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PROGRESSIVE

Rentals



THE RENTAL-PURCHASE INDUSTRY | MARCH-APRIL 2002

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PROGRESSIVE RENTALS
MARCH-APRIL 2002

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You're not alone if you are experiencing anxiety about flying after the September 11 tragedy. However, the time has come to face those fears and head back to the skies. Learn how to ease your apprehension and what you can do to help other reluctant flyers overcome their fears.

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Focus on the Vermont Rental Dealers Association



Welcome to the future of learning

APRO's new Rental Training Online courses offer specific rent-to-own training in a convenient, flexible, affordable way—over the Internet. Visit APRO's Virtual University at www.apro-rto.com and learn new skills or brush up on old ones.

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Management of the Rent-to-Own Account
 See page 5 for details



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news

BREAK

COMPILED BY
JULIE SHERRIER

Rental dealers hit the “Road to Mandalay”

Rental dealers will travel to the Mandalay Bay Resort this summer to attend the 2002 APRO Convention and Trade Show in Las Vegas. Scheduled to be held July 22–25, the national industry trade show is geared specifically for rental dealers and industry employees to check out the more than 200 booths exhibiting everything from appliances, electronics and delivery trucks. There also will be a multitude of seminars available for RTO professionals, presented by some of the most respected industry experts in the country, in addition to networking opportunities, social events and, of course, the non-stop entertainment of Las Vegas itself.



APRO's 2002 host hotel, the Mandalay Bay, is one of the most elegant and exciting new properties in Las Vegas.

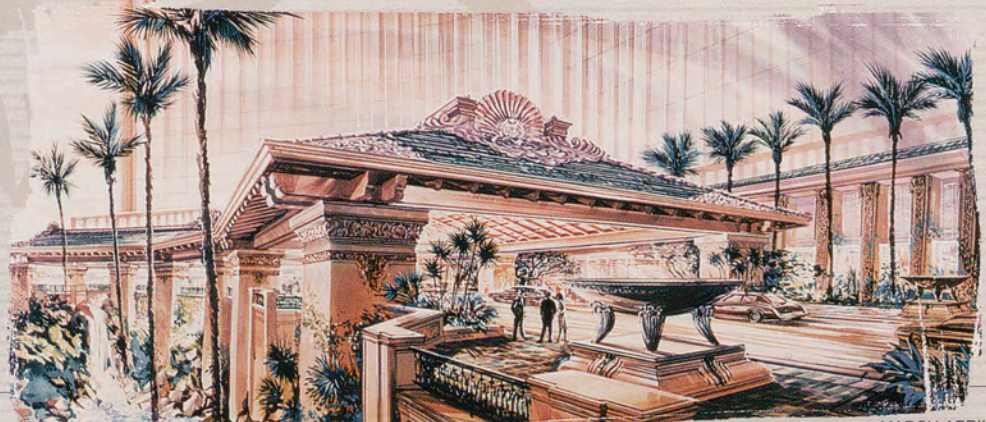
Situated at the south end of the Las Vegas Strip, the Mandalay Bay features a 43-story tropical theme resort and casino

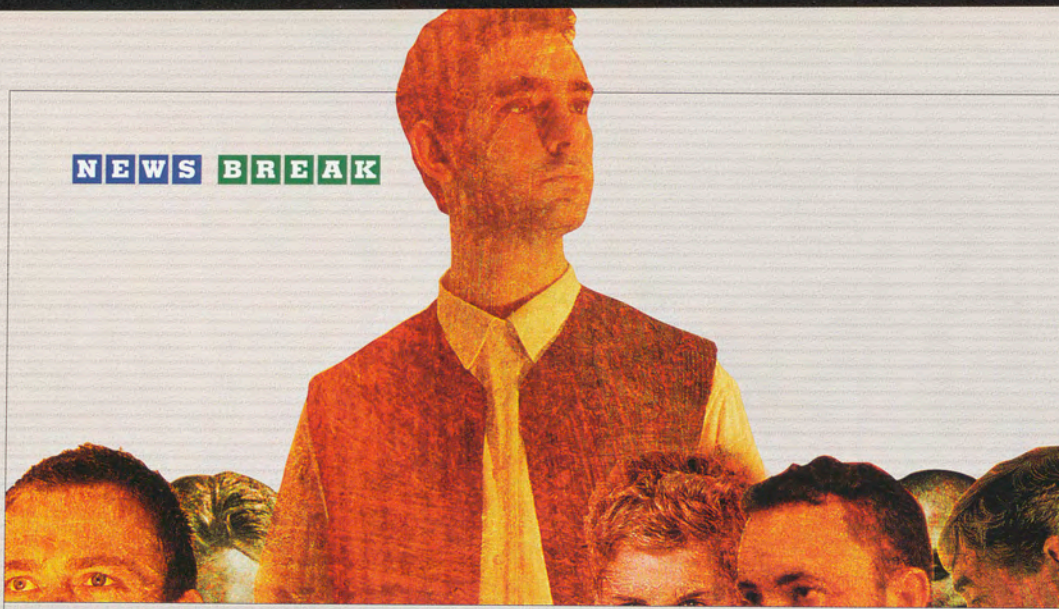
with an 11-acre lagoon with a sand-and-surf beach, three pool areas and a lazy river ride. It's an action-packed day-dream and a timeless piece of paradise. Inside the hotel is a giant aquarium in the lobby, a 30,000-square-foot world-class spa, a half-mile jogging track and a fitness and personal training center overlooking the lagoon. So whether you are in the water or just close to it, you can look forward to aquamarine days, deep sapphire nights and the sound of water following you wherever you go.

Stay tuned for more information in the next issue of *Progressive Rentals* and on the APRO Web site at www.apro-rto.com/.

