

PROGRESSIVE

# Rentals

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MAY-JUNE 2001

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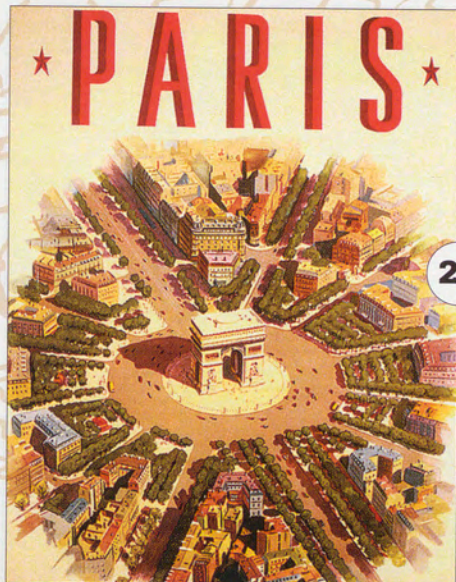
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# may june



## 25 APRO in Paris

Find out what's in store for rental dealers and employees at the 2001 APRO in Paris convention and trade show, scheduled for August 6-9 at the new Paris Resort in Las Vegas.

> BY JULIE SHERRIER

40

## Tapping into the fast-growing Hispanic market

If you haven't thought about tapping into the \$223 billion Hispanic market yet, maybe it is time. Several rental dealers from different parts of the country have realized solid profits by focusing on this market through advertising, Spanish-speaking employees and community involvement.

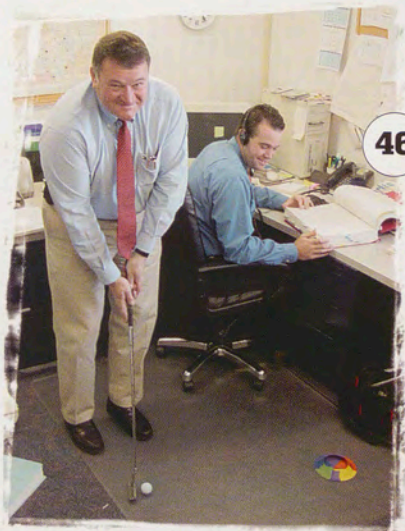
> BY MARY McVICKERS



## The son also rises: An APROfile of Countryside Rental's Mike and Darrell Tissot

Darrell Tissot invited his son, Mike, to join the business with the agreement that either one could back out anytime if things didn't work out. That was in September 1997. Since then, Darrell has improved his golf game and Countryside Rentals, based in Bainbridge, OH, has added three new stores and has seen a 20 percent increase in same-store revenue each year. Find out how these two have built upon each other's success.

> BY MARGARET HARRIST



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COVER ILLUSTRATION BY DAVID MANNING

# ATTENTION!

## APRO 2001 ONLINE/ELECTRONIC CONVENTION REGISTRATIONS DID NOT PROCESS

Due to a technical error, any online convention registration forms sent prior to June 5 were not received by the APRO office. If you or someone else in your office tried to register online through the APRO Web site for the 2001 APRO Convention, THAT REGISTRATION WAS NOT RECEIVED AND NEEDS TO BE RE-ENTERED. We apologize profusely for any inconvenience this may have caused you. Online registration is now up and running and can be accessed from the APRO Web site homepage at [www.apro-rto.com/](http://www.apro-rto.com/). Please feel free to contact the APRO office if you have any problems or questions at 800/204-2776 or 512/794-0095.



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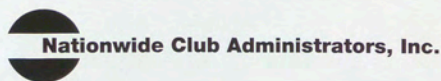


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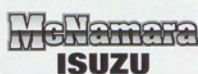
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**State President's/Congressional Leadership Reception**  
4-5:30 p.m., Monday, August 6



**Welcome Reception: "APRO Class Reunion"**  
6-8 p.m., Monday, August 6



**General Session and Business Meeting**  
10 a.m.-12 p.m., Tuesday, August 7



**Complimentary Ice Cream in Exhibit Hall**  
1-3 p.m., Tuesday, August 7



**Exhibit Hall Champagne Welcome**  
12 p.m., Tuesday, August 7



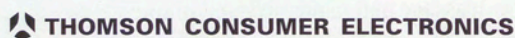
**Gala Cocktail Reception: "Hawg Wild at the Harley Davidson Café"**  
6-10 p.m., Tuesday, August 7



**Complimentary Ice Cream in Exhibit Hall**  
2-4 p.m., Wednesday, August 8



**Exhibit Hall Coffee and Doughnuts**  
9 a.m.-1 p.m., Thursday, August 9



**Awards Reception**  
6-7 p.m., Thursday, August 9



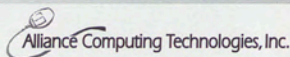
**Awards Banquet Dinner: "An Evening in Paris"**  
7-10 p.m., Thursday, August 9



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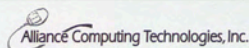
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# news

## BREAK

COMPILED BY  
JULIE SHERRIER

### Legislative Conference draws attendees from 46 states

**T**he eighth annual Dave Egan Congressional Conference drew an impressive number of APRO members to Washington, D.C. May 8–10. Not since the days when the industry was under attack by House Banking Committee Chairman Henry B. Gonzales have so many APRO members responded to the call to attend this annual conference.

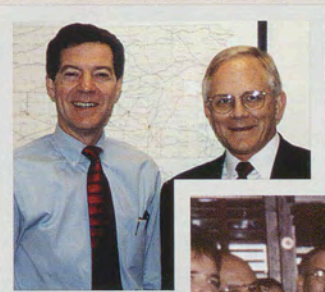
BY RON WATERS



Lyle Jones and Jim Brown

The event went off without a hitch, due to the organizational finesse of APRO's Laurie Hill, who served as the Conference director this year. APRO's Richard May also contributed to the meeting's success by arranging grassroots meetings before the conference with several key members of Congress and by assisting with several conference events such as the first-time- attendee seminar.

Credit for the increased conference attendance goes to APRO board member Lyn Leach, whose goal was to have someone represent the industry from each of the 48 contiguous states. He hit 98 percent of his target with representation from 46 states and 90 attendees. Previously, fewer than 25



Clockwise from top left: Kansas Senator Brownback and Lyle Jones; APRO group at the PAC reception for Congressman Walter Jones; APRO delegation with Congressman Lucas of Kentucky; Congressman Walter Jones addressing PAC reception.

# The economy and RTO in the press

**W**ith the economy at the forefront of the media's attention lately, a wide range of articles have appeared advising people what to do during these "hard times." Two such articles focused on the rental-purchase industry, giving the industry some hard-won positive press.

An online article appearing on May 5 on TheStreet.com, a popular Wall Street financial news Web site, suggested to its readers that buying Rent-A-Center stock could prove to be lucrative, especially during economic hard times. The title of the article is "Three Stocks for the Lean Times," by James Brookes-Avey.

Brookes-Avey did some research into finding stocks that would do well during an economic rough patch. His three picks were a bankruptcy software company (Epiq), Rent-A-Center and a discount general merchandise retailer (Dollar Tree).

"Meeting the needs of those newly laid off, downsized, starting over or just plain starting out, is Rent-A-Center," wrote Brookes-Avey. "Regardless of the Fed's interest rate moves, the Nasdaq's convolutions or changes in the job market, people will always need their 'stuff,' and ways must be found to provide for it."

"Serving a market estimated at 3.3 million households that are largely ignored by traditional retailers has paid off... Rent-A-Center delivered record sales and net earnings in 2000 and seems likely to benefit from any continued economic uncertainty," Brookes-Avey reported.

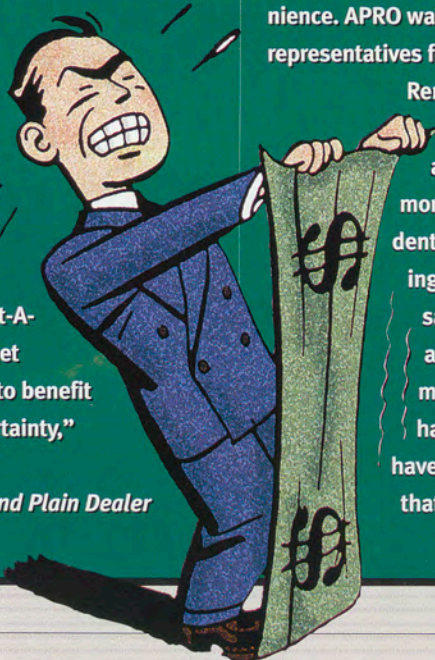
In Ohio, the well-known *Cleveland Plain Dealer*

newspaper published an article touting the benefits of rent-to-own. "Furnishing Your Rooms with Rentals," by Angela D. Chatman addressed the fact that many people can find themselves in situations where renting can fill the gap.

In addition to people on temporary work assignments and the newly divorced who may benefit from renting, "Today, renters include the concert promoter who needs to furnish his backstage area for one night, the sports team that wants to furnish its spring training facilities and the single mother of four who cannot afford to pay outright for a \$1,500 refrigerator," wrote Chatman.

While acknowledging that renting to own can be costly, the arrangement offers flexibility and convenience. APRO was interviewed for the article, as well as representatives from Cort/Alco, Northeast Furniture Rentals & Sales and Rainbow Rentals.

"When people start worrying about paying for things, it makes us more attractive," Rainbow Rentals President Michael Viveiros was quoted as saying. APRO's Richard May agreed by saying, "When the economy is not doing as well, people want to hold on to their money. They feel the more money they have in hand, the more leverage they have with life. And so rental gives them that option."



2001

## JULY

16-18

Midwest Rental Dealers  
Association Convention,  
Adams Mark, Indianapolis, IN,  
765/477-6000, ext. 304

20-24

San Francisco Furniture Mart,  
514/552-2311

## AUGUST

6-9

APRO 2001 Convention,  
Paris Resort, Las Vegas,  
800/204-2776,  
www.apro-rto.com. See feature  
starting on page 25 for more  
information.

16-19

Tupelo Furniture Market,  
662/844-1473

## SEPTEMBER

12-14

APRO's Fall Board Meeting,  
Austin, Texas, 800/204-2776

18-19

Missouri Rental Dealers  
Association meeting,  
Tan-Tar-A Resort, Lake of the  
Ozarks, 573/442-2963

## OCTOBER

18-25

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

states were represented at the conference.

Approximately 350 meetings were arranged with congressional offices during the conference. This brings the total number of meetings with members of Congress since the industry's first legislative conference to more than 1,000. This increased conference profile resulted in potentially 56 House co-sponsors for H.R. 1701 (the Jones-Maloney bill that the industry is supporting). The current official co-sponsor list acknowledges 23 co-sponsors, but that number will go up each day as APRO members complete their follow-up calls reminding members of Congress of their verbal commitment to co-sponsor the bill.

APRO members who did not attend the conference are also urged to call their congressional members and request co-sponsorship of this important bill. The most strategically rewarding part of this

[CONTINUED ON PAGE 10]

**Correction**

The Jones-Maloney federal bill was incorrectly referred to as HR 1545 in the March-April 2001 issue of *Progressive Rentals*. The bill is now HR 1701.



## Is online education for you?

**W**hether you want to learn a language, study The Beatles or get a degree, you can find a class online," stated a recent article appearing in *Access* magazine. The explosion of courses at colleges and universities throughout the country is a trend that is here to stay.

For example, the University of Phoenix Online teaches more than 21,000 students in 21 online degree programs ([www.phoenix.edu](http://www.phoenix.edu)). The Alfred P. Sloan Foundation awards grants to colleges to create online courses and has formed a consortium of schools that offer online programs ([www.sloan-c.org](http://www.sloan-c.org)). In the past academic year, the 80 schools in the consortium enrolled 300,000 online students, a number that is expected to double this year.

Tuition is often the same as fees for traditional programs, though some schools charge less for Web-based courses. Various corporations and associations also are exploring the feasibility of offering online training to their employees and members.

Now rent-to-own professionals can take part in this convenient, economical way to further their education and careers. APRO has been working with state rental dealer associations to bring the "Rental Training Online" (RTO) program to the rent-to-own industry.

[CONTINUED ON PAGE 16]

## Sauder Woodworking to acquire Progressive Furniture

**P**rogressive Furniture, a highly respected, privately held manufacturer of wood bedroom, dining room, occasional and entertainment furniture, was acquired by Sauder Woodworking. Sauder Woodworking is the country's largest manufacturer of ready-to-assemble furnishings. The companies expect the transaction to be finalized by the end of June. Though financial terms of the planned acquisition were not disclosed, Progressive will operate as an independent subsidiary, retaining its current management, employee force and operations.

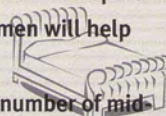
"Our product lines complement one another and our corporate cultures are compatible" says Peter Pilliod, Progressive chairman. "In addition, many synergies exist between our two operations. The added strength of Sauder's financial resources and its marketing acumen will help Progressive continue its rapid pace of growth and product development."

The acquisition will help Sauder's distribution channels by adding a greater number of mid-priced retailers to its customer mix. Progressive's expertise in the import arena also will be valuable as Sauder continues to source materials and components for ready-to-assemble products.

[ "CONFERENCE" FROM PAGE 9 ]

co-sponsor list is the increased number and leadership level of the House Democrats added to the bill's supporters.

Other good news stemming from the conference is that a public hearing in the Financial Services subcommittee will likely be called within the next 90 days in Washington, D.C. At this public hearing, the rental-purchase industry has the opportunity to tell subcommittee members their side of the story, while also providing a forum for industry



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opponents to voice their concerns. This subcommittee hearing is the next step in the legislative process for this bill to move through Congress. APRO has begun to prepare testimony at this hearing and also for the "mark-up" session (the meeting to amend and vote on the bill's content) which will follow the hearing.

Progress was also made on the Senate side of Congress with the verbal commitment from a half dozen senators to support similar language in the Banking Deregulation bill, which should be introduced by Sen. Shelby of Alabama later this spring.

Also during the conference, everyone in attendance was invited to an APRO-PAC fund-raiser for Walter Jones, who is one of the primary authors of HR 1701 and who was present to thank APRO for all the hard work and success of this year's effort on behalf of his legislation.

## RentWay hires new marketing vice president

Roger Zwingler, former director of marketing services for the North American Tire Division at Goodyear Tire and Rubber, is now working for RentWay as the company's vice president of advertising and marketing.

Zwingler brings 28



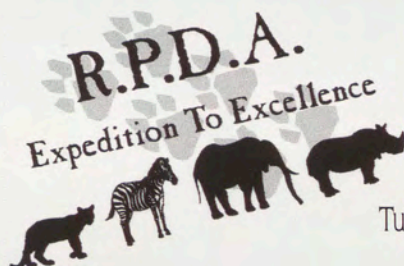
VIVA LA FRANCE!  
 VIVA LAS VEGAS!  
 VIVA APRO!

*An eye-ful of details on page 25*

## 2001 MIDWEST RENTAL-PURCHASE DEALERS

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Tuesday, July 17: Seminars, Cocktail Party,  
 Banquet & Casino Night

Wednesday, July 18: Trade Expo

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## Where's the media?

**T**he sleeping giant lies quiet until someone wakes it. At any time, a media circus could ensue focusing on the rent-to-own industry. As a consequence, rental dealers should always be prepared for a call or visit from the media. Dealers should also remind their employees that the media might be a factor they have to deal with one day in their store.

"An owner or an employee only needs to go through that experience once to understand that media relations is a part of this business," says Romine.

