industry — you know what they are paying. At one time it was eight to 10 times the amount, so I would consider selling, but I would return to the RTO industry.

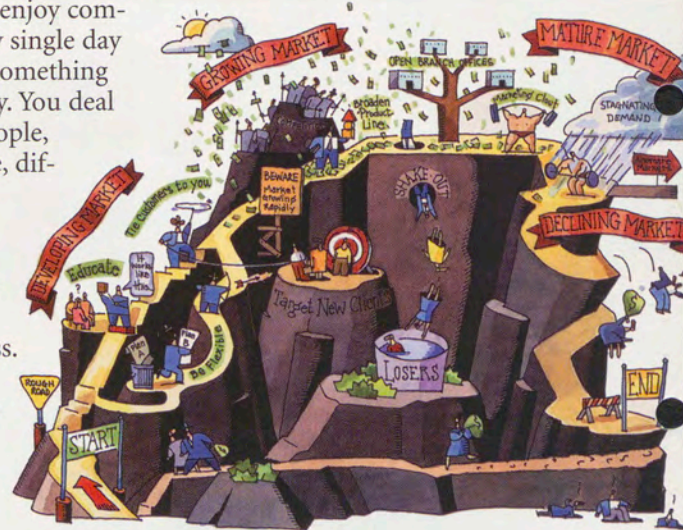
Randy McCoy

SOUTHERN HOME RENTALS
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I wouldn't sell out, but if I were to sell, I would get back into the business because it is a good industry. I wouldn't sell in the first place, however. Why start again when you are already established? Plus, more than anything else, the people we employ are good people who work hard and add value to the company. So, it makes no sense to sell and lose all of the good people we have.

Stephen Schenck is a student intern attending the University of Texas at Austin.

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