Search is on for the best RTO employee and customer

The search is on for the best RTO employee and RTO customer with the kick-off of APRO's 2002 Rental-Purchase Employee and Rental-





ENTRY FORM

2002 APRO Rental-Purchase Employee of the Year and Customer of the Year competition

Nomination for _____

Company (if applicable) _____

Address _____

City _____ State _____ Zip code _____

Telephone (_____) _____ Fax (_____) _____

E-mail _____

Your name, (if other than nominee) _____

Company (if applicable) _____

Address _____

City _____ State _____ Zip code _____

Daytime telephone (_____) _____

This is a nomination for (check one): Employee of the Year or Customer of the Year
 In 100 words or less, tell us why you think your nominee deserves to be named the 2002 Rental-Purchase Employee of the Year or Customer of the Year (attach a separate sheet if necessary):

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

Signature _____ Date _____

Mail this form to APRO Contest, 1504 Robin Hood Trail, Austin, TX 78703; or fax to 512/794-0097; or nominate on the APRO Web site at www.apro-rto.com/.

Purchase Customer of the Year contest. This is a contest that can also extend beyond APRO and can be customized for your stores to find your best employee and your best customer.

Entrants get a chance for an all-expense paid vacation to Las Vegas if selected as the Employee of the Year or a similar vacation package tailored to the winner's choice if selected for the Customer of the Year. By participating in this year's competition, you will also encourage your employees to stop and reflect on what they do and how they positively impact the lives of their customers on a daily basis.

And before you send off your entry forms to APRO, you may want to select your own company winners.

The Rental-Purchase Employee of the Year and the Customer of the Year contest is not just a contest, but a rallying point around a little-known industry that is filled with human interest stories in every store in every community.

"We're putting a face and a story to the industry with this annual competition," says Gary Romine, APRO Public Relations Chairman.

For the past two years, APRO has received some of the best stories around the nation on how and why rent-to-own is more than just a place where people go to lease appli-

ance, furniture or electronics. RTO fills a unique niche in the marketplace that helps individuals become better foster parents, civic leaders and human beings.

Each rental company may nominate as many employees and customers as they see fit. Only APRO member companies are eligible to



enter the competition. Anyone can nominate an employee or customer—you can even nominate yourself. The nominees are narrowed down to five finalists in each contest and then one from each is selected from an impartial panel of judges. Entries are now being accepted. The entry deadline is June 1.

To enter, just fill out the entry form on page 4. Feel free to make multiple copies of this form or customize your own entry form if your store is sponsoring its own

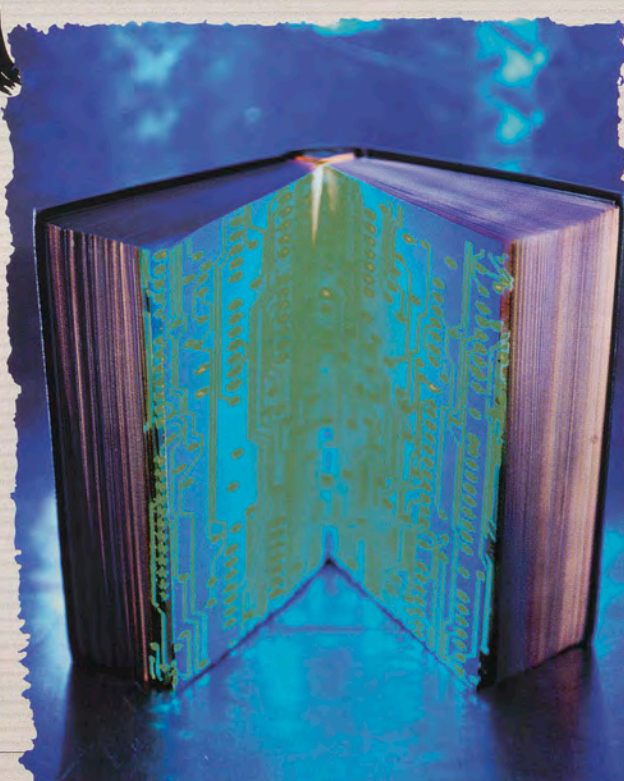
APRO rolls out third online course

A third course has been added to the Rental Training Online program roster. Many rental-purchase professionals have already taken the first two courses, *Introduction to Rent to Own* and *Rental Delivery and Safety*. The newest addition to the program is *Management of the Rent-to-Own Account*. This course should be required material for those employees who want to advance their career in the RTO industry.

The newest course covers all the skills required to maintain customer accounts, from initial customer contact to the rental agreement to setting up the product to renewals and collections.

The Rental Training Online program is accessible through the APRO Web site at www.apro-rto.com/. Each course is available for as little as \$9.95 for those individuals whose companies belong to APRO, a state rental dealer association and The Rental Industry Buying Group (TRIB).

For more information or to sample one of the courses, just go to the APRO Web site.



2002

APRIL

17
Illinois Rental Dealers Association board meeting, Springfield, Jim Sobierski, 314/291-3139

18-25
High Point Furniture Market, APRO Hospitality 5-7 p.m., April 19, sponsored by Progressive Furniture, 212 Jacobs Place, 336/888-3700, www.ihfc.com

24
Arkansas Rental Dealers Association annual meeting, Little Rock, 870/802-4082

MAY

5-7
TARA annual meeting, San Antonio Omni Hotel, 940/497-1150, www.taramembers.com

14-16
APRO 2002 Legislative Conference, Jurys Hotel, Washington, D.C., 800/204-2776, www.apro-rto.com

22-25
TRIB Group annual meeting and trade show, San Antonio Marriott Rivercenter, 770/451-4302, www.tribgroup.com

JUNE

11-12
Florida Rental Dealers Association annual meeting, Orlando, 813/623-5461

17-19
Midwest RPDA annual convention and trade show, 765/477-6000, ext. 301, www.rpda.org

JULY

22-25
APRO 2002 Convention and Trade Show, Mandalay Bay, Las Vegas, 800/204-2776, www.apro-rto.com

2002 Legislative Conference to push for HR 1701

HR 1701, the federal bill supported by the rental-purchase industry, was successfully voted out of the House Financial Services Subcommittee last fall. Without a major push to get it past the full committee and signed into law, the industry may lose what ground it has gained in this watershed year. Come join forces with rental dealers across the nation to help push HR 1701 through. The annual Dave Egan Legislative Conference, May 14-16, is the perfect venue for the grassroots lobbying of our elected officials on the benefits of rental-purchase to consumers. With the industry's federal effort so close to fruition, now's the time to come on board to help see it through. Here's a rundown of some of the highlights of this year's conference:

FIRST-TIME ATTENDEE Q&A 2-3:30 p.m., May 14

Learn what to expect and how to conduct a meeting with an elected official. Any fears or concerns about how to act or what to say will be taken away.