"With the amount of turnover that rental dealers experience, we can sometimes forget to mention or train our employees on how to deal with the media. All it takes is one bad quote or, worse, a bad attitude, from one of your employees and your store and our industry once again have to combat a negative image with the public," says Gary Romine, APRO Public Relations Committee chairman.

Romine refers to the rent-to-own industry's ongoing battle with the media since 1993 when a *Wall Street Journal* article set off a chain reaction of nearly 400 television, radio and print news articles slamming the industry.

Barely able to catch its breath, the industry was hit again the following spring with a nationally coordinated press conference by the Public Interest Research Group claiming that rent-to-own is a rip-off. PIRG successfully

launched its campaign again in 1997. These stories and press conferences generated momentum for the next couple of years, culminating with an ABC 20/20 exposé and an NBC *Nightly News* "Fleeing of America" segment on network television.

The industry has spent five years defending itself and, more importantly, constructing a proactive media relations strategy to represent the industry's side of the story rather than just reacting to negative press. Since then, the industry has had more positive press than negative and the media circus of past years has been absent. But that doesn't mean the sleeping giant won't ever wake up again.

"All it takes is some activity on Capitol Hill—an irate customer or a freak accident—and the nightmare is back. This time, however, dealers are more informed. The industry is better prepared through APRO's on-going media relations campaign, which leaves journalists no choice but to at least print our side of the story. We have built some positive momentum regarding the industry's media relations that we need to maintain," says Romine.

There are a few basic tips that can save a company's life when dealing with the media. Be honest, keep your cool, be positive and be human are a just a few suggestions. They sound dangerously close to common sense, but even good intentions can be distorted when run through the media grinder.

For a more detailed explanation of tips for dealing with the media, check the APRO Web site or call APRO for a copy. Remember that the best and first tip for dealing with the media is to tell the reporter that you will call right back and then call APRO at 800/204-2776. Let us help.

BY RICHARD MAY



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**NEWS BREAK**

years of experience working for a Fortune 200 company. He has developed and implemented numerous successful programs and new product introductions. His responsibilities have included North American advertising and brand management, strategic planning and supervision of multiple outside agencies.

"There are many similarities between RentWay and Goodyear distribution systems. Roger Zwinger's experience overseeing marketing for 3,500 Goodyear stores is a great addition to our

strong operating team. He adds more major-league experience to RentWay's senior management as we prepare for our next growth phase," says William E. Morgenstern, RentWay chairman and CEO.

**APRO board member Zagorniak retires**

Al Zagorniak retired May 1 after working for Sears Roebuck and Co.



for 35 years. "This is the hardest transition in my life," says Zagorniak, who served the rental-purchase industry on behalf of Sears

[CONTINUED ON PAGE 16]

**Peterson scales peak for APRO**

**W**ill there be an APRO flag stationed at the highest point in the country (not counting Alaska)? Stay tuned to find out how successful Mark Peterson of H&H Furniture Inc. in Yakima, WA, and his three friends are when they attempt to scale to the top of the 14,000-foot Mt. Rainier in June. Peterson will be carrying an APRO flag with him to mark his spot. Highlights of the climb will be featured in the next issue of *Progressive Rentals*.

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## APRO's membership drive nears the home stretch

**M**embership in the rental-purchase national trade association is an investment all rental-purchase dealers should make. However, APRO membership currently represents only 50 percent of all rental dealers nationwide. To help boost our membership, APRO is holding a "Member get a member" campaign. Those members who recruit new members will be eligible to win a full registration (including a guest) to the 2001 APRO Convention and Trade Show in Las Vegas and four nights at the beautiful Paris Las Vegas resort.

The campaign runs until July 15, 2001. The grand prize of the convention registration and hotel stay for two will go to the member who recruits the most new members. To win, members must bring in a minimum of three new members. A random drawing will also be held for all members who recruit at least one new member. This winner will win a one-carat diamond heart-shaped pendant with a 14K 18-inch box chain, generously donated by Jerry Bogo Co.

If you're interested in participating in this campaign or would like marketing materials, potential member phone

numbers and/or addresses, or have any questions, call Carolyn May or Laurie Hill at APRO, 800/204-2776. The mem-

bership form below can be filled out and faxed to APRO at 512/794-0097. In order to qualify for the competition, please

include the signing-on member name in the space provided on the form ("APRO Member Sponsor").

### APRO MEMBERSHIP APPLICATION

**APRO REGULAR MEMBERSHIP IS OPEN TO THOSE WHO OFFER PRODUCTS ON A RENTAL-PURCHASE PLAN**

**REGULAR MEMBER DUES:** APRO's annual membership dues are as follows:

1-100 stores .....	\$375 per store	301-1,000 stores .....	\$250 per store
101-300 stores .....	\$300 per store	1,001 or more stores .....	\$225 per store

**OWNER INFORMATION:** A complete listing of your stores, including address, zip code and area telephone number must accompany your application and dues payment before your membership can be approved. Allow a minimum of three weeks for processing and approval.

Company name \_\_\_\_\_

DBA \_\_\_\_\_

Owner's name \_\_\_\_\_

Home office address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

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

E-mail address \_\_\_\_\_ Web site URL \_\_\_\_\_

APRO member sponsor \_\_\_\_\_

Number of stores \_\_\_\_\_

Dues amount [number of stores x appropriate dollar amount listed above] \$ \_\_\_\_\_

I hereby make application for membership in the Association of Progressive Rental Organizations. I understand all memberships are for a term of one year, renewable annually upon the anniversary of the date of joining. I hereby acknowledge the APRO Code of Ethics and agree to uphold its principals.

Signature \_\_\_\_\_ Date \_\_\_\_\_

PLEASE MAKE CHECK PAYABLE TO APRO AND MAIL TO:



1504 Robin Hood Trail, Austin, Texas 78703  
800/204-2776, 512/794-0095, fax 512/794-0097, www.apro-rto.com

*Dues payments are deductible by members as an ordinary and business expense. Contributions or gifts to APRO are not deductible as charitable contributions for federal income tax purposes. Payment must be made in U.S. dollars. One dollar per location of due payment goes toward Progressive Rentals subscription. This amount is not refundable should you choose not to receive Progressive Rentals magazine.*

## NEWS BREAK

["ZAGORNIAK" FROM PAGE 14]

Contract Sales. "I will miss the relationships I have built over the years with fellow vendors, rental dealers and the APRO staff."

Zagorniak, 56, will serve out the remainder of his term on the APRO board until August 2001.

"I have belonged to 23 associations during my career and it has been my affiliation with APRO that has stood out from the rest," he says. "There is more cohesiveness among APRO members than any other group I have been part of. I have seen dealers who compete against each other become good friends. It's the people of the Association who make it what it is today. I have developed good, solid friendships not only with the vendors, but also with rental dealers who are not even my customers. Of all

the things I have done professionally, it is APRO and its members that I will miss the most."

In 1994, Zagorniak was the first vendor spokesperson elected to represent the APRO Vendor Relations Committee before the APRO board of directors. In 1999, the APRO bylaws were amended to include an associate member on the APRO board. Zagorniak was the first associate member to serve in this capacity.

"Al has been a valuable associate member of this Association, as well as a good friend to APRO," says APRO Executive Director Bill Keese. "His presence will be sorely missed."

Zagorniak will spend the rest of the year "improving his golf game" and traveling with his wife, Carol.

["EDUCATION" FROM PAGE 9]

APRO solicited a pool of expert industry trainers to author customized online training courses such as "Rent-to-own industry orientation," "Rental delivery and safety," "Customer service in the rent-to-own environment," "Management of the rent-to-own account" and "Communicating with the rent-to-own customer." One of the challenges of this program is keeping the courses specific to the rent-to-own industry, yet generic enough for all rent-to-own companies. While this is a tall order, it is one of the main tenets of the authors' guidelines.

A recent survey of APRO rental dealers showed a high interest in creating such a program. Ninety-six percent of responding companies said that they currently

use the Internet. Ninety-three percent have or would make available Internet access for their employees if an online training program for the industry was available.

Responses varied as to where and when these companies would offer Internet training to their employees. However, that is one of the flexible features of online training. Employers can decide how to offer an online program to employees, whether it be at work, after work or at home.

The survey also showed that 43 percent of respondents now average a training budget of less than \$100 per employee, 35 percent average \$101-\$250 per employee and 18 percent average up to \$500 per employee. The online rent-to-own training courses would cost anywhere from \$9.95 to



APRO'S **NEW** 2001 COMMERCIALS

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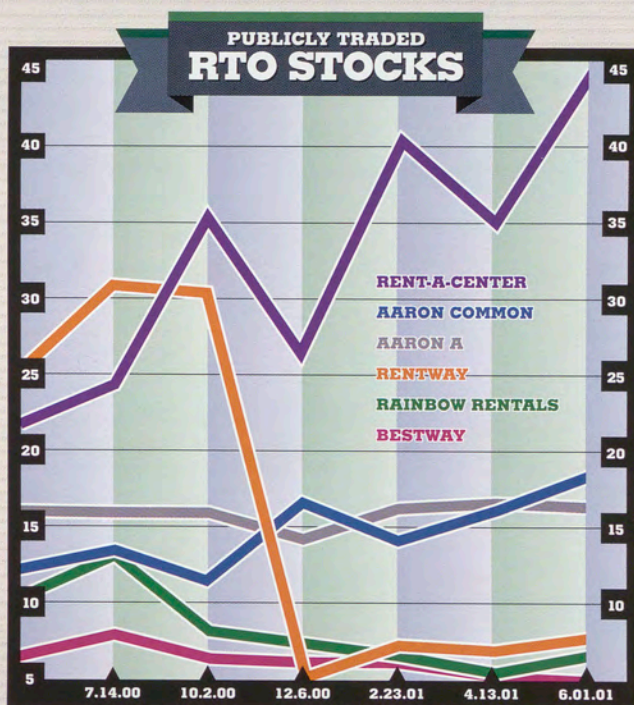
*—David Manning,  
The Ridgefield Press*

\$49.95 per course, based on the student's membership in APRO, TRIB or various state associations. In keeping prices low, APRO hopes to bring training in the rent-to-own industry to the next level, bringing professionalism in the industry to new heights.

Larry Carrico, chairman of the APRO Education Committee, has been working hard to bring information on the program to state associations. At this point, Carrico has pledged for the funds to begin the program. APRO's goal is

to have five basic employee level courses online by the 2001 APRO Convention in August. APRO hopes to add more courses in the future—eventually offering a certification program for management as well as store-level professionals. This format will provide unlimited opportunity for future courses. Through the "Rental Training Online" educational program, rental dealers can receive professional training for their employees with minimum investment.

If you have not pre-



viewed a sample of the online education format at the APRO Web site, be sure to go to the online education demonstration

at [www.apro-rto.com/](http://www.apro-rto.com/). If you have any questions or comments regarding the program, call the APRO office.

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**A**PRO members who attended the 2001 Dave Egan Legislative Conference in Washington, D.C. last month know firsthand that the industry is making real progress. Dealers from 46 states came to their nation's Capitol to rally on behalf of rental-purchase.

I want to tip my hat to Lyn Leach, who was our conference quarterback. Lyn went out of his way to motivate dealers from across the country to come to Washington to lobby for the future of their businesses. APRO has never had the coun-

Thank you, Kim.

Gary Ferriman of Showplace Inc. in Marion, OH, will not be returning. His input and involvement will be missed, but he says he will be back.

The final board member who will be leaving us is an old friend who has done as much as anyone for APRO. His presence will be missed; we should all thank him for his six years of service on the board. This person has chaired many committees and has given unselfishly of his time and money toward the betterment of the industry. As a past APRO president, he worked diligently to protect our interests and move the industry forward. I thank Ernie Lewallen of UHR Rents in Cincinnati, OH, for his dedication.

With so many openings on the APRO board, please take the time to become familiar with the candidates who are seeking office and vote at the General Session and Business Meeting on Tuesday, August 7, at 10 a.m. during the APRO convention in Las Vegas.

To find out everything you want to know about this year's convention, this is the issue of the magazine to read. Also, the APRO staff has created a special section on its Web site ([www.apro-rto.com](http://www.apro-rto.com)) where dealers and vendors can register for all events, book their travel and more.

On a personal note, my wife Mary, her brother Dave and I would like to thank all of you for your prayers and help during the illness and death of Mary and Dave's dad, Colonel Maurice (Matt) Matthews. He fought a brave battle with cancer, but wasn't strong enough to beat it. He always enjoyed the APRO conventions, talking to vendors and enjoying the events. Thank you. ■

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

.....  
**"Dealers from 46 states came to their nation's Capitol to rally on behalf of rental-purchase."**  
 .....

## D.C., Vegas and beyond

trywide representation as it had this year, thanks to Lyn's efforts.

Kudos is also due to APRO staffers for their hard work before, during and after the conference. Specifically, Laurie Hill for her outstanding organizational skills, Richard May for his grassroots efforts and direction and Ron Waters for his involvement with government issues. To find out more details about the conference, a recap appears on page 7.

While in D.C., the APRO board of directors had a meeting. The committee chairmen provided updates on activities. The Public Relations Committee is working hard to prepare the APRO membership for any future media onslaught that may occur if and when a congressional hearing is set for the industry's federal bill. The APRO Education Committee will unveil its online education program at the 2001 APRO convention in August in Las Vegas. And the Membership Committee continues to hold its membership drive to bring in new members. Your board is working hard for you and deserves special thanks from all of us.



**By GARY McDOUGAL**  
*APRO's President*

While we are on the subject of the APRO board, there will be some board members who will not seek re-election this year. Kim Slatton of Bi-Rite Co. in Tampa, FL, announced that she would not seek re-election. Kim has worked very hard for APRO and her direction has helped us all over the past years.

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**I**t's convention time again! I hope everyone reading this column makes plans to attend. The Paris Hotel, a new property in Las Vegas, is the host resort for this year's convention and trade show. It is a marvelous facility on the Strip that will make you feel as if you are on a European vacation.

There are many other reasons why you should come Las Vegas other than experiencing the sights and sounds of Paris. Our keynote speaker is Bob Eubanks. Most of us know him as the long-time host of the old television game show *The Newlywed Game*. I recently had the opportunity to have lunch with Bob and discovered what a fascinating back-

ground he has. He promoted The Beatles' first two American concerts in southern

## Paris beckons

California, along with promoting other concerts for the Rolling Stones, Barry Manilow and Elton John. His keynote will focus on the power of partnerships and will be truly memorable. He shares his philosophy through anecdotes and personal stories and will show the truths and techniques that have made him successful in corporate America.

Two recent surveys about our industry will be discussed in great detail at the convention. APRO's recent RTO employee study, conducted by America's Research Group, on what motivates employees is sure to be very popular. Those of you who attended the APRO Mid-Year Conference in the Bahamas are already familiar with the important findings from this report. The industry's statistical survey also will once

again be presented to those rental dealers who participate in the project.

We have just completed one of the most successful legislative conferences in our history. As a result, we can expect to have a full subcommittee hearing concerning rent-to-own. Legislative issues will be discussed and you will be able to hear first-hand the progress we

are making to accomplish our long sought-after goal of achieving federal legislation. This affects everyone in RTO and you should know what you can do to help with the effort.

Who has the best advertising in the industry?

APRO's RAE contest winners will demonstrate effective advertising, no matter what size store of company you have. This year, there will be two divisions—those who developed their own advertising and those who had advertising agencies develop their programs. All the winners will be on display and you are sure to get some good ideas for your stores and companies.

APRO is coordinating a new online training program with the support of several state associations and TRIB Group. This will also be discussed in detail at the convention.

Throughout the year, our associate members do much to support all association activities. They gather together for our free trade show to present to you new and popular products. Bring your checkbook and take advantage of show prices. Our exhibitors contribute to the overall success of our industry and deserve your support.

If you have never been to an APRO convention, this is the year to go. There are many reasons you should come to the national convention and trade show. Perhaps the most important reason you should come is to network with your peers. This industry is very open and you will find a rental dealer who has faced and overcome the same problems you might be facing. You will take home a new appreciation for your business.

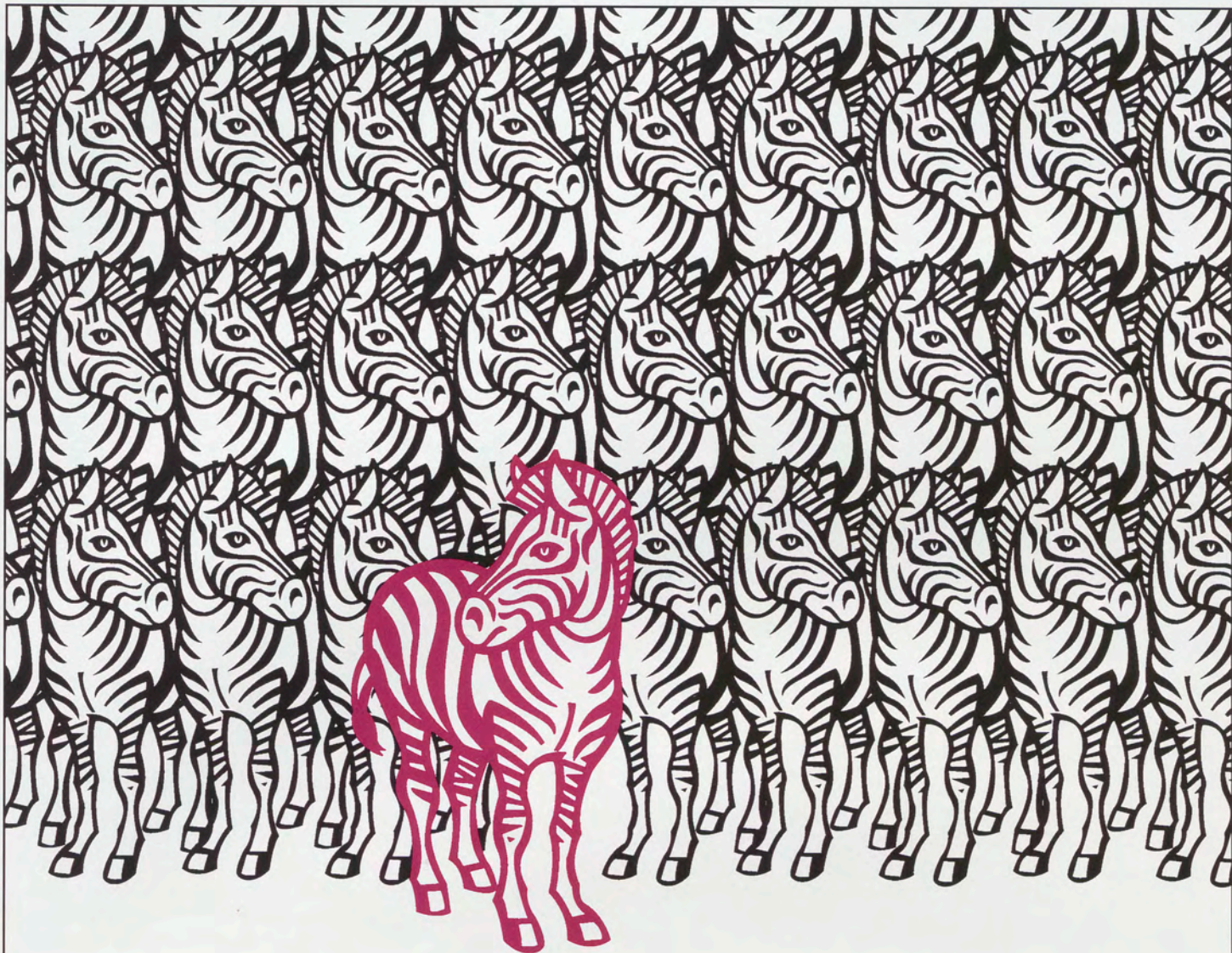
See you at Paris. ■

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

**“This industry is very open and you will find a rental dealer who has faced and overcome the same problems you might be facing. You will take home a new appreciation for your business.”**



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



# Stand out from the Rest!

What separates you from your competition? Is your marketing program getting you the best return on your investment? Our mission at Central File is to ensure that you get maximum results from your marketing dollars. We will help you get new customers, get your old customers back and get your current customers renting more. Central File, Inc.—the recognized LEADER in direct mail marketing for the rental-purchase industry—is the recipient of several Rental Advertising Excellence Awards. Maybe it is time for you to change to Central File Direct Mail Marketing so that you can STAND OUT FROM THE REST!

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**SEE US IN BOOTH 629**

**E**very now and then, whether from an utter failure of creativity, a sense of desperation about the business, a fear there will never be another new delivery, or just plain meanness and spite, a rental dealer will turn downright cannibalistic in his advertising and start eating his own kind. If you need to be reminded not to resort to cannibalism in your advertising, read on.

The business definition of advertising is "to call public attention to something by emphasizing its desirable qualities so as to arouse a desire to buy or patronize." That is what we ought to be

from someone else. It may feel that way sometimes in the middle of the week during a slow month, but it has never been true of this business, and it is not true now. To be sure, rental customers' needs and finances come and go. So do rental customers. The challenge for the industry and for each of you as members of it is to expand the customer pie, for each of you to get your fair slice of the larger pie, and if you really are better, more than your fair

share. But to lambaste other dealers to the public, even your dirty-windowed competitors, adds to the ongoing, overall besmirchment of the industry, which our critics are going to do anyway without us helping them. Remember that in consumer focus groups a few years ago, consumers had an overall negative image of the industry and that two-thirds of consumers formed their opinions about us through our own advertising.

Unfortunately, politics has shown us that negative advertising can work over the short haul. Sling a lot of mud on the other guy, and, true or not, some of it will stick. Banging on a competitor can probably net you a few deliveries. It will also encourage those customers to second-guess doing business with any of us and will increase the likelihood that one day soon they will leave and never come back to any of us.

There is a good reason that human beings figured out several thousand years ago that it was not healthy to eat one another. That is an immutable law of survival. It happens to apply with equal force to rental-purchase advertising. So, get on the high road and work to make the business better. Quit execrating your competitors to the public. ■

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

**"You can say that you are the best in town or that you are better than the competition. But you begin eating flesh and ultimately hurt the business overall, and finally, even your business when you tell the world what a bad business your competition is."**

# The advertising blues

doing in our rental-purchase advertising. We ought to be extolling the many virtues of the rental-purchase concept: renting as a convenient and economical choice, the quality of our brands, the depth and breadth of our selection, the friendliness and expertise of our highly trained and professional people, our convenient locations with easy parking and lots of it, our clean and inviting showrooms where the coffee is always on, our longevity in the community, our honesty, integrity and reputation for fair dealing, our quick response to customer needs and wants, our go-the-extra-mile service, our high-quality loaners, our specials this week and every other positive thing there is or might be about our particular business to encourage people to call or

come in and give us a try. You can even say that you are the best in town or that you are better than the competition. But you begin eating flesh and ultimately hurt the business overall, and finally, even your business when you disparage a fellow rental dealer in public and try to lure his customers away from his store and into yours by telling the world what a bad business his is.

To make such statements publicly is virtually an admission that you think there are only so many people out there who would ever stoop to renting products, and the only way that you are going to get any more of them is to steal them



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

# Sometimes You Can't Help But Toot Your Own Horn!

*Rental & Sales Software Systems provides superior support that is second to none in the Rental Purchase Industry. Our technical, training, and support specialists all come from a rental purchase background and use the latest Internet technology. From the West coast to the East coast, RSSS has a support technician in your time zone. No matter where you are, RSSS has you covered 24 hours a day, 7 days a week.*

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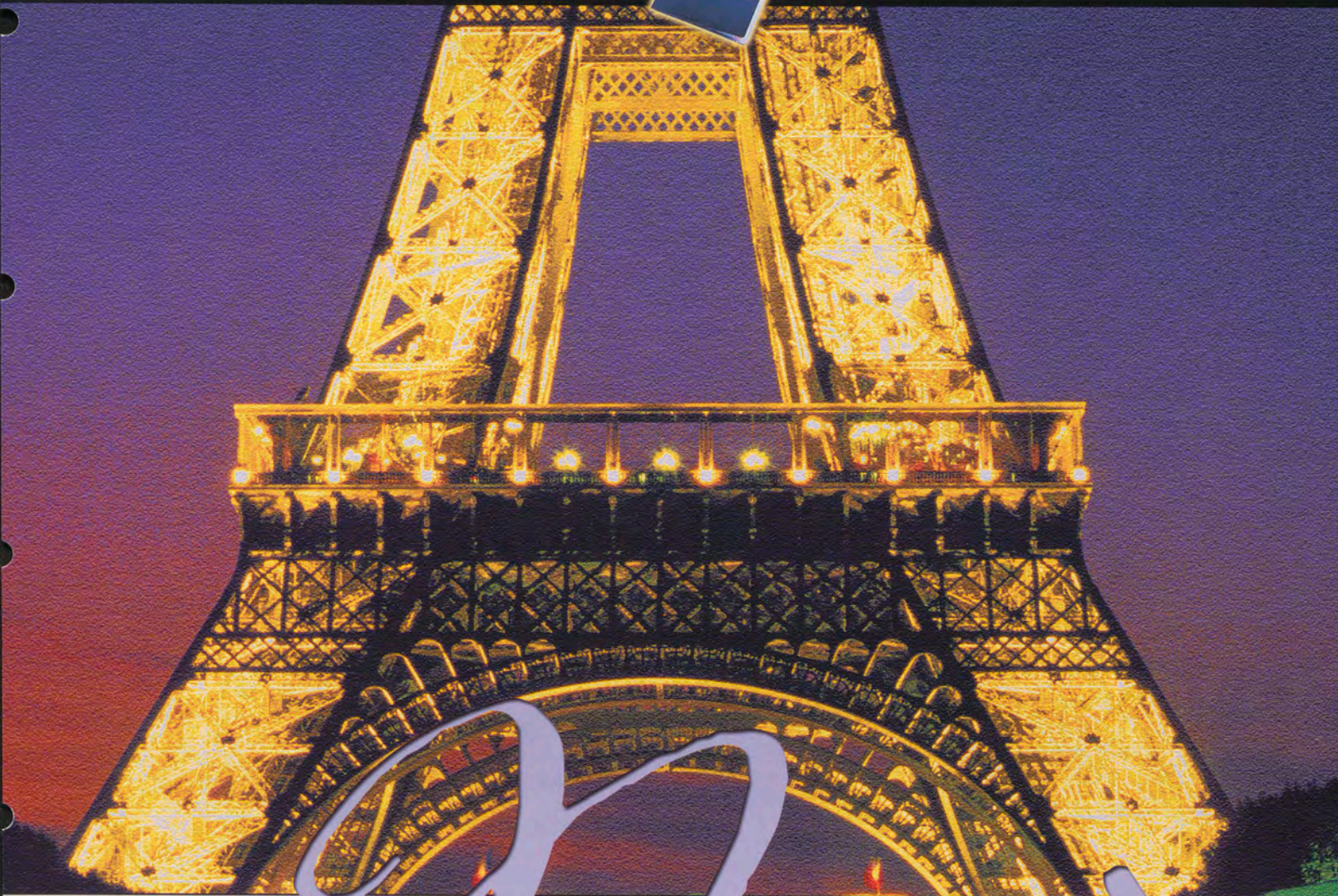
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APRO IN

# Paris

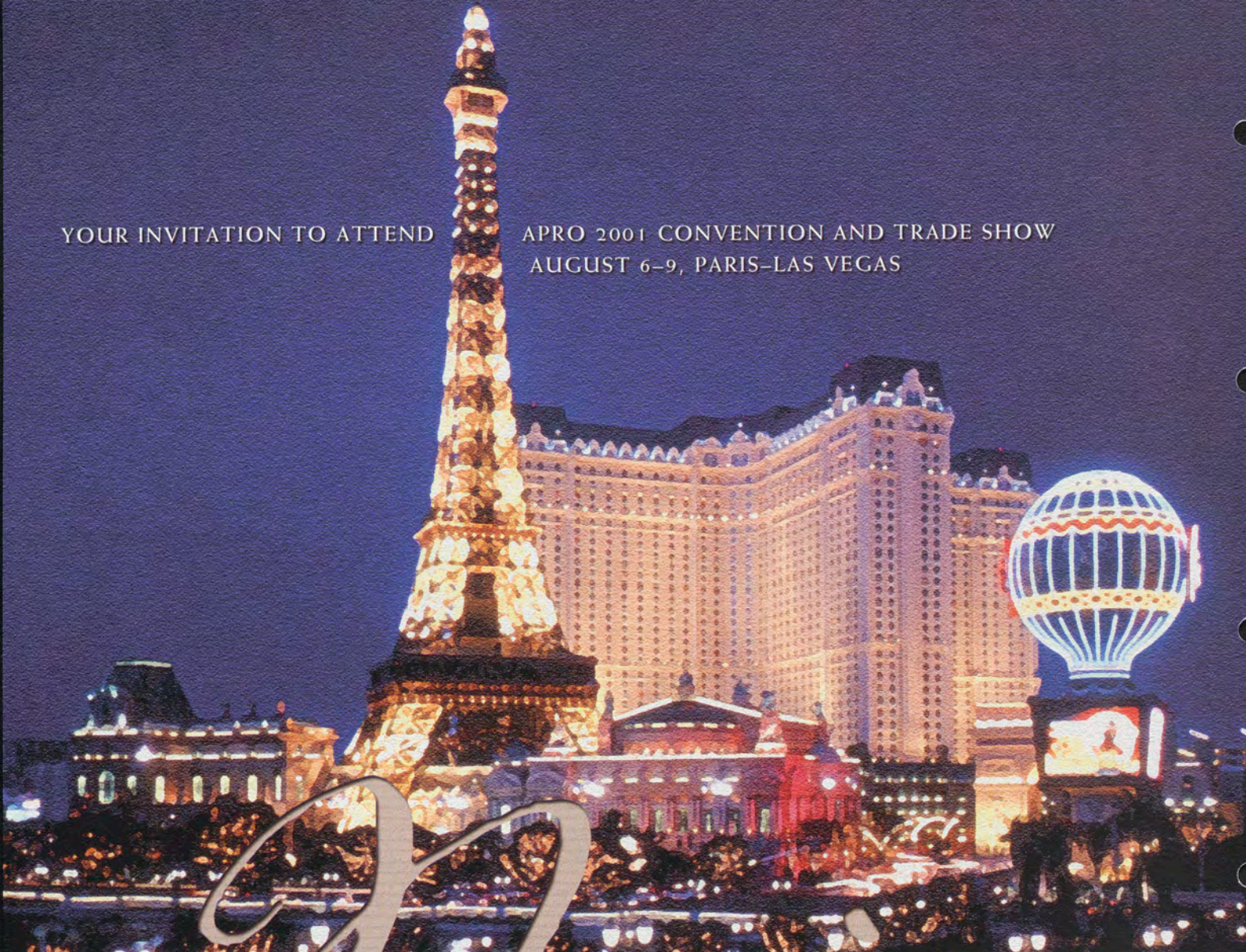
VIVA LA FRANCE! VIVA LAS VEGAS! VIVA APRO!