OUR MESSAGE TO CONGRESS 3:30-5 p.m., May 14

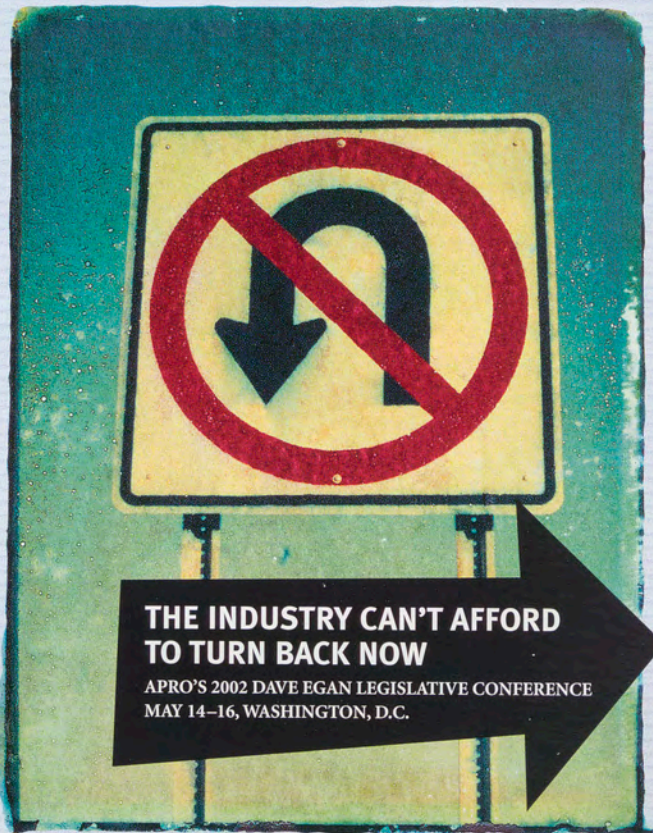
This is an educational session for attendees on current issues facing rental-purchase dealers across the country, along with an update on the status of HR 1701 and what needs to be done to realize its passage. Enter to win one free APRO 2002 convention registration in a drawing during attendance at this session.

APRO PAC EVENT

5:30-10:30 p.m., May 15

Spend an evening in the house of America's 28th president. The Woodrow Wilson House is

Washington's only presidential museum. On display are objects from the White House, family items, other memorabilia and elaborate gifts of state from around the world. A catered meal and cocktails will be served in the



museum's restored garden. There is no registration fee for the 2002 APRO Legislative Conference, however, APRO PAC requests a minimum \$200 donation (*personal checks or personal credit cards only*) for each person in your party who chooses to attend this special event.

U.S. FLAG CONTEST

The individual(s) with the highest number of meetings with his or her members of Congress will be honored with a U.S. flag that will be flown especially for you over the nation's Capitol. This flag will be presented to the winners at the 2002 APRO Convention in Las Vegas in July.

CONFERENCE REGISTRATION AND HOTEL ACCOMMODATIONS:

To register or for more information, contact Laurie Hill at APRO at 800/204-2776 or 512/794-0095 or visit APRO's Web site at www.apro-rto.com/. For hotel reservations, contact Jurys Washington Hotel, 1500 New Hampshire Ave., NW, Washington, DC 20036, 800/423-6953 or 202/483-6000.

APRO's Dave Egan Legislative Conference is sponsored by Alliance Computing Technologies, High Touch and the TRIB Group.

contest. A blank entry form in PDF format can also be downloaded from the APRO Web site at www.apro-rto.com/. If you have any questions, contact Richard May at APRO at 800/204-2776.

Minnesota's Lebakken dies

Loren A. Lebakken, 65, of St. Louis Park, MN, died January 28 at



his residence after a lengthy fight with cancer. Lebakken,

who served in the Navy for two years, was the owner of Lebakken's Rent-to-Own stores in Minnesota and Wisconsin for 27 years.

Lebakken and his son, Jeff, have been instrumental for years in achieving a good environment for the industry in Wisconsin (Wisconsin is one of the few states left without rental-purchase legislation on the books).

"Loren was a regular at many APRO functions and rental dealers across the country admired him for his gentle but firm manner," says APRO Executive Director Bill Keese. "Jeff has stepped into his shoes and will continue the great tradition of the Lebakken family."

When Lebakken got into the rental business in 1978-79, first in Minnesota and then in Wis-

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APRO launches grassroots Web campaign

The ability to communicate with elected officials has gone high-tech. With an Internet connection and a few clicks of the mouse, you will have the capability to voice your support of positive legislation for the rent-to-own industry or help defeat negative legislation both in the U.S. Congress and in your state.

With the launch of a new APRO Grassroots Web program, you, your employees and your customers can now join the political process and support your industry.

Once the Grassroots Web page is accessed through the APRO Web site at www.apro-rto.com, then it's an easy process to communicate directly with your elected officials. You first must identify who you are and where you live and then just follow the prompts. Your con-

gressman and senators will be identified and you can select a letter or message that is then either faxed, mailed or e-mailed to the appropriate parties. A log of your communication will be kept, along with any changes in legislation.

This new communications tool will provide the RTO industry the ability to communicate in a much broader and expanded role than in the past. APRO represents more than 300 owners who employ thousands of employees who serve millions of customers. The industry can have a significant impact upon pending

legislation across the country if it is able to mobilize its resources.

An electronic grassroots campaign—coupled with the hand shaking and face-to-face meetings rent-to-own dealers will employ during the upcoming Dave Egan Legislative Conference in Washington, D.C.—will give our legislative effort the comprehensive grassroots touch necessary to pass federal legislation.

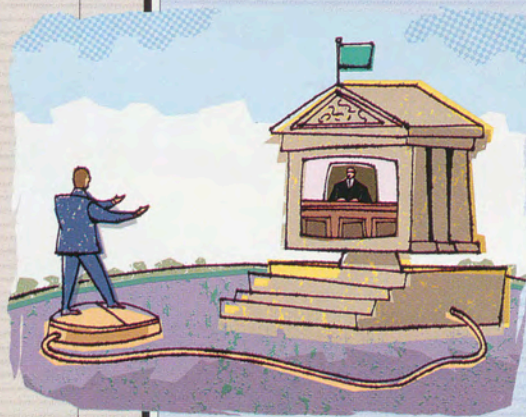
The Web-based program is a part of the ongoing federal legislative effort to pass legislation that will define the rent-to-own transaction as a lease and provide consumer disclosures. The house bill, HR 1701, which passed out of subcommittee last winter, has been referred to the full committee and the industry anticipates the introduction of companion legislation in the Senate soon.

"This new Web site will allow us the mechanism to engage our employees and our customers in an easy and efficient manner," says Ron Waters, APRO director of government affairs. "It is such a simple process and takes such a short amount of time that employees and customers won't feel burdened with the time and education constraints of a letter-writing campaign."

Due to the aftermath of September 11 and the anthrax scares, the method of communicating to your U.S. congressmen and U.S. senators has changed. Several Capitol Hill staffers indicate that communicating through the U.S. mail has a level of anxiety associated to it and, as a consequence, e-mail and faxes are much preferred now.

To participate in the new program, just log on to www.apro-rto.com then follow the prompts.

BY RICHARD MAY



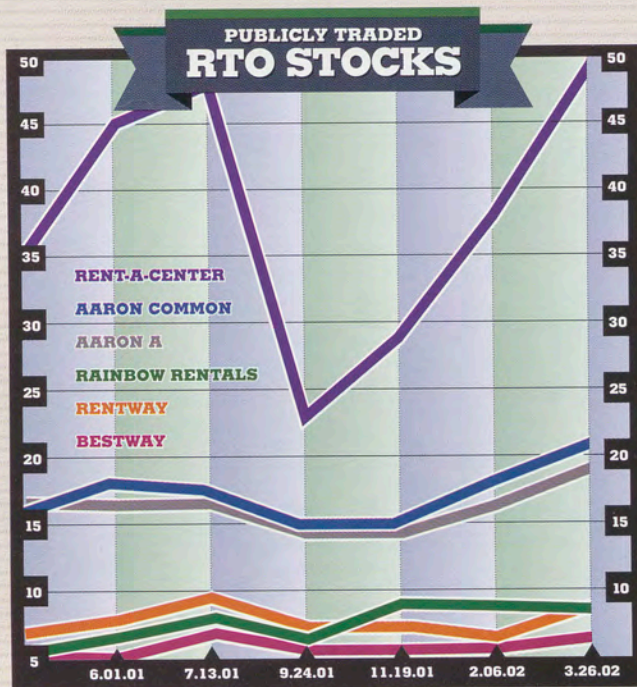
consin, he had no idea that rent-to-own would become the political hot potato it is today. Minnesota passed its version of the rental-purchase statute in 1990 (where an annual percentage rate must be disclosed to consumers), but Wisconsin consumer advocates continue to battle the passage of any proactive rental-purchase legislation. The Lebakken family has six RTO stores in the state.

Lebakken is survived by wife, Dorothy and his children, Jeff, Julie Gollnick and Jina (Steve)

Wilson, four brothers and a sister and five grandchildren.

RentWay introduces Hispanic marketing program

As part of a company effort to increase market share among the country's Hispanic population, RentWay introduced an extended Hispanic marketing program in selected markets, according to the compa-



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Health insurance

EDITOR'S NOTE: A recent APRO member survey revealed that many APRO members are not aware of the cost-saving member services available to APRO members. In coming issues, short profiles of each of APRO's member services will be featured to increase awareness.

Mass Marketing Insurance Consultants is the APRO-endorsed health insurance broker and consultant. The company has more than 20 years of experience in developing successful Mass Marketing Insurance products for professional and trade associations. As experts in health insurance, MMIC is capable of offering the broadest range of company insurance policies and plans. MMIC has absolutely no ties or obligations to any one insurance company, therefore, it provides APRO members with an objective analysis and customized benefit program.

MMIC's Ed Sterezek has 30-plus years of association group knowledge and has developed programs for more than 1,000 associations. He provides professional experience, personalized service and impartial objective advice with a view to improving current coverage and reducing costs. He works directly with insurance companies and reviews any questions relative to pricing, administrative services, claims and underwriting on your behalf. The goal at MMIC is to provide APRO members with the finest service possible from a staff of caring professionals.

ny's monthly newsletter, *Directions*.

From an article written by RentWay Vice President of Marketing Roger Zwinger: "The U.S. Hispanic population is projected to rise from 22.5 million in 1990 to 43 million by 2010, increasing their share of the total population from 9 percent to 14.6 percent."

"RentWay's Hispanic research shows that Hispanic consumers are brand loyal and appreciate companies that target them... We have the ability to identify specific interests and needs of Hispanic consumers and develop programs to meet those needs," writes Zwinger.

The program is being developed by RentWay's Ivonne Leach, Hispanic marketing coordinator, and the company's mar-

Tupelo 2002

PHOTOGRAPHS BY ERNIE LEWALLEN



The Tupelo Furniture Market was held February 21-24. Above: Ernie Lewallen, Karen Slatton-McCormick and Jamie Slatton. Above right: "Tiger" John Cleek Jr., John Spangle, Mike Tissot and "Tiger" John Cleek. Right: Reid Sutton, Wayne Sutton, Dennis Shields, Judy Garrison and Dick Barrett.

keting communications agency, Hitchcock Fleming & Associates.

Part of the program will include sponsorships of community activities, as well as major league soccer teams and minor-league baseball teams. This involvement will include Spanish messages/advertisements during Hispanic-radio game broadcasts, stadium signs, player appearances in RentWay stores and complimentary event tickets.