APRO'S 2001 CONVENTION  
AND TRADE SHOW  
PARIS RESORT—LAS VEGAS  
AUGUST 6-9

YOUR INVITATION TO ATTEND

APRO 2001 CONVENTION AND TRADE SHOW  
AUGUST 6-9, PARIS-LAS VEGAS



APRO IN

# Paris

*Nous avons rendez-vous à APRO en Paris!* You are invited to rendezvous with rental dealers and vendors from across the United States in Las Vegas for the 2001

APRO in Paris convention and trade show. As the national trade show dedicated specifically for the rental-purchase industry, this event is a must-attend for rental dealers and industry employees everywhere. There are education seminars for all levels presented primarily by those in the know—rental dealers themselves. The networking opportunities are vast, the social events memorable. The Vegas locale allows non-stop entertainment. So stop and take a moment to review what's in store at APRO 2001. *Nous espérons vous voir à Paris!*



THE ASSOCIATION OF PROGRESSIVE RENTAL ORGANIZATIONS is the national nonprofit trade association devoted to the rental-purchase industry. The rental-purchase industry is composed of dealers who rent furniture, appliances, computers, jewelry and other home products to consumers and businesses with an option of ownership. Also known as rent-to-own, this is a \$5-billion-a-year industry serving approximately 3 million customers a year in the United States.

# VIVA LA FRANCE! VIVA LAS VEGAS!

**A**PRO's 2001 host hotel, the Paris Las Vegas Resort is designed to bring the spirit, excitement and *savoir-faire* of the city of Paris to Las Vegas. Situated on the Las Vegas Strip, the 24-acre property features an 85,000-square-foot casino and authentic replicas of French landmarks, including a 50-story replica of the Eiffel Tower, the Arc de Triomphe and the Hotel de Ville. Surrounded by street scenes of Paris, the casino also features a 40-foot ceiling painted to emulate the Parisian sky, radial cobblestone pathways and ornate street signs. A replica of The Pont Alexandre III bridge overlooks the casino and shops and serves as the queue to the Eiffel Tower elevators. Since opening its doors in September 1999, Paris Las Vegas has enveloped visitors in all the excitement, passion and ambiance of Paris.

## APRO 2001 offers the industry's best opportunities of the year:

- Seminars specifically addressing rental-purchase issues
- Industry updates
- Networking opportunities
- Entertaining social events
- First-class accommodations
- Free trade show

## Who exhibits at the APRO trade show?

**A**t the 2000 annual convention and trade show, more than 100 companies exhibited products and services in more than 200 booths. The following are a few of the product and service categories already registered for the 2001 convention:

- Advertising/ promotional
- Appliances
- Communications
- Computers/software
- Electronics
- Financial and special services
- Furniture and furniture accessories
- Jewelry
- Trucks

## Who attends the APRO convention and trade show?

**L**arge and small rental-purchase companies and their owners, managers and employees will be represented. More than 1,000 people attended the 2000 APRO convention and trade show, including:

- Chief executives
- Chief financial officers
- Chief operating officers
- Corporate buyers
- Rental store owners
- Rental store senior-level executives
- Rental store managers
- Rental store management trainees
- Department executives
- Rental store employees



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## 2001 APRO Tom Kitchens/Joe Eason Golf Tournament

MONDAY, AUGUST 6  
REVERE AT ANTHEM

**D**raped through the rugged desert canyons and valleys of the Las Vegas foothills, the Revere at Anthem golf course offers an awe-inspiring view of the city below and the mountains beyond. The course's stunning 7,143-yard, par-72 layout will test your capabilities with classic risk/reward scenarios, providing a variety of options to accommodate your game, regardless of skill level.

The 12th annual APRO Golf Tournament will begin with a shotgun start at 8 a.m. It's always an early sellout, so be sure to register right away, as space is available on a first-come, first-served basis. Space in the tournament cannot be reserved until payment is received by APRO. Registration deadline is July 2 or when all tournament slots are filled. The cost is \$100 per person. *See Golf Tournament registration form on page 36.*

## Welcome cocktail reception: APRO Class Reunion

MONDAY, AUGUST 6

**B**ienvenue! The APRO Convention Welcome Reception traditionally has been a time to renew old friendships while making new ones.

## Rags to riches

WEDNESDAY, AUGUST 8

**S**hop until you drop will take on a whole new meaning with APRO's guest program. Guests will begin their day with a visit to some of Las Vegas' famous pawnshops. When luck runs dry, many gamblers have made a trip to one of these numerous institutions along the Strip. Provided with an "insider's view," filled with lore and insights into the history and opportunities that lie within these shops, guests will be sure to find some worthwhile bargains. Afterwards, it's on to the new and exciting Desert Passage Shopping Experience. Located at the Aladdin Hotel, this is one of the world's most exotic new market places. Soak in the splendor of the ancient trade routes and wander among fascinating street performers. After a relaxing lunch, visit some of the 130 stores to indulge! This luncheon tour is included in the full guest registration. It may also be purchased a la carte for \$75 per person. Important! You must be pre-registered for this event in order to attend. No exceptions! Please check the appropriate box on the registration form to reserve a spot. Space is limited and assigned on a first-come, first-served basis.



## Annual Awards Reception and Banquet: An Evening in Paris

THURSDAY, AUGUST 9

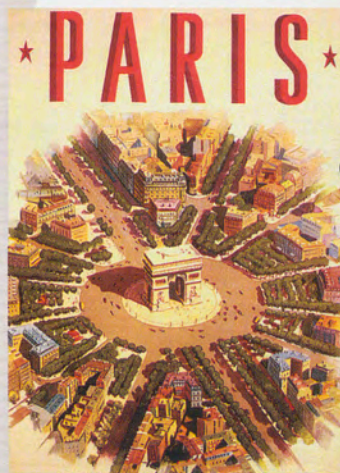
**A**hhh, Paris in the 1920s. The art, the ambiance, the fashion, the music, the literature... APRO will take you back to this special time and place. Mimes, jugglers and street performers will perform and delight throughout the evening. You may even catch a "peek" at the famous expatriates in Paris during that era, such as Ernest Hemingway, Willem de Kooning, James Joyce, Gertrude Stein and perhaps F. Scott Fitzgerald. To top the evening off, there will be a performance of French cancan dancers. Join APRO for the presentation of the most coveted awards in the industry, a formal dinner and fine entertainment. Complimentary cocktails during reception. Cash bar during dinner. Semi-formal attire.

*Reception sponsored by Thomson Consumer Electronics. Banquet sponsored by High Touch.*

To celebrate this "reunion" atmosphere, this year's reception will focus on where we were way back when. Guests will be asked to bring an old high school photo to add to the fun with guessing games and trips down

memory lane. Prizes will be awarded for myriad contests based on these photos. Complimentary hors d'oeuvres and open bar. "High school" or casual attire. *Co-sponsored by Ther-A-Pedic International and McNamara Isuzu.*

## Guest Program



## 2001 General Session and Business Meeting

TUESDAY, AUGUST 7

This year's keynote speaker is former *The Newlywed Game* host Bob Eubanks. For more than two decades, Eubanks asked the questions that garnered some of the most memorable moments in television history. As APRO's keynote speaker, Eubanks will share his personal philosophy about success and happiness through anecdotes and personal stories. In addition to his game show stint, he also developed and managed the careers of Dolly Parton, Merle Haggard and Barbara Mandrell. He also was involved in producing live concerts for The Beatles. Eubanks' inspirational message, "The Power of Partnerships at Home and at Work," will motivate and entertain.

In addition, an overview of Association activities and the election of APRO board members will be included in this meeting. Winners of the 2001 Rental-Purchase Employee of the Year and Customer of the Year contest will also be announced. Following the meeting, Eubanks will assist in the ribbon-cutting and Champagne Welcome ceremony to open the 2001 APRO Trade Show. *Keynote sponsored by G.E. Appliances. Champagne Welcome sponsored by Comm South.*

## Gala Cocktail Reception: Hawg Wild at the Harley Davidson Café

TUESDAY, AUGUST 7

Pull out your leathers and join the wild bunch at the Harley Davidson Café. Even if you have never experienced the Harley sensation in this lifetime, this is the night to join the wild and crazy "RTO Angels" motorcycle gang. Who knows, you may even be chosen "Best Biker Dude" or "Best Biker Chick" by the end of the evening. A fabulous Cher impersonator (in leather, of course) will entertain between dance sets. For more daring folks, a tattoo artist (recently featured in *People* magazine for creating tattoo art for actors in movies) will be available to hand draw his illustrations for attendees. Complimentary buffet dinner and cash bar. "Biker" or casual attire. *Sponsored by Foresight.*

## Sunday, August 5

2-6 p.m. Early registration

## Monday, August 6

- 6:30 a.m. Buses depart for golf tournament
- 8 a.m. Golf tournament, Revere at Anthem (sponsored by Whirlpool Corp.)
- 9 a.m.-5 p.m. Registration
- 9 a.m.-10 p.m. Exhibitor set-up
- 1-5:30 p.m. Employee Day
- 3-4 p.m. State Association workshop
- 4-5:30 p.m. State Presidents/Congressional Leadership reception (sponsored by Nationwide Club Administrators)
- 6-8 p.m. Welcome reception: APRO Class Reunion (sponsored by Ther-A-Pedic International and McNamara Isuzu)

## Tuesday, August 7

- 9 a.m.-5 p.m. Registration
- 9-10 a.m. Exhibitor set-up
- 9-10 a.m. Pick up ballots for board election
- 10 a.m.-12 p.m. General Session and Business meeting (keynote sponsored by G.E. Appliances)
- 12 p.m. Exhibit hall ribbon-cutting ceremony/champagne welcome (sponsored by Comm South)
- 12-5 p.m. Exhibit hall open (ice cream break sponsored by Progressive Furniture)
- 6-10 p.m. Gala cocktail reception: Hawg Wild at the Harley Davidson Café (sponsored by Foresight)

## Wednesday, August 8

- 8 a.m.-5 p.m. Registration
- 8 a.m.-12 p.m. Education seminars
- 8:30-11 a.m. Exhibitor breakfast, training session and business meeting
- 10 a.m.-2 p.m. Guest program
- 12-5 p.m. Exhibit hall open (ice cream break sponsored by Ashley Furniture)
- 5-6:30 p.m. APRO president's hospitality/PAC reception

## Thursday, August 9

- 9-10 a.m. APRO full board meeting and election of officers
- 9 a.m.-1 p.m. Registration
- 9 a.m.-1 p.m. Exhibit hall open (coffee and doughnuts provided by Rental Information Systems)
- 1-5 p.m. Education seminars
- 1-6 p.m. Exhibitor tear-down
- 6-7 p.m. Awards reception (sponsored by Thomson Consumer Electronics)
- 7-10 p.m. Awards banquet: An Evening in Paris (sponsored by High Touch)

*Massage Station sponsored by TRIB Group; Convention Daily News sponsored by Sears Contract Sales; badge neck cords provided by Sears Contract Sales; APRO registration computers provided by Alliance Computing Technology; registration bags provided by Inform Saf-Write and Nationwide Club; Internet Café sponsored by RSSS and Alliance Computing Technology; registration electronics provided by Phillips Consumer Electronics.*



## Employee Day

MONDAY, AUGUST 6

**D**ue to the overwhelming success of APRO's first annual employee day at last year's convention, APRO will again offer a complimentary day of education and entertainment for store-level employees. Be sure to take advantage of this exceptional program, with seminars presented by industry professionals on a variety of timely topics. The complimentary Employee Day registration includes the following:

### Monday, August 6

- 1-2 p.m. *Attitude and Enthusiasm*, Jan Arnette, Z-Best Rentals
- 2-3 p.m. *Seven Steps to Successful Account Management*, Gary Hoyt, Pearson-Vail LLC
- 3-3:15 p.m. Break
- 3:15-4:15 p.m. *Quick Tips: Furniture Repair Workshop*, Patrick Blank, Furniture Answers
- 4:15-5:30 p.m. *Into the RTO Employee's Mind study results*, Richard May, APRO
- 6-8 p.m. Welcome Reception: APRO Class Reunion

### Tuesday, August 7

- 10 a.m.-12 p.m. 2001 APRO General Session and Business Meeting, keynote address by Bob Eubanks
- 12-5 p.m. Exhibit hall grand opening

If an employee wishes to attend events beyond the above, there will be a registration fee charged (see Employee Day Registration Form). Individual functions can also be purchased a la carte. Important: There must be at least one full paid registrant per company in order to take advantage of the complimentary employee day.

The Employee Day registration form is on page 36.



## Rental-purchase industry trade show

The Paris Las Vegas Resort offers some of the finest exhibit space in the nation. At the APRO Trade Show, you will be able to view hundreds of booths displaying products specifically targeted to the rental-purchase industry, including, but not limited to, appliances, furniture, electronics, jewelry, computers, special services and more! Admission to the trade show is complimentary for those involved in the industry. Proper business identification is required to receive an entrance badge.

## 2001 Rental-Purchase Employee and Customer of the Year

Last year marked the first annual Rental-Purchase Employee of the Year and Customer of the Year awards. APRO was bombarded with entries sharing heartwarming stories of customers who felt like part of the family and employees who devoted their spare time helping others in their communities. The outpouring of affection between the industry's customers and employees was very evident. The winners of the 2001 contest will be announced at the APRO General Session and Awards Banquet.

## Rental Advertising Excellence Awards

Check out the best of the best of the prestigious RAE awards. The winning print, television and radio advertisement entries will be on display during the APRO Convention. This year, entries developed by rental dealers and entries developed by advertising agencies will be judged separately. For more information on how to enter your company's advertising next year, contact Laurie Hill at 800/204-2776 or visit [www.apro-rto.com](http://www.apro-rto.com).

## Educational seminars

Wednesday, August 8	Champagne 1	Champagne 2	Champagne 3 and 4	Versailles 1 and 2	Versailles 3 and 4
8-9 a.m.	<b>Rental Training Online Educational Program</b> Keith Carrico, Innovative Insights	<b>Secrets of Successful State Associations</b> "Tiger" John Cleek, Cleek's Rent-To-Own, and the APRO State Association Committee	<b>RTO Attitude: Keeping Your Enthusiasm</b> Jan Arnette, Z-Best Rentals	<b>Work Force 2001: Manager-Employee Relationships in the New Work Environment</b> Frank Matthews, Decision Maker Inc.	<b>2001 RTO Statistical Survey Results</b> Thomas Noon, Industry Insights
9:15-10:15a.m.	<b>Rental Training Online Educational Program</b> Keith Carrico, Innovative Insights	<b>Born to Rent-to-Own</b> Dan Companion, Rent N Go Inc.	<b>RTO Attitude: Keeping Your Enthusiasm</b> Jan Arnette, Z-Best Rentals	<b>Work Force 2001: Manager-Employee Relationships in the New Work Environment</b> Frank Matthews, Decision Maker Inc.	<b>Using Excel to Tell</b> Terry Beville, Buddy's Home Furnishings
10:30 a.m.-12 p.m. Topic Round Tables	<b>Round Table: Importance of Training in Your Rental Business</b> Moderators: Gary Ferriman and Frank Matthews	<b>Round Table: Technology in RTO</b> Moderator: Mike Viveiros	<b>Round Table: Latest Business Innovations: Staying on the Cutting Edge</b> Moderator: Amy Zeller	<b>Round Table: Add-On Services: Fees you can count on</b> Moderators: Larry Carrico and Ed Winn III	<b>Round Table: Controlling Expenses in Your RTO Business</b> Moderator: Terry Beville
Thursday, August 9	Champagne 1	Champagne 2	Champagne 3 and 4	Versailles 1 and 2	Versailles 3 and 4
1-2 p.m.	<b>Into the RTO Employees Mind APRO Study Results</b> Britt Beemer, America's Research Group	<b>Seven Keys to Hiring Quality Employees</b> Frank Matthews, Decision Maker Inc.	<b>Creating Customer Relationships in RTO</b> Fred Pearson, Pay-Less Rentals	<b>10 Ways to Avoid Bank Financing Pitfalls</b> Rory Rowland, Five Star Speakers	<b>State of RTO: 2001 Legal and Accounting Update</b> Ed Winn III, APRO
2:15-3:15 p.m.	<b>Into the RTO Employees Mind APRO Study Results</b> Britt Beemer, America's Research Group	<b>Seven Keys to Hiring Quality Employees</b> Frank Matthews, Decision Maker Inc.	<b>Creating Customer Relationships in RTO</b> Fred Pearson, Pay-Less Rentals	<b>10 Ways to Avoid Bank Financing Pitfalls</b> Rory Rowland, Five Star Speakers	<b>Born to Rent-to-Own</b> Dan Companion, Rent N Go Inc.
3:30-5:30 p.m. Company-size Round Tables	<b>Rental Round Table 1-2 Stores</b> Mike Tissot, Countryside Rentals	<b>Rental Round Table 3-12 Stores</b> Jeff Lebakken, Lebakken's	<b>Rental Round Table 12+ Stores</b> Shannon Strunk, Baber's Leasing		

# Convention registration in three easy steps

- 1 **HOTEL RESERVATIONS >>>** Deadline is July 2 to guarantee the special APRO rate at the Paris Resort of \$129 single/double. Call 888/BONJOUR (266-5687) and ask for the APRO room rate. You cannot get the discounted rate online. For more hotel information, visit [www.parislasvegas.com/](http://www.parislasvegas.com/).
- 2 **AIRLINE AND CAR RENTAL RESERVATIONS >>>** APRO is offering discounted travel through Stellar Access. Call 800/929-4242 and mention APRO group #680. To avoid the \$10 transaction fee that is charged for phone orders, book online through the APRO Web site at [www.apro-rto.com/](http://www.apro-rto.com/).
- 3 **APRO CONVENTION REGISTRATION >>>** Send in your APRO registration form by July 2 for discounted registration rates. Final pre-registration deadline is July 16. After July 16, registrations will be accepted on site only at the convention. Call 800/204-2776 for additional registration forms or visit [www.apro-rto.com](http://www.apro-rto.com) to register on APRO's secure Web site. And don't forget to also complete and send in the Employee Day registration form and the Golf Tournament registration form on page 36.



## IMPORTANT DATES

*July 2*

Last day to make hotel reservations.  
The APRO room block will be released after this date.

~  
Last day for APRO full registration discount.

*July 16*

Final deadline for APRO convention pre-registration (on-site registrations will be taken at the convention).

~  
Final day that APRO will accept convention registration cancellations.

~  
*Remember to book your flights early, as each airline offers a limited number of discounted seats. Once those are taken, you may have to book at a higher price.*



# APRO's 2001 Trade Show exhibitors

ABS Artistic Jewelry Inc.  
APA Marketing  
Action Lane  
Addison Industries  
Alliance Computing Technologies Inc.  
Armen Art Inc.  
Ashley Furniture Industries Inc.  
Associated Volume Buying  
Astro-Lounger Davis  
BDI-Laguna  
Benchcraft Inc.  
Berkline Furniture Corp.  
Bernards Inc.  
Billco Construction Inc.  
Jerry Bogo Co.  
Bonnie The Flyer Specialist/America On Hold  
Bradlin & Associates  
Capitol Sales Co.  
Central File Inc.  
Coaster Co. of America  
Colby Furniture  
ColorTyme Inc.  
Comm South Companies-E-Z Tel  
Commonwealth Distributors  
Compaq Computer Corp.  
Continental Jewelry Express  
Coventry Furniture  
Crosley Corp. Inc.  
DPI Teleconnect  
Dinettes Unlimited  
Douglas Furniture of California Inc.  
Elite Furniture  
England Furniture  
Essex Street Products  
FLX-Industries Inc.  
Fashion Craft Jewelry

Florida State Games  
Foresight Inc.  
Fouts Brothers Isuzu-GM Trucks Inc.  
Fraenkel Co.  
Fulco Pad & Moving Equipment Co.  
Furniture Answers  
GGG Graphics and Promotions  
GE Appliances  
High Touch Inc.  
Home Line Industries  
Ideal Software Systems Inc.  
Imagery Marketing.  
Inform Business Services  
JTB Furniture Mfg. Co.  
JVC Corp.  
Jondy Chemicals Inc.  
Klaussner Furniture Distributors  
Maytag Appliances  
McNamara Isuzu Trucks  
Michels & Co.  
Midwest Tropical Inc.  
Mirror Dynamics Ltd. Inc.  
NL&A Collections Inc.  
Nationwide Club Administrators  
Next Dimension Studios  
Nisha Design  
Parris Mfg. Co.  
Phillips/Magnavox  
Pilliod Furniture Inc.  
Pomeroy Computer Resources  
Pre Solutions Inc.  
Progressive Furniture  
RES Marketing Inc.  
RNL Audio  
RTO PRO Software  
RTO Plus for Windows  
The Relax-R Corp.  
Rental & Sales Software Systems  
Rental Information Systems Inc.  
River Oaks Furniture  
Rose Hill Co. Inc.  
Sanyo Fisher Co.  
Sealy Mattress Co.  
Sears Contract Sales  
Sears PartsDirect  
Shoppers View



Simmons Co.  
Smoke Signal Communications  
Southern Rings  
Southern Styles  
Spring Air  
Standard Furniture  
Stratford International  
TRIB Group  
Tax Refund Express Inc.  
Tele-Track Inc.  
Ther-A-Pedic International  
Thomson/RCA/GE  
USCertifiedLetters  
United Distributors  
Vaughan-Bassett Furniture  
Welton Sound Systems USA Ltd.  
Wenonah Investments  
Whirlpool Corp.  
Zenith Electronics Corp.

For more information,  
call Shelley Martinek at  
800/204-2776 or  
512/794-0095. Send e-mail  
inquiries to [smartinek@apro-rto.com](mailto:smartinek@apro-rto.com).

Fax registration forms to  
512/794-0097 or register online  
at [www.apro-rto.com/](http://www.apro-rto.com/).

For information on exhibiting,  
call Cindy Ferguson or Carolyn May  
at 800/204-2776.



### APRO 2001 Employee Day Registration

AVAILABLE TO STORE-LEVEL EMPLOYEES ONLY WHOSE COMPANY HAS AT LEAST ONE FULL-PAID REGISTRATION TO THE APRO 2001 CONVENTION

Name \_\_\_\_\_  
 Company \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_  
 Telephone (\_\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_\_) \_\_\_\_\_  
 Name of full-paid registrant from your company \_\_\_\_\_

COMPLIMENTARY EMPLOYEE DAY REGISTRATION INCLUDES ENTRANCE INTO ALL THE EMPLOYEE DAY SEMINARS LISTED ON PAGE 32, AS WELL AS ENTRANCE TO THE WELCOME RECEPTION, APRO GENERAL SESSION AND THE EXHIBIT HALL. THE FOLLOWING OPTIONAL EVENTS ARE ALSO AVAILABLE A LA CARTE:

#### OPTIONAL EVENTS

Check additional events you will attend and enclose payment information:

- Gala Reception: Hawg Wild at the Harley Davidson Café, August 7: \$75
- Reception and Awards Banquet: An Evening in Paris, August 9: \$95
- Regular seminar sessions, August 8 and 9: \$200
- Employee full registration (includes all paid events listed above): \$295

#### PAYMENT METHOD (FOR OPTIONAL EVENTS ONLY)

My check is enclosed and made payable to APRO  
 Charge my credit card:  American Express  MasterCard  Visa  
 Credit card number \_\_\_\_\_ Expiration date \_\_\_\_\_  
 Signature \_\_\_\_\_ Name on card \_\_\_\_\_

PLEASE MAIL THIS FORM TO:  
ASSOCIATION OF PROGRESSIVE RENTAL ORGANIZATIONS  
1504 ROBIN HOOD TRAIL, AUSTIN, TEXAS 78703

### APRO 2001 Tom Kitchens/Joe Eason Golf Tournament Registration

8 A.M., MONDAY, AUGUST 6, REVERE AT ANTHEM (BUSES DEPART FROM PARIS RESORT AT 6:30 A.M.)  
REGISTRATION DEADLINE: JULY 2. SPACE IN THE TOURNAMENT CANNOT BE RESERVED UNTIL PAYMENT IS RECEIVED BY APRO. PLEASE SUBMIT THIS FORM WITH THE CONVENTION REGISTRATION FORM AT RIGHT. A SEPARATE FORM IS REQUIRED FOR EACH PLAYER. THIS FORM MAY BE PHOTOCOPIED.

Name \_\_\_\_\_ Handicap or average score \_\_\_\_\_  
 Requested team (if possible) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Note: If a specific team is desired, please make sure that every member of the team completes the line above, indicating the same participants.

Convention attendee affiliation:  vendor  rental dealer  guest/spouse

Shirt size:  S  M  L  XL  XXL

Rental clubs will be the responsibility of the golfer and will be paid directly to the golf course on the day of tournament. Please indicate if you would like to reserve clubs:  Rental clubs: \$55...  Right-handed  Left-handed

SPONSORED BY WHIRLPOOL CORP.

## APRO 2001 Convention and Trade Show Attendee Registration

PLEASE USE THE SEPARATE "EMPLOYEE DAY" REGISTRATION FORM ON THE FACING PAGE FOR STORE-LEVEL EMPLOYEES.

EXHIBITORS SHOULD NOT USE THIS FORM AS THEY WILL RECEIVE A SPECIAL BADGE FORM WITH EXHIBITOR INFORMATION.

PRINT OR TYPE, ONE FORM PER REGISTRANT AND SPOUSE/GUEST. (PERSONAL GUEST IS DEFINED AS "SIGNIFICANT OTHER" OR IMMEDIATE FAMILY MEMBER NOT EMPLOYED BY YOUR COMPANY.) A WRITTEN CONFIRMATION WILL BE SENT TO YOU FROM THE APRO OFFICE ONE WEEK PRIOR TO THE CONVENTION. IF YOUR REGISTRATION IS RECEIVED IN OUR OFFICE AFTER JULY 16, IT WILL BE TREATED AS AN ON-SITE REGISTRATION AND NO CONFIRMATION WILL BE SENT.

Last name \_\_\_\_\_ First name (for badge) \_\_\_\_\_

Company name \_\_\_\_\_

Company mailing address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_

Business phone (\_\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_\_) \_\_\_\_\_ E-mail \_\_\_\_\_

Special needs? \_\_\_\_\_

Is this the first APRO Convention you will have attended?  Yes  No

Attendee type:  Rental dealer  Non-exhibiting vendor  Other \_\_\_\_\_

Job title:  Owner  Executive officer  District manager  Store manager  Account manager  Other \_\_\_\_\_

What is the size of your company?  1 to 2 stores  3 to 12 stores  13 to 25 stores  26 to 100 stores  101 + stores

Spouse/guest last name \_\_\_\_\_ First name (for badge) \_\_\_\_\_

Child (12 and under) last name \_\_\_\_\_ First name (for badge) \_\_\_\_\_

### FULL REGISTRATION INCLUDES:

- ▶ Welcome Reception: "APRO Class Reunion" (August 6)
- ▶ Gala Cocktail Reception: "Hawg Wild at the Harley Davidson Café" (August 7)
- ▶ Awards Reception and Banquet: "An Evening in Paris" (August 9)
- ▶ All educational seminars (August 8 and 9)
- ▶ General session with keynote by Bob Eubanks (August 7)
- ▶ Entrance to Exhibit Hall

### FULL REGISTRATION DOES NOT INCLUDE:

- ▶ APRO Golf Tournament (August 6)
- ▶ Guest program is included in spouse/guest registration only

### SPECIAL SAVINGS

APRO is again offering discounts for multiple attendees from the same company. To qualify for discounts, multiple registrations must be sent to the address on this form, along with full payment. If registrations are not sent together, they will be charged at the higher rate. Please—no exceptions!

CONVENTION ATTENDEE	FULL REGISTRATION (AFTER JULY 2)	DISCOUNT RATE FOR REGISTERING BEFORE JULY 2
<input type="checkbox"/> First through third APRO member from same company	\$395	\$365
<input type="checkbox"/> Fourth APRO member and over from same company	\$365	\$345
<input type="checkbox"/> Non-member	\$595	\$565
<input type="checkbox"/> Spouse/guest. Includes guest program, August 8 You must indicate in advance if you plan to attend guest program: <input type="checkbox"/> Will attend <input type="checkbox"/> Will not attend	\$295	\$275
<input type="checkbox"/> Child (12 and under only)	\$95	\$75

### A LA CARTE (FOR THOSE WHO DO NOT PURCHASE FULL REGISTRATION)

A la carte prices allow entrance only to individual functions as listed:	APRO member	Non-member
<input type="checkbox"/> Exhibit hall only (will not allow entrance to seminars or social functions)	FREE	FREE
<input type="checkbox"/> Seminars, Wednesday and Thursday, August 8 and 9	\$200	\$400
<input type="checkbox"/> Welcome Reception: "APRO Class Reunion," Monday, August 6	\$75	\$75
<input type="checkbox"/> Gala Cocktail Reception: "Hawg Wild at the Harley Davidson Café," Tuesday, August 7	\$85	\$85
<input type="checkbox"/> Reception and Annual Awards Banquet: "An Evening in Paris," Thursday, August 9	\$95	\$95
<input type="checkbox"/> Guest Program: "Rags to Riches," Wednesday, August 8	\$75	\$75

**OPTIONAL EVENT** } **GOLF TOURNAMENT:**  I will be attending the 2001 APRO Tom Kitchens/Joe Eason Golf Tournament. (Complete the separate Golf Tournament registration form at left and include it when mailing this registration form. Cost is \$100 per player.) \$ \_\_\_\_\_

### ADD ALL FEES DUE AND ENTER TOTAL HERE

▶ **TOTAL \$** \_\_\_\_\_

My check is enclosed and made payable to APRO.  Charge my credit card:  American Express  MasterCard  Visa

Credit card number \_\_\_\_\_ Expiration date \_\_\_\_\_

Signature \_\_\_\_\_ Name as it appears on card \_\_\_\_\_

PLEASE MAIL OR FAX THIS FORM, WITH PAYMENT INFORMATION, TO:



1504 ROBIN HOOD TRAIL, AUSTIN, TEXAS 78703  
800/204-2776, 512/794-0095, FAX 512/794-0097, WWW.APRO-RTO.COM

**CANCELLATIONS WITH 20 PERCENT SERVICE CHARGE ACCEPTED BEFORE JULY 16. NO REFUNDS WILL BE ISSUED AFTER JULY 16.**

# CROSLEY®

A NEW WAY TO

CRO-MAY-ZEN



Crosley is the only appliance company that pledges its entire sales efforts to independent dealers. And now, that may determine the future of independent dealers businesses. Effective immediately Maytag Appliances

## CROSLEY®



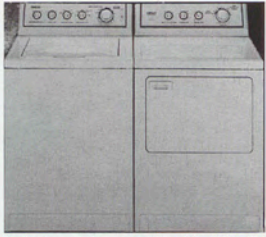
### Profit Opportunities

### Profit Op

#### CROSLEY®



14 models to select from

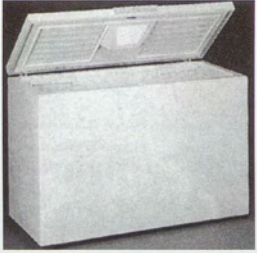


Full selection of Compacts, Portables, Thin Twin, and Giant Capacity models are available

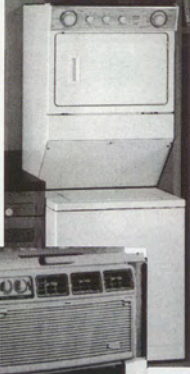
*Crosley on a Product is Like Sterling on Silver®*



38 models are available



Over 20 models sized to fit your needs



30 models from 5,000 to 30,000 BTUs

#### CONSERVATOR® By CROSLEY



5 glass top, self clean models



5 self clean models



Selected models with water filtration

*Crosley is manufactured exclusively for independent dealers!*  
**Make Crosley your value appliance profit line!**

#### MAYTAG

#### JENN-AIR

A complete line of appliances

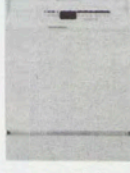


Electric Smooth Top with Brushed Chrome finish



30"

Outstanding Q  
Excellent Profit M



Efficient, quiet dishwashers



The Lead

**Maytag appliances**  
...only to qualifie  
The independents' profit

**Crosley Distribution Centers provide three major functions for i**  
**For more information about these three demand-line prod**  
**area, or contact Crosley Corporation by phone: 336-761-**

TO MARKET

CRO-MAY-ZEN

# CROSLEY®

Distribution Centers are in the unique position to offer independent dealers **PROFIT OPPORTUNITIES**. Electronics and Crosley Appliances may be ordered from one source... your Crosley Distribution Center.