"RentWay's Spanish radio commercials will air on Hispanic radio stations in our largest Hispanic markets," writes Zwinger. To complement its advertising, stores will also carry Hispanic or bilingual POS posters, buttons, order forms and in-store DVDs.

"In our research, Hispanics told us that when they rent from RentWay, they're participating in the American Dream and our products give them a sense of distinction among their family and friends, who often become RentWay customers, too," writes Zwinger.

The RentWay Hispanic program is multifaceted and is geared to meet and exceed the needs of this growing market. As Zwinger writes, RentWay is committed to making every Hispanic customer—and all customers—feel bienvenido, querido y importante [welcome, wanted and important].

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Iwould like to begin this column by giving a big nod of appreciation to all of the ColorTyme dealers who joined APRO at the ColorTyme convention in Dallas-Fort Worth in February. APRO Executive Director Bill Keese and I attended this annual gathering and met with many ColorTyme dealers from across the country who want to get on board and help with the passage of industry-supported federal legislation.

Credit is also due to AAA Rent To Own (dba ColorTyme) President and APRO Board Member Gary Hughes for extending APRO an invitation

your fears? And I know that you will have a great time at the convention. This is a time when we need to get together and renew our friendships and unify our industry.

And what better draw—other than the city of Las Vegas, of course—than our keynote speaker, NAACP President/CEO Kweisi Mfume? I met Mfume when he was serving in Congress prior to his NAACP appointment. Mfume is pro-small business. He has a background serving on the Ethics Committee and the Banking and Financial Services Committee during his tenure in Congress.

His agreement to speak before rental dealers at our annual convention is quite a coup for APRO members. All of our efforts working with members of the Congressional Black Caucus in Washington, D.C., as well as in other states such as Missouri, have not gone unnoticed.

Mfume is recognized worldwide for his accomplishments, beliefs and involvement in civil rights issues, equal opportunity, minority-owned businesses, and much more. We should be proud to have him kick off the 2002 APRO show in July.

In other news, the APRO Public Relations Committee, under the direction of Gary Romine, is working hard trying to increase awareness of, involvement in and attendance at the 2002 Dave Egan Legislative Conference in Washington, D.C., May 14–16. Each committee member has been charged with calling up to 30 APRO members to encourage their support of this year's conference. With industry-supported legislation having come so far, we can't afford to drop the ball and need as much involvement as possible. For more information on this year's Legislative Conference, call Laurie Hill at APRO at 800/204-2776 or 512/794-0095. ■

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

.....
"If you have been reluctant to travel, trust me when I tell you that flying is much safer now than it ever was before 9-11."

Triumphs and tribulations

to the ColorTyme convention and for his efforts in recognizing just how much APRO has to offer his fellow ColorTyme dealers.

My final thanks in this column goes to APRO Board Member Robert Briley, who wrote about his thoughts on increasing the value of APRO membership and what APRO can do to improve this value to rental dealers. His ideas appeared in this space in the January-February 2002 issue of *Progressive Rentals*. Robert has some great ideas, which were derived from the results of the recent APRO membership survey.

You will find an interesting feature article in this issue addressing the fear of flying—of concern to us all in the aftermath of September 11. My wife, Mary, and I have traveled every month since the 9-11 massacre. Our airports continue to improve and we must not give in to these terrorists who have dampened our freedoms. If you have been reluctant to travel, trust me when I tell you that flying is much safer now than it ever was before 9-11.



By GARY McDOUGAL
 APRO's President

Business meeting attendance throughout the country, including APRO events, is down. I want to encourage every one of you to make the trip to Las Vegas for the 2002 APRO Convention and Trade Show in July. If you have avoided the airways thus far, it's time to take that first step into the airport and on a plane headed to Las Vegas. What better destination to go to get over

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APRO Charter Associate Member

On March 11, President George W. Bush signed HR 3090 into law. This bill will save rental dealers some money on their taxes over the next several years. Section 101 of HR 3090 changes the depreciation rules for personal property purchased after September 10, 2001, and before September 11, 2004. In many cases, it will allow rental dealers to depreciate property purchased for rental and other personal property used in the business more quickly, resulting in a lower tax liability.

The next day, APRO Board Member Larry Car-

Shared knowledge

rico called me to let me know his CPA advised him that this would have implications for the rent-to-own industry. After several of us visited via telephone about the issue, we felt confident that this new law would, indeed, be helpful to rental dealers nationwide. I want to thank Larry for uncovering this piece of very valuable information.

The following day, I called Gary McDougal, APRO's president, and informed him of the issue. My second call was to Dennis Shields of TRIB Group, to let him know I was e-mailing the information to him and asked him to notify all TRIB Group members. I then contacted the software companies and most of them were already knowledgeable about HR 3090's implications to the rent-to-own industry. I started calling CPAs who serve this industry. Very few of them had heard about this accelerated depreciation in HR 3090. Of course, they were all extremely excited, letting me know they would contact their clients and, in many cases, seek extensions with the Internal Revenue Service.



By BILL KEESE
APRO's Executive Director

I am relating this story to you for two reasons. First, in the event you don't know the implications of HR 3090, please give me a call and I'll be happy to e-mail, fax or mail information that you can take to your CPA for review. For most rental dealers I have talked to, the provisions in HR 3090 will lower their taxes by thousands of dollars.

Second, this illustrates perhaps better than any other example the benefits of belonging and being connected to others in your industry. I am sure there are rental dealers who don't belong to APRO, their state associations, to TRIB Group or other rent-to-own organizations who, because of their isolation, will never know the benefits of HR 3090. That's truly unfortunate.

APRO was fortunate to receive the call from Larry. We got the message out to dealers in just two days after the president signed the bill into law. For most rental dealers, taking advantage of this information will more than pay for their APRO dues for several years.

It continues to amaze me that so many rental dealers choose isolation over community. The very successful rental dealers I know are either the ones who have been involved in their industry on many levels for many years or become very involved and want to share their knowledge with other rental dealers.

I remember when I first became executive director of APRO and Ed Winn was tutoring me on the industry, its origins and its issues. One of the all-time great rental dealers was Chuck Sims. He was already out of rent-to-own when I met him, but he lived by a very generous philosophy, "to build my company, I must help build this industry." That he did. Many rental dealers remember Chuck's seminars where he shared his knowledge of rent-to-own to anyone who wanted to listen. Chuck was an innovator and believed in sharing his secrets with other rental dealers.

Today, we have many rental dealers who are grateful for this industry and share their knowledge and experiences. Rent-to-own will continue to grow and prosper as an industry with a continuation of this ethic.

Once again, thank you Larry Carrico. ■

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

"It amazes me that so many rental dealers choose isolation over community. The successful rental dealers I know want to share their knowledge with other rental dealers."

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A class-action employment lawsuit was settled recently by the largest rental company in the industry for \$47 million. Now that the suit, which originally sought some \$410 million in damages, is settled, the company can now refocus its efforts on the business of renting and collecting without the expensive and time-consuming distractions of the discovery process in big-time litigation.

The settlement, which alleged sex discrimination on a widespread basis, is a useful springboard into employment law issues for rental dealers. Suits brought by employees against cur-

rent and former employers comprise a whopping 24 percent of lawsuits filed in this country today. Ten years ago, it was fewer than 8 percent. Employees sue for all the different kinds of discrimination prohibited under federal and state law. They sue for sexual harassment, both the *quid pro quo* kind and the hostile work environment kind. They sue for violations of wage-and-hour laws. They sue for breach of contract. They sue under various tort theories: defamation, invasion of privacy, intentional infliction of mental distress, tortious interference with contractual relations and more.

The issues raised in employment litigation are complex and are most often factually intensive inquiries. That means that companies may have enormous time and financial burdens placed on them as they seek to find out what really happened and to comply with pre-trial discovery burdens.

In a current employment case, for example, a rental company is having to sift through several hundred thousand inter-company e-mails accumulated over several years because a judge ruled them as potentially relevant to the case, despite the company's protestations that few, if any, of the e-mails concern the employees in the suit. The only way to comply with the order is to divert employees and have them review e-mails manually.

The painful-but-true economic reality of employment litigation is that it will cost a defendant

employer company from \$20,000 to \$30,000 in out-of-pocket defense costs—for attorney fees, depositions and other costs—to defend and win a run-of-the-mill discrimination or sexual harassment case brought by one aggrieved employee.

If the employee offers to settle for \$15,000 to \$20,000, the company may actually save money even if the claim is spurious. Sadly, there are people and lawyers who understand this economic reality and who have no qualms about making up claims. Some employees will use the slightest pretext to trump up charges against a company, exact a few thousand dollars in a law suit, live it up for a few months and then go do it again in some other company.

It is imperative that rental dealers check the references of potential employees thoroughly. Even if former employers will not divulge much about a former employee because of fear of repercussions, they will usually answer the question: "Is Mr. _____ eligible for rehire in your company?" Sometimes a potential employer will have to find the right person to ask in the former employer's company. The payroll clerk or the director of human resources in the home office may not know the answer, but the employee's former supervisor in the field will probably know and that is the person to ask.

In many states, employers have limited immunity to tell prospective employers about the work history and habits of former employees. Employers can be more candid than they have been in recent years. A forthright answer to this question will not expose a former employer to any liability and a negative answer should prompt the prospective employer to investigate the applicant thoroughly.

There are no easy answers to the questions and issues raised by the explosion in employment litigation. For some rental dealers, discrimination and sexual harassment insurance has been a solution. For others, mandatory arbitration or mediation has been helpful. Ongoing training of employees and recognition of the importance of the human resource component in all rental companies will help. ■

"The painful-but-true economic reality of employment litigation is that it will cost a defendant employer company from \$20,000 to \$30,000 in out-of-pocket defense costs."

When employees sue



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

Ed Winn's e-mail address is edwinn@e-bylaw.com.

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When I entered this industry in 1990, the standard formula for pricing was three turns for 18 months for almost everything that I carried. Legend has it that lenders to the industry who financed rental inventory created the original 18-month term. The terms of those early loans to rental dealers required payment of one-eighteenth of the original cost of the unit each month plus interest. The dealers did not question the terms much. They were happy to get an unknown and "risky" business financed at all. In order to make note pay-

dustry was flat or declining. (Pricing was not the only factor in our growth, but it was certainly a major factor in my mind.)

Make no mistake, our average price per unit—an all-important statistic to some dealers—has decreased. However, the number of customers has increased while the revenue per customer has stayed about the same. In other words, customers are getting more for their money in our stores now. The result is a slightly

"The number of customers has increased while the revenue per customer has stayed about the same. In other words, customers are getting more for their money in our stores now."

Lower rates, higher revenue

higher cost of goods sold, but a larger profit because of a higher and more sustainable revenue level. I think that we are getting rental customers from competitor rental stores because our rental rates are lower. We may also be getting some retail customers for some of the items that we have priced very aggressively.

I think that rental dealers should and will price their goods where they want and at levels that will maximize profits for them. I do want to encourage dealers to look at their pricing and not succumb to age-worn formulas merely because that is how they have always done it. For my customers, and me, I have found a better, more profitable way. ■

ments, however, they wrote their rental agreements to coincide with their repayment terms—18 months to own.

Since that time, pricing has gotten a lot more complicated and the turns for a few items, at least, seem to have gone up at an alarming rate. At the same time, the rental term has been extended from 18 months to 21, 24, 27, 30 and 36 months to keep rental rates affordable for rental customers.


It seems to me that higher pricing of some popular items must certainly be a contributing factor to what I perceive to be a loss of customer base in the industry. The higher that prices become, the more difficult it is to find people willing to pay them. I am certain that this is the case with many of our electronics products whose prices are so easy to compare. I wonder if it is not also the case with furniture and accessories. Instinctively, I cannot help but wonder if the department stores also are not losing customer base while value providers like Wal-Mart and Costco seem to be gaining customer base.