TAG



zenith **Z**

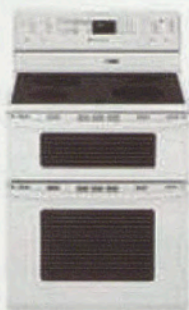
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## Profit Opportunities

TAG

**Magic Chef®**

g built-in and free-standing



30" Electric Deluxe Smooth Top



40 assorted models

Line  
ble through Crosley  
pendent Dealers!  
own for its High Quality!

zenith **Z** ...the best electronics profit opportunity for Independent Dealers!

Order what you need... *when you need it!* Your Crosley Distribution Center delivers on time every time!



13", 19", 25" & 27" Deluxe models



25" & 27" Deluxe Consoles



32" & 36" Deluxe models



DVD - CD Player



Dual Deck CD Recorder - Player



56" HDTV Models



64" HDTV Models

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# TAPPING INTO THE FAST-GROWING HISPANIC MARKET

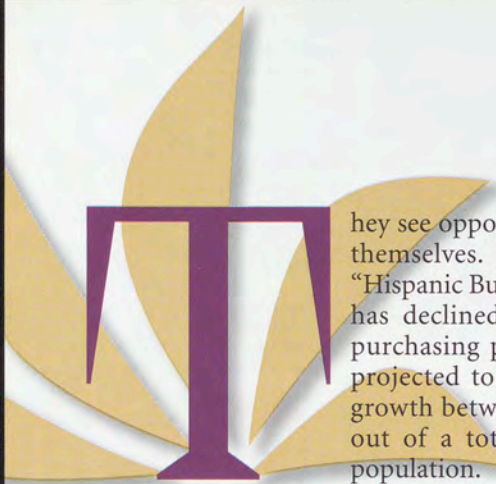
There's no doubt about it: venturing into a new market can invigorate and enrich your business—well beyond the income statement and balance sheet. It can also be very tricky and involves some careful evaluation and planning. If done right, however, your rental business can join other successful businesses that are tapping growing markets that previously have been relatively ignored. One of the fastest growing markets in the United States, of course, is the Hispanic market, with \$223 billion in combined buying power. More and more rental dealers are coming to realize that they can increase their BOR by marketing directly to this burgeoning group.

BY MARY McVICKERS

BIENVENIDOS



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hey see opportunity—and they're right. The statistics speak for themselves. According to Ricardo A. Lopez in his article, "Hispanic Buying," that while the income level of U.S. Hispanics has declined a bit over the past few years, the combined purchasing power has gone up. The Hispanic population is projected to account for 44 percent of the U.S. population growth between 1995 and 2025. That is 32 million Hispanics out of a total of 72 million people added to the nation's population.

"Businesses that cater to them [Hispanics] directly and pay attention to the Hispanic culture and heritage will benefit from tapping into this large source of purchasing power. It is indeed the Latinos' desire to maintain their roots which makes this market so receptive to target marketing," says Lopez.

Rental-purchase businesses are part of the trend of expanding into the Hispanic market and there are elements of the trend that seem almost made-to-order for the industry. How have these businesses done it?

#### IDENTIFY YOUR MARKET

"Hispanic" is an umbrella term that includes many diverse cultures, including Mexican, Puerto Rican, Venezuelan, Costa Rican and so on. Differences go well beyond identification with certain countries. Traditions, holidays, customs, even the basic culture and language can differ widely. Puerto Ricans don't respond to Cinco de

Mayo, the Mexican holiday, any more than someone arriving in the United States from Norway would respond to Bastille Day or Chinese New Year.

Find out about the cultural importance of different holidays—beyond just the "excuse" to drink beer on Cinco de Mayo, says Mark Peterson of H&H Furniture in Yakima, WA. Peterson's stores have successfully ventured into the agricultural Hispanic market.

Most Hispanics in the United States—about two-thirds—in 1999 were of Mexican origin, while people of Puerto Rican origin accounted for 10 percent of the total Hispanic population. A smaller percentage of Hispanics are from South and Central America—but don't overlook the fact that a small percentage of a large number can still mean large pockets of people and potential customers. Overall, Hispanics account for 12.5 percent of the U.S. population, according to the 2000 Census, which translates to 35.3 million people. This is not a market to blink at.

If one or more of your stores has a local Hispanic population and you are considering marketing to that population, your first step is to identify the predominant culture of origin. Immigrants obviously tend to settle where there are others from their country or even from their state or region, so a local population tends to be pretty homogeneous rather than a mixture of originating countries.

In spite of the vast differences between various groups, there are several basic components evident in all "segments" of the Hispanic population. One of the most predominant—and one that rental-purchase dealers need to pay careful attention to—is the high priority placed on family and home life.

"There is an emphasis [in the Hispanic population] on making homes comfortable and inviting," says Mamie Salazar Harper, owner of Fiesta Rent To Own in El Paso, TX. "This influences how we set up the showroom. For example, home-like groupings, with a strong appeal toward comfort and attractiveness, is more appealing to Hispanic customers than a straight line-up of furniture."

#### IDENTIFY YOUR OPPORTUNITY

The second step is to identify your area of opportunity. This is more complex than identifying the nature of the Hispanic market in your area. It involves making the decision whether your business is ready to venture into a different market and if there's a match between your business and that market, which isn't always as obvious as it may sound.

"We have a large Hispanic population here in Eastern Washington State," says Peterson. "In fact, half of our county is Hispanic. We decided that if we were going to truly tap the market potential, we could not ignore this demographic group—it's huge! Segmenting our business has been vital to our growth."

If there already is a strong representation of rental-purchase dealers working the Hispanic market in your area, there still may be opportunity for you. However, as you would when

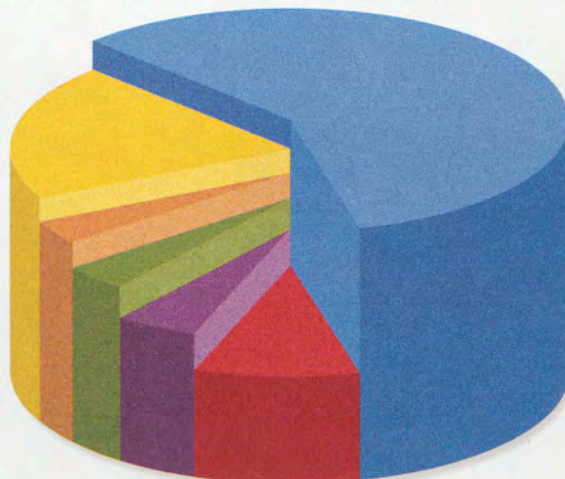
## WHO HISPANICS ARE

BY NATIONAL ORIGIN IN THE UNITED STATES

- Mexican: 58.5%
- Puerto Rican: 9.6%
- Central American: 4.8%
- South American: 3.8%
- Cuban: 3.5%
- All others: 19.8%

**Total Hispanics: 35.3 million**  
**Percent of population: 12.5**

SOURCE: U.S. CENSUS BUREAU



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**"THERE IS AN EMPHASIS [IN THE HISPANIC POPULATION] ON MAKING HOMES COMFORTABLE AND INVITING. THIS INFLUENCES HOW WE SET UP THE SHOWROOM. FOR EXAMPLE, HOME-LIKE GROUPINGS, WITH A STRONG APPEAL TOWARD COMFORT AND ATTRACTIVENESS, IS MORE APPEALING TO HISPANIC CUSTOMERS THAN A STRAIGHT LINE-UP OF FURNITURE."**

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undertaking any new marketing situation, when trying out a new niche, you want to be sure that there is room for you in your current market. Usually there is, especially since the Hispanic market is growing every day. But, assessing your competition is critical to see just where you can compete without it turning into a head-to-head contest that chews up a lot of resources without a lot of gain.

You also need to consider the type of investment it will take to cater to this market. Much of this is obvious, such as physical space, a store, inventory, delivery and so on, but what about the less obvious investments?

"We're in an area where television advertising is very affordable," says Peterson. "There are five Hispanic stations and several newspapers. Our customer base is predominately Mexican—many of them agricultural workers. [Yakima is in the eastern area of Washington state, which is heavily agricultural.] Not all of the stations are Mexican, however, and radio stations can vary in audience of course, so you have to choose your media carefully. We keep the message the same for English and Spanish ads, basically just translated."

And you can't ignore the investment in staff fluent in Spanish. "There absolutely must be a Spanish speaker in the store," says Peterson.

Mamie Salazar Harper in El Paso agrees. "Many people who are bilingual have a higher comfort level with Spanish than with English," she says. She uses flyers printed in both English and Spanish.

Delivery people and customer serv-

ice people must be Spanish speaking as well. These folks are, after all, essential customer contacts. Much of the success of the customer retention will depend on these areas.

"It will hurt you if you aren't willing to work hard on customer service with the Hispanic market," says Harper.

High-quality customer service has a slightly different import in the Hispanic market than with other groups. While we all know that customer service matters significantly, Hispanics are closer to the market tradition of knowing who is selling to you and then developing a relationship, thereby customer loyalty, with a store manager or account rep. We all should remember practicing that tradition at some place and time in our past, but many of us

are now far removed from it, but not so with Hispanics.

Similarly, when you are researching a new market, making plans to participate and getting ready to launch, your time and attention (or someone else's) is going to be spoken for. What effect will this have on your continued participation in the rest of the business? Again, a "cost" to consider.

All of these costs—time, money, effort—can be dealt with and usually fairly readily. Paying attention to these considerations early on will do a lot toward ensuring your new venture is successful.

#### THE PRODUCT MIX

Is the product mix for the Hispanic

## SHOULD YOU TARGET THE HISPANIC MARKET?

**T**he two most common problems in a new market venture are lack of planning and undercapitalization. As tempting as the opportunities may be in the Hispanic market, don't rush into it—even though you get wind of a close competitor about to enter the market. This is a new market for your business and for you.

"There's definitely a learning curve," says Peterson. Your business needs to be consistently stable before you consider any expansion. Furthermore, a change involves capital. Look carefully at your debt structure and your cash flow. Be conservative in your estimates as revenues may not come in as quickly as you anticipate and it's a sure thing that expenses will be higher—and some perhaps unexpected—no matter how carefully you plan.

market different from the product mix of another market?

"Definitely," says Peterson.

Color and design preferences have cultural roots and products you're trying to market to an Hispanic market should reflect this. Just as an English market would favor chintzes and the traditional English country look and the Chinese market favors lacquer reds and gold, the Hispanic market is drawn to certain colors as well. The color preferences are brighter, with more reds, yellows, some oranges, blues and greens. These are the "true" colors, more in the primary family, with no heather or muted shadings. The "muddy color" or neutral look (beige, natural, brown tweeds) does not work in this market.

If you have any doubt about what this look is, go visit a store that sells fabrics in a Hispanic neighborhood. Look at pictures of traditional clothing. Think bold flower colors; this is a culture that lives with flowers year round.

## HISPANIC MARKET MEDIA HABITS

- ⊕ Television is the medium of choice
- ⊕ Hispanics watch more television—3.6 hours on weekdays compared to 3.2 for all Americans.
- ⊕ Seventy-five percent spend most of their television and radio time with Spanish-language programming.
- ⊕ Central American Hispanics watch the most television.
- ⊕ Cubans spend most of their time reading weekly magazines.
- ⊕ Dominicans spend most of their time listening to the radio and reading daily newspapers.

SOURCE: HISPANIC RESEARCH INC.

In the past it was difficult to find upholstered furniture that would work well in the Hispanic market. "Furniture manufacturers are finally figuring out the range of tastes that are out there," says Peterson. However, he says, you still have to search for the right products.

"Hunter green checked fabrics don't

do well in this market," says Peterson.

For more ideas, buy a Spanish home furnishing magazine and look at what is featured. This can give you ideas for how home settings are presented for this market as well. If you do locate that fabric store, buy some and have some throw pillows or hangings made for your display area.

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## WORD-OF-MOUTH MARKETING

Here's where your business can benefit from the strong Hispanic tradition of close family ties and emphasis on family. We all know word-of-mouth advertising is the best marketing tool around, but this truism takes it to a whole new level in the Hispanic market.

"Much of our business comes through word of mouth. Because of the close-knit nature of the community, we get excellent referrals," says Harper. "And we build on that."

Fiesta Rent To Own offers two kinds of referral bonuses to customers. One is a \$25 credit, which is applied to the current customer's account. The other, which has had a particularly strong response, offers a \$25 grocery gift certificate. For this, Fiesta partners with a local grocery chain. Either bonus takes effect once the new customer has had a rental product for one month and has made payment.

Referrals are marketing at its best and at its most basic. There are no gimmicks, no clever ads to beguile potential customers. The success of it is entirely up to you. The importance of a strong customer-service base cannot be overemphasized.

## INVESTING IN RESOURCES

As part of your planning, you'll want to allow sufficient time to investigate and develop resources. Who, for example, will you get to do the translating on your advertising and promotion? Or, is it better to utilize different promotions entirely? In some target neighborhoods, a more specialized promotion may be more effective. The "look" of promotional material in the Mexican community is different than the "Anglo" look. If you feature color photographs of room settings, you obviously need different photos.

The need for Spanish-speaking employees to serve customers in the store, work in customer service and make deliveries is obvious. Less apparent is the investment needed to hire and train these employees. All employees who have contact with your public are important and are critical to the success of the venture.