By **GARY HUGHES**

Faced with stagnant in-store growth, we decided to lower prices to what I consider a more reasonable rental rate in our company. Since that time, our revenues have increased by 73 percent. During this same period, according to the APRO statistical survey, revenue growth overall in the in-

Gary Hughes is president of AAA Rent To Own, dba ColorTyme, and an APRO board member.



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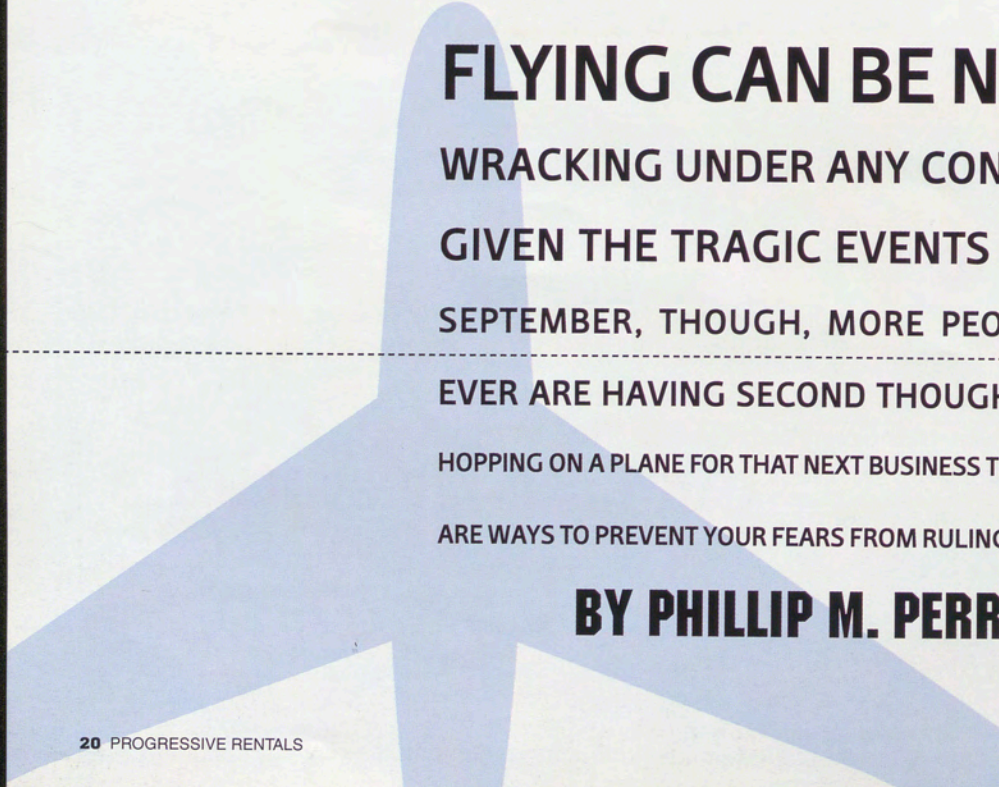
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← FEAR OF FLYING



**FLYING CAN BE NERVE-
WRACKING UNDER ANY CONDITIONS.
GIVEN THE TRAGIC EVENTS OF LAST
SEPTEMBER, THOUGH, MORE PEOPLE THAN
EVER ARE HAVING SECOND THOUGHTS ABOUT
HOPPING ON A PLANE FOR THAT NEXT BUSINESS TRIP. BUT THERE
ARE WAYS TO PREVENT YOUR FEARS FROM RULING YOUR WORLD.**



BY PHILLIP M. PERRY



Take the case of Charles S., a burly 250-pound North Carolina native who looks strong enough to “go bear-hunting with a switch,” to use an expression popular in his part of the world. Bears are one thing; airplanes are another. Faced with the necessity of traveling to a business meeting in Indiana, Charles found that the tragic events of 9-11 had escalated his usual fear of flying so much that he couldn’t get on a plane. His solution? He traveled the 1,500 miles by car, in a journey that, ironically, would have been much safer by air.

“Every time an airplane accident occurs, we have more fearful flyers,” says Duane Brown, a professor of counseling psychology at the University of North Carolina, Chapel Hill. Brown, who leads seminars on overcoming the fear of flying, is counseling Charles [not his real name] and many others like him in the aftermath of the September 11 tragedy.

Counselors around the country report a similar upsurge in demand. “The nation has been through events during which most Americans now see airplanes connected with disaster,” says Tom Bunn, an airline pilot and licensed therapist who counsels

trade shows and business meetings that are beyond driving distance. Not only internal fears, but also pressures from family members can keep people by hearth and home. In the face of such resistance by clients and employees, business owners face difficult challenges when planning conventions, trade shows and business meetings at remote locations.

“Our members expressed substantial concern about the concept of the fear of flying,” says Edwin L. Griffin, Jr., president of Meeting Professionals International, a Dallas-based organization of 19,000 members who conduct more than 700,000 meetings and conferences annually. Griffin estimates that travel related to meetings dropped off some 40 percent during the October through November period when compared with the previous year. Even today, as the public slowly begins to return to the highway in the sky, meeting activity runs at some 15 percent to 20 percent below that of a year ago.

CURE YOUR FEAR

Maybe you are one of the many people who are leery of flying—yet you are expected to do so by your organization. Trade shows, conventions and business meetings wait for no laggards. So how can fear of flying be overcome?

Therapists who specialize in the field say that every fear is a learned experience and what can be learned can be unlearned. “Once you acknowledge that you have a fear of flying, it is not a difficult fear to cure with the proper methods,” says Carol Stauffer, a counselor who runs Fly with Confidence, a program based in suburban Pittsburgh. [For contact information and leads to other programs, see the sidebar, “Where to Get Help.”] “You need to develop a new response to the airlines, to retrain your mind and body to relax again.”

Here are some steps you can take to do just that. First we’ll cover what you can do right now to prepare yourself for that upcoming flight. Then we’ll address what can be done while you are at the airport and on the plane.

EDUCATE YOURSELF

Fear of flying can arise from other fears, such as those about heights or about crashing or from discomfort about closed-in spaces (claustrophobia). But by far the most common cause is a feeling of not being able to control a situation.