If you are uncertain about locating

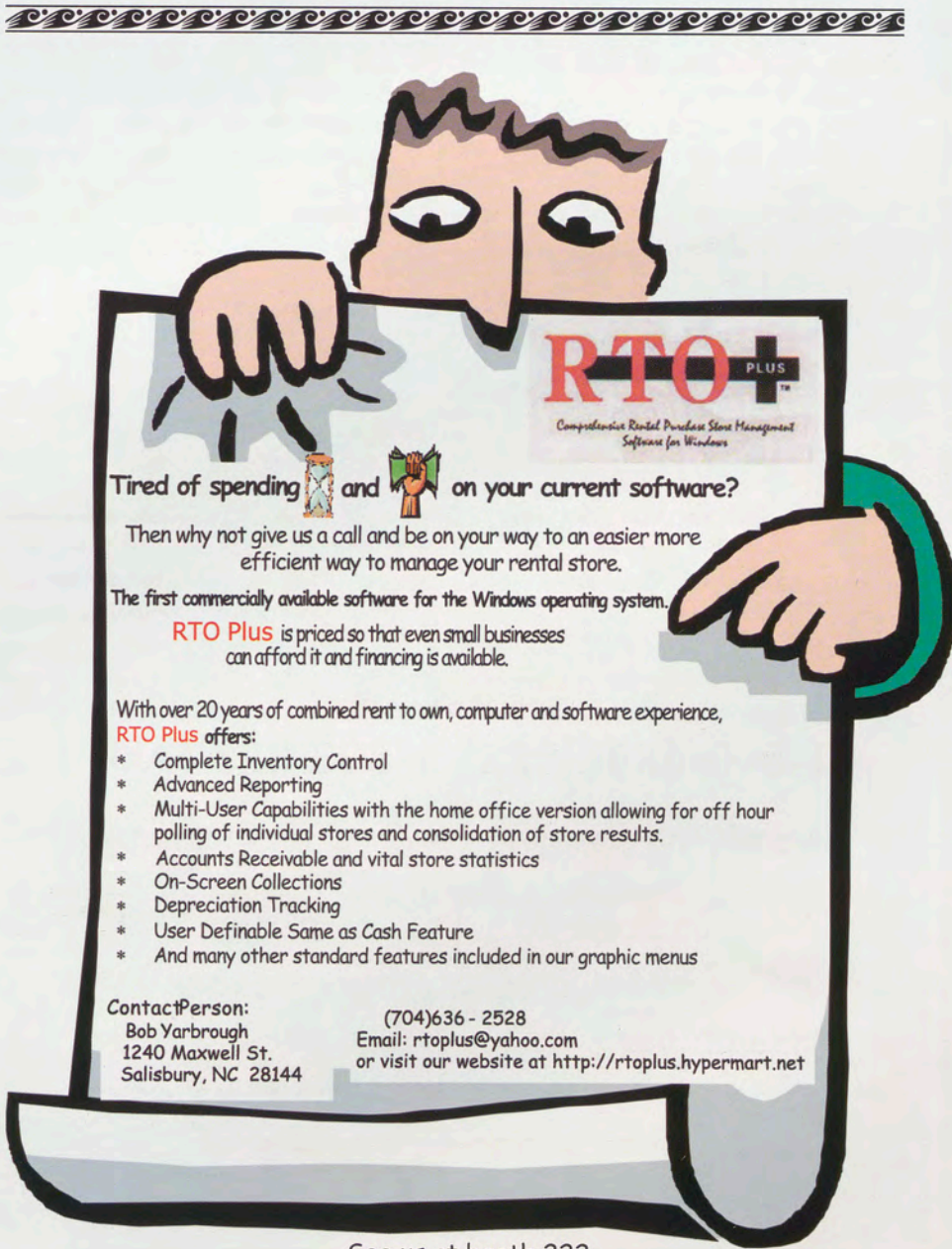
the resources you'll need, particularly for promotion and translating, talk to another business that has a large Hispanic customer base. If there is a local or regional Hispanic Chamber of Commerce, contact the office. Work with the Spanish media.

"We spend about one-third of our radio advertising budget on Spanish-speaking stations," says Peterson. "Our print materials are printed in both Spanish and English, too. We also sponsor local Mexican soccer teams to get our name out there and support the community."



## EN CONCLUSIÓN

Venturing into a new market is a commitment, and when that new market has a strong cultural component, the venture involves a different type of commitment than just putting together a plan, rounding up the capital and launching. If you don't have a genuine interest in and respect for doing business with the Hispanic culture, your efforts will not go far. If you do, you, your employees and your business can benefit well beyond the bottom line. ■

*Mary McVickers is a free-lance writer.*



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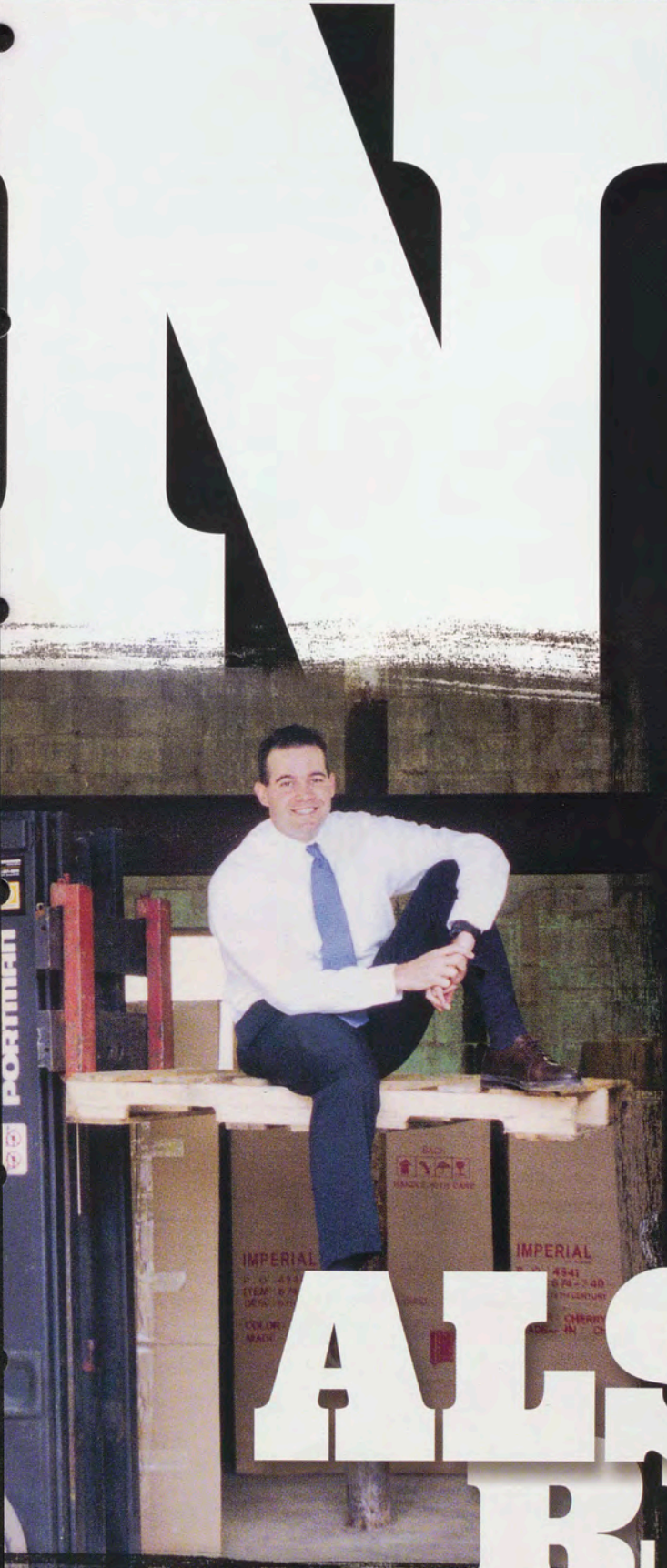
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AND SERVICE



A photograph of a man in a white dress shirt and blue tie sitting on a wooden pallet. The pallet is stacked with several cardboard boxes. The man is smiling and looking towards the camera. The background shows a warehouse setting with concrete walls and a large white letter 'N' on the wall.

**APROfile series:  
Second generation  
businesses**  
By Margaret Harrist

**T**he answer took them both by surprise. It happened during their annual father-son golfing vacation. Darrell Tissot, owner of the Countryside Rentals chain of stores in southern Ohio, once again asked his son, Mike, if he'd like to join his company. Mike had graduated from Denison University with degrees in economics and math five years earlier and had been working for a large advertising firm in Chicago ever since.

**ALSO  
RISES**

I had some frustrations with my job and realized that it was not something I was going to do for the rest of my life," Mike remembers. As an account executive with the agency, he helped develop marketing strategies for a variety of companies, including Phillip Morris and Maytag. "I knew that I wanted to move closer to my parents because we've always had a very close relationship. In talking with my dad, I realized he needed my help—and I thought it would be fun to work with him in the business. So I told him yes."

The Tissots agreed that they would get out of the arrangement at any time if things weren't working or if they weren't getting along. "We weren't going to let it hurt our relationship," Mike says. "The scary part for me was that it's one thing to quit an ad agency, but it's another thing to work at a business your dad has spent 15 years building. It's not something you can walk out on. I didn't want to let him down."

Mike joined the company in September 1997. Since then, Countryside has

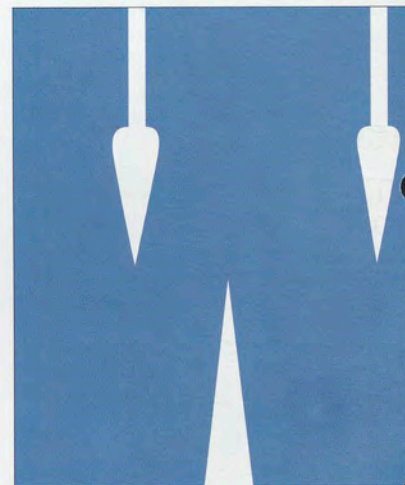
added three new stores and has seen a 20 percent increase in same-store revenue each year. The chain's profitability doubled from 1997 to 1999.

"What my father started and built was phenomenal," Mike says. "He has done some fabulous things with this business and has built a company where people love to work for him. He has always operated with the utmost integrity. To be able to add to what he's created has been a wonderful opportunity for me."

## A FITTING BUSINESS

Before launching his rent-to-own business in 1985, Darrell had been a schoolteacher and had owned a construction business and a home improvement center. "I wanted to find something that had a value beyond the goodwill of the owner; a business I could build and sell. I didn't want to have to be the front person of the business, because that limits expansion possibilities—particularly in small towns. After doing some research, I decided that rent-to-own was a good business to be in," he says.

Darrell started his first rent-to-own location in Hillsboro, OH. Within 18 months, he opened a second location and continued to add stores gradually through the years. Today, Countryside Rentals includes 12 stores in Ohio and one in Kentucky.



"I decided from the beginning not to add stores too quickly because I didn't want to get highly leveraged. I don't want bankers running my business," he says.

In those early years, he made the most of educational programs available through APRO and of the opportunities to learn from other APRO members. He served on the APRO board of directors and executive committee for several years and was president of the Association in 1997. He also served as president of The Rental Industry Buying Group (TRIB). And in August 2000, Darrell received the President's Award of Excellence from APRO for his outstanding contributions to the rent-to-own industry and the Association.

"Serving on the boards of both groups over the years probably made me



at my father started and built was phenomenal," Mike says. "He has done some fabulous things with this business and has built a company where people love to work for him. He has always operated with the utmost integrity. To be able to add what he's created has been a wonderful opportunity for me."

a better business person than I would have otherwise been," Darrell says. "I've seen a lot of positive changes in the industry. I think rent-to-own is a more accepted business than it used to be. The entire industry has improved its business practices immensely and has in turn created a stronger customer base."

### BUILDING ON SOLID GROUND

When Mike signed on with Countryside Rentals, it was a 10-store chain. "The company had expanded to the point where it required certain talents I really didn't have—or didn't want to take the time to develop," Darrell says with a laugh. "Mike came in at the right time and brought the talents we needed. He has taken this company to new levels."

Although Mike's initial focus was marketing and business strategy, he started to identify inefficiencies and opportunities to improve in other areas. "I think my inexperience made me pretty good at the business because I wasn't caught up in the way things have always been done," Mike says. "By the end of my first year here, I knew this was going to work when I saw that I was making a difference to the company's bottom line."

With his background in marketing, Mike focused on building stronger brand awareness and carefully targeting the company's promotional efforts. His penchant for numbers enabled him to dig deeper into the nuts and bolts of the business to find ways to increase profitability.

He continued the monthly managers' meetings his father had established, but began adding more detail to the information provided and discussed.

"We have total open book management, which can be scary if employees

aren't armed with the knowledge to understand it. We go over the profit-and-loss statements for the company and for each store and work to help our managers thoroughly understand the business of this business. There are so many angles to consider—from how long the product is going to stay out to whether a lower rate will help it stay out longer and much more. We go over what the details mean, what we could do better and how the details affect each store's profitability. Our managers understand how each aspect of their day-to-day operations affects their store's bottom line," Mike says.

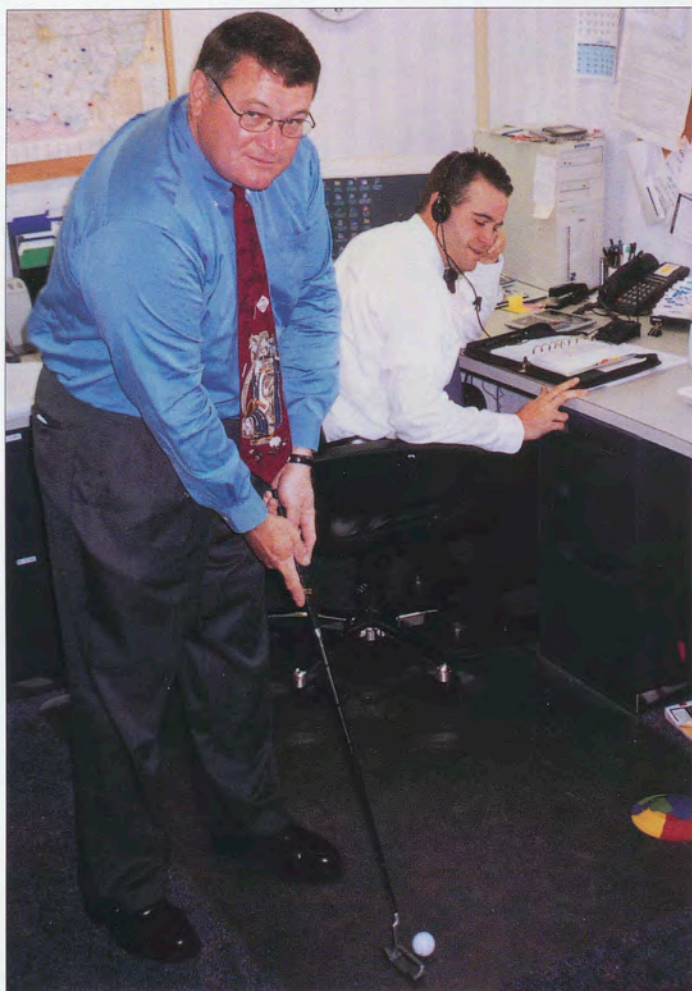
This greater depth of knowledge has paid off for both managers and staff, who receive a percentage of Countryside's profits through the company's bonus plan.

### FOCUS ON EMPLOYEES

"The people who manage the storefronts are the most important people in this industry," Mike says. "The store managers create the working environment at their store. That goes far beyond what I can do as the owner. It's the day-to-day reality."

What he has done to foster a positive atmosphere in the stores is build upon or initiate a number of programs designed to reward high performers and improve employee retention company-wide. Countryside uses a streamlined evaluation process to identify top performers. The company focuses on nurturing those employees and paying them well, Mike says.

In addition to a bonus plan that is tied to store and company profits, Countryside provides employees with a number of programs to help them personally and professionally, including:



until there's a slot available to interview candidates because we're always looking for people to help grow our company. When we lose an employee, our lead time is cut in half because we already have applicants," Mike says.

But there's far more to Countryside than number-crunching and watching the bottom line. The company takes time out to celebrate employees' accomplishments at a company-wide annual meeting, where awards for store-, manager- and employee-of-the-year are presented. The event has proven to be so popular with employees that Mike is considering making it a full-day affair in 2002.

"I'm not one to consider my worth by the number of stores. I think it's more important for the stores to do well," Mike says. "If this company stays at 13 stores for the rest of the time I'm here, that's O.K. with me as long as the stores and employees continue to get better and better.

"What I didn't really understand when I took over the business is that 100 families are counting on me. That's a different perspective. In marketing, I did my job and went home. But the decisions I make here affect me and my new wife, my father and all of the people who have committed to this company. I feel very strongly that my role is to enable the employees to succeed and deliver results."

- employee discounts on products
- college tuition reimbursement
- low-cost medical insurance
- a 401K plan that includes profit sharing contributions and an aggressive matching program
- emergency loans
- training classes

"On-the-job training is not training. The sink-or-swim theory just doesn't work," Mike says. "In the past year or so, we've offered employees training classes focusing on sales techniques and product knowledge as well as account manager training and a rent-to-own orientation class that new employees take within their first month. We want to teach people how to succeed in this business."

Although the tight labor market made employee recruitment challenging everywhere last year, Countryside took a proactive approach to hiring that helped minimize empty slots. The company allocates a percentage of its advertising budget to recruitment ads even if no positions are available.

"Our goal is always to have a pool of applicants to choose from. We don't wait

The decisions I make here affect me and my new wife, my father and all of the people who have committed to this company. I feel very strongly that my role is to enable the employees to succeed and deliver results."

#### STRENGTHENING THE INDUSTRY

Like his father, Mike is finding the educational opportunities and the contacts available through professional associations to be very valuable. He currently serves as the vice president of the Ohio Rent-to-Own Association and is a board member of The Rental Industry Buying Group, where he is the chairman of the furniture committee.

"I've found the associations to be a great networking tool. It's nice to be able to call another 13-store dealer in another region and talk about business ideas and strategies. Those colleagues have become my informal advisory committee," he says. "I also appreciate how the associations keep us abreast of any legal or political issues. That's increasingly important."

Mike acknowledges that the slowing economy may affect the industry in the near-term, but he thinks there are opportunities to be found. "We just

need to tweak our marketing a bit to bring in customers who haven't considered us before," he says. "One of the things I love is hearing a new visitor to our store remark about how they didn't expect to see such high quality products. I feel good that we help people gain ownership of those items."

For now, his goal for Countryside Rentals is to keep improving that bottom line—and to arm his employees with the education they need to make that goal a reality.

"I realize that I work for my employees. And in the past few years, our staff at headquarters has made the transition to realize that they work for the stores and not the other way around. That's been an interesting dynamic and has really changed the tone of our day-to-day interactions," he says.

Darrell, who is now semi-retired, is more than pleased with the growth and success of the business he started. "Mike is now running the company and doing a wonderful job. I couldn't be luckier," he says.

"I think the key to this business has always been getting good people, trusting them to do their job and treating them right," Darrell continues. "Everything we do is about relationships—whether it's with my son, family, community, employees, customers or friends. A relationship won't last unless both individuals or organizations receive rewards from it. It's that simple."

With Mike now leading the way, Countryside continues to put people first.

"I want to build a company where my employees are happy to come to work. I want to make some employees rich because they've done a great job," Mike says. "Every year and every month, I look at the profit-and-loss statement as my scorecard; it's my evaluation of whether I'm doing a good job or not. As we continue to grow from a revenue and profitability standpoint, we can continue to do the neat things I love to do such as pay people more, throw big parties and events and add better benefits. All that comes after the success." ■

Margaret Harrist a free-lance writer.

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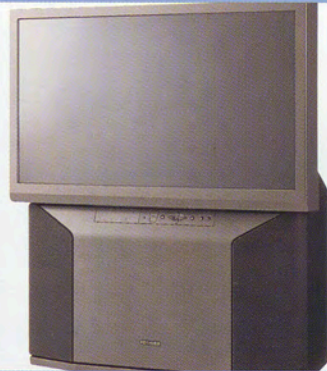
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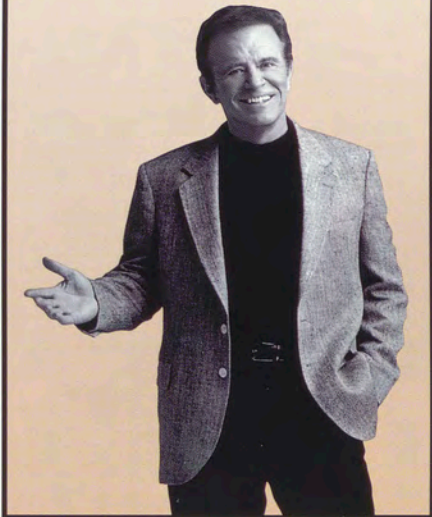
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ON PAGE 25.**



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## WHO'S WHO IN

# Electronics

The following list of electronics providers cater to the rental-purchase industry. All are either APRO associate members (\*), advertisers (+) in APRO publications or APRO convention exhibitors (^).

#### Capitol Sales Co. \*^

Contact: Stephen Konsor Sr.  
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#### Commonwealth Distributors Inc. \*^

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#### Florida State Games \*^

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Contact: Keith Ido  
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#### Leading Edge Distributors \*

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#### Philips Consumer Electronics \*^

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#### RES Marketing Inc. \*^+

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#### Sanyo Fisher Co. \*^

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#### RCA/GE \*^+

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#### Tritronics Inc. \*+

Contact: Kim Wagner  
1306 Continental Dr.  
Abingdon, MD 21009  
800/638-3328, ext. 1211  
Fax 800/888-3293

#### Welton Sound Systems USA \*^

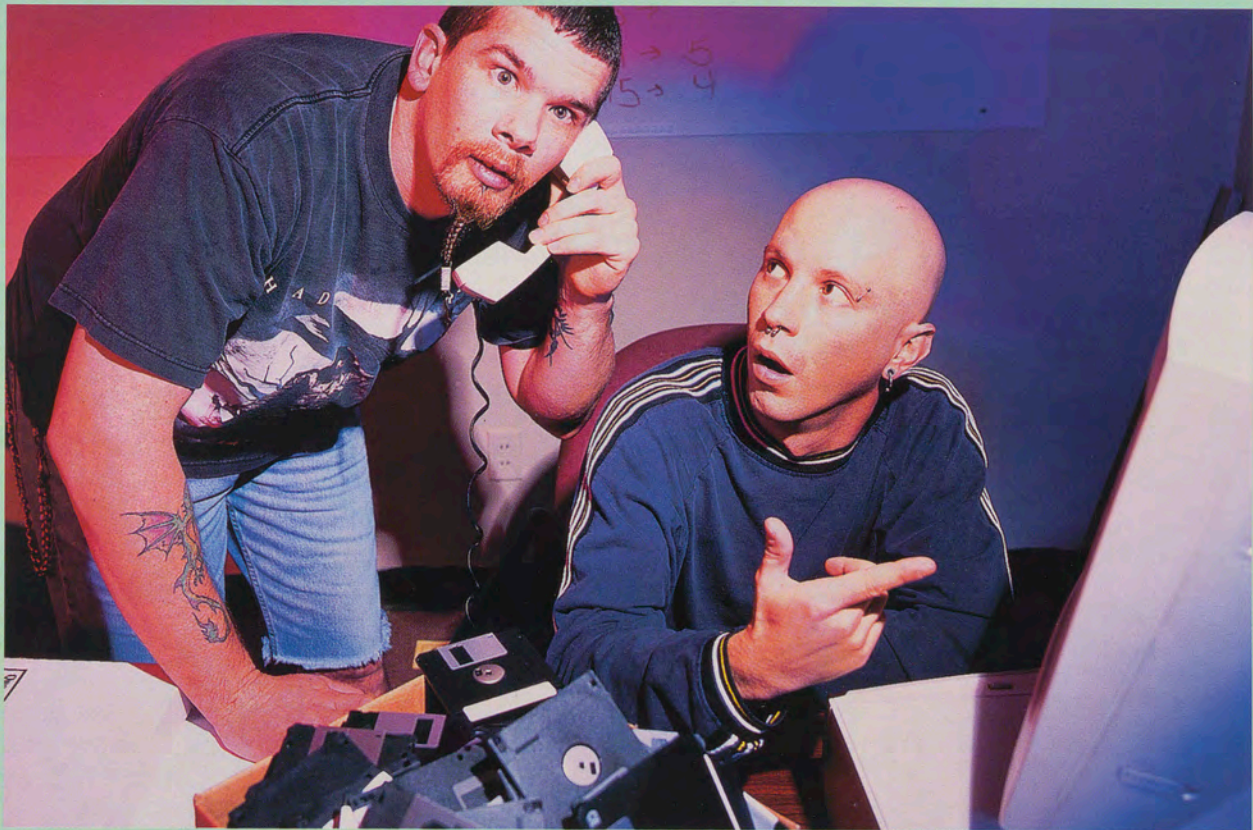
Contact: Steve Sherman  
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**M**any collection laws that apply to rental companies and similar businesses are merely various state governments' attempts to legislate ethical business behavior.

For example, there are limits placed on when we can call customers. There are also laws governing what we can say on the phone or to a neighbor or coworker of a customer. The law in most states regulates even what we write on a door hanger or say to an answering machine.

To some in this business, it may seem difficult to navigate through all these regulations and require-

ments and still make the company card close standard, whatever that may be.

At Rainbow Rentals, we closely

track "performance." We do that by comparing how much revenue is collected versus the total possible revenue we would have collected if every single customer paid up and no one returned his or her rental merchandise. This is not a unique concept. I suspect everyone in this business looks at this relationship in one way or another.

Would it be possible to improve our "performance" percentage if we were not constrained by the law and requirements on how we go about collecting expired rental accounts?

I don't think so. The answer lies in understanding exactly why one person would want to give another person money. If you ask a seasoned account manager why his or her customers pay up, you will invariably get one of three different responses.

The most common answer involves some form of "intimidation." "They pay because they know if they don't, I will pick up my stuff." (You can pick up your items; however, the customer can get similar if not exactly the same stuff delivered by nightfall from one of your five competitors in the neighborhood.)

The second most common answer requires some form of "fraternization." "I make friends with my customers and treat them as equals. That is why they pay me." (Well, if I am down to my last \$50 and my wife wants some new clothes, guess who loses?)



By **MICHAEL J. VIVEIROS**

"A four-year-old child can tell you why one person gives another person money: 'Because they want to.'"

The final answer involves some form of trickery. Trickery works once. Then a new trick is needed for every payment and they get hard-

er to come up with because once customers realize they have been tricked they will never believe another word you say.

A four-year-old child can tell you why one person gives another person money: "Because they want to." Customers pay because they want to and for no other reason. Once this reality hits home, an account manager is well on the way to maximizing "performance" as well as never violating any ethical requirements of the rental business.

Successful collections are just another extension of "selling" the customer on your product and service. The best collectors can be the best salesmen if they latch on to the secret of good account management. You have to "sell" the customer on the benefits of having a good payment record. You "sell" them on the fact that a good payment record means they are one phone call away from having thousands of dollars worth of merchandise instantly delivered, assembled and installed by people who are happy to do it. You "sell" your customers on the pride of providing a higher standard of living for their families without running the risk of getting into irreversible debt.

Once you have sold your customers on the benefits of maintaining a good rental account, they will want to pay. Then you won't ever have to keep track of what the government says you can or cannot do to "perform" your job. ■

*Michael J. Viveiros is president of Rainbow Rentals based in Canfield, OH.*

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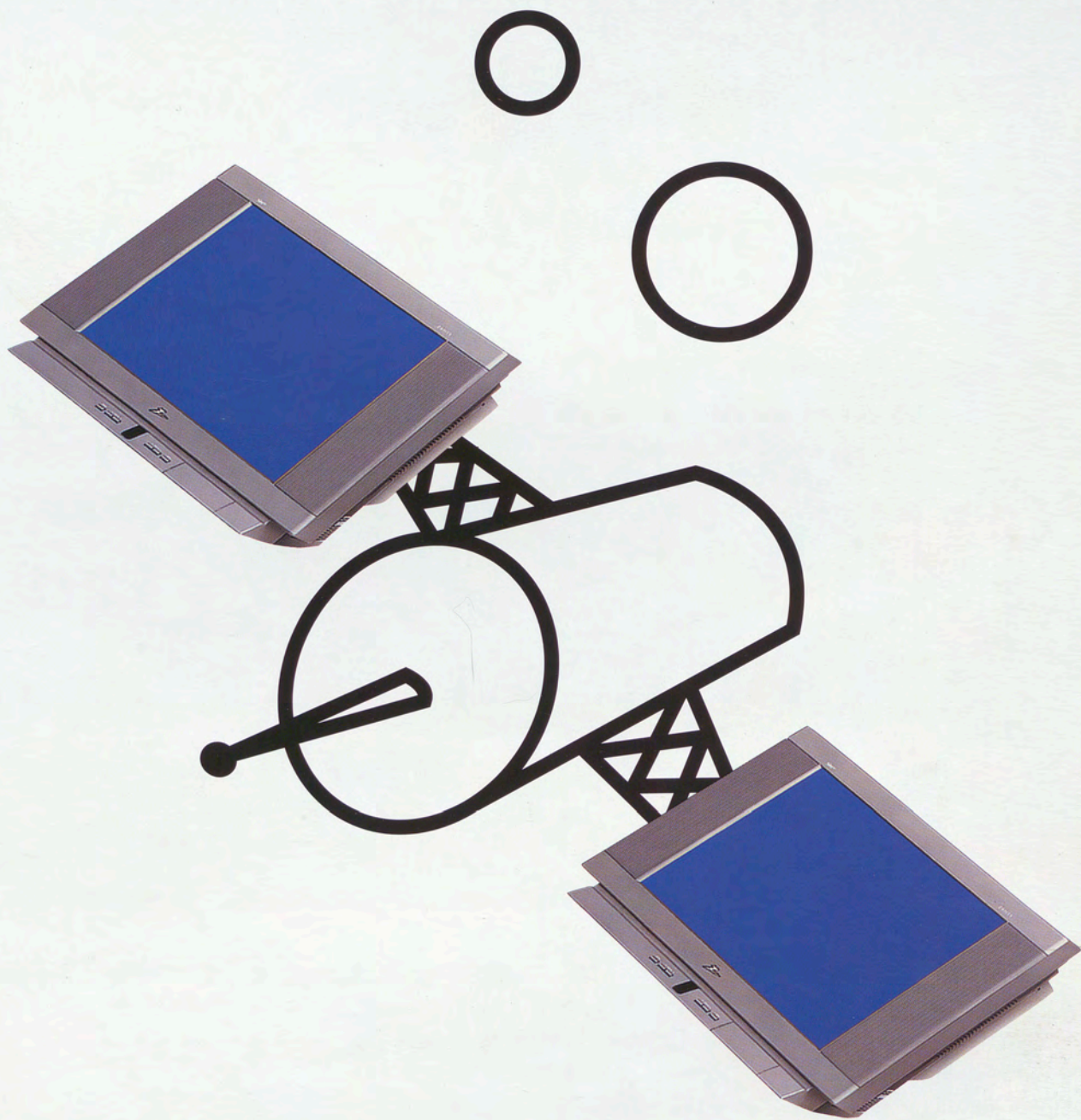
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