“Information can be a powerful tool in overcoming the fear of loss of control,” says Brown. So read one or more good books about the topic. By learning as much as you can about flying, you will reduce the

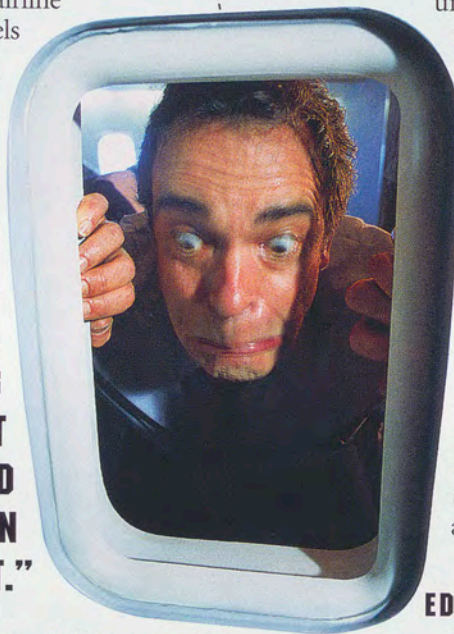
“I DO THINK THAT NEW SECURITY STEPS ARE NOT BEING PUBLICIZED AS MUCH AS THEY NEED TO BE FOR PEOPLE WHO ARE AFRAID TO FLY. THE IMPROVED CHECKING AND X-RAYING OF BAGGAGE, FOR EXAMPLE, HAS BEEN LONG OVERDUE AND IS AN IMPORTANT SECURITY STEP. THE IMPROVED METHOD OF CHECKING IDENTIFICATION IS ALSO IMPORTANT.”

individuals with fear of flying from his base in Westport, CT.

“Television viewers saw video of the tragedies replayed 50 to 100 times. When you have something written to your mind that often, it gets carved into your brain,” says Bunn.

Experienced travelers are not immune from the unease. Even with 30 years of flying under his belt, Bunn feels anxious when he hears a plane pass overhead. “It’s inescapable to feel some alarm,” he says, adding that no one should feel ashamed of such fears. “It’s helpful that people understand they are not crazy.”

While a fear of flying is natural after such a disaster, it’s costing businesses and organizations big money as people opt out of travel to





unknown quantities and thus will feel more in control of your destiny. That will reduce fear.

For a selection of good books, see the sidebar, "Where to Get Help." Experts who are quoted in this story have written some of these books. The same sidebar provides addresses for helpful Web sites of counseling organizations. Of special interest is a Web bulletin board run by pilot Bunn that is devoted to fearful flyers who want to share information.

You will feel safer if you make yourself knowledgeable about the recent changes in security screening. "I do think that new security steps are not being publicized as much as they need to be for people who are afraid to fly," says Brown. "The improved checking and x-raying of baggage, for example, has been long

overdue and is an important security step. The improved method of checking identification is also important."

The new security measures extend to the on-board world as well, where cockpits have become fortresses and airline crews have received special training in dealing with dangerous incidents. "There are steel bars on every cockpit door now," says Brown. "And certain routes now have air marshals, which I think is an excellent idea."

Be aware, too, that everyone from passengers to attendants to pilots has become more security conscious. The heightened awareness is itself an important security measure that will stop many events before they begin. "Remember that the flight crew is thinking about the security issue and is dealing with it," says Brown.

THE FEAR FACTOR: WHAT EMPLOYERS CAN DO

Business owners need to take action to address and hopefully cure the fear of flying among their staffs. The events of 9-11 only shed a brighter light on a problem that has long been costly for businesses and employees.

"A lot of people have turned down business promotions because they were too afraid to do the flying that would be required in their new positions," says Captain Tom Roberts, a pilot who works with the Northwest Airlines' WINGS program for fearful flyers.

Pretending the problem doesn't exist won't help. Indeed, ordering people to fly without assessing their emotions can backfire. "A fearful employee is often preoccupied with a pending flight for as long as two weeks," says Tom Bunn, an airline pilot and licensed therapist who counsels individuals with fear of flying from his base in Westport, CT. "Work efficiency, of course, falls dramatically. And once at the trade show or business meeting, that same person will keep on thinking, 'pretty soon I have to get on another plane and fly back,' so you have a problem there, too." Increased use of alcohol and tranquilizers, intended to soothe nerves, will make the individual even less effective.

Start by removing the stigma that fear of flying holds for many people. Communicate your view that fear of flying is a normal feeling and that you want to help anyone who wants to overcome it. This will encourage open communication

from people who would otherwise hesitate to speak up.

"Years ago, people would take fear of flying programs under an assumed name," says Bunn. "They were often afraid that the corporation would pass them up for a promotion." That attitude hasn't completely disappeared. "People often want to keep their fears private."

Supervisors should begin by having their staff read the coping techniques in the article that accompanies this sidebar. Larger organizations can also bring in counselors to work with the staff. "Instead of thinking in terms of therapists, think of them as ways to review safety information," says Duane Brown, a professor of counseling psychology at the University of North Carolina-Chapel Hill.

Both small and large organizations can provide information about resources in local areas that can assist people with fears of flying. Ask for referrals from local mental health organizations. Some resources across the country are listed in the sidebar, "Where to Get Help." Says Bunn, "One good idea is to put an announcement about available resources in the company newsletter. Then people can seek help on their own."

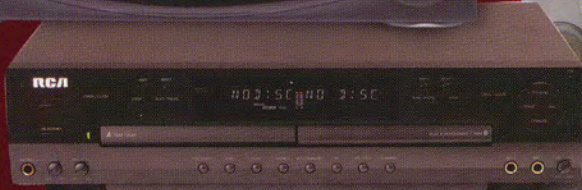
The bottom line is to get the fearful flyer on your side, to become enthused about getting over his or her fears. "If someone tries to overcome fear of flying because they are being pressured by their boss as opposed to wanting to rid themselves of an emotional burden, they are likely to fail," says Brown.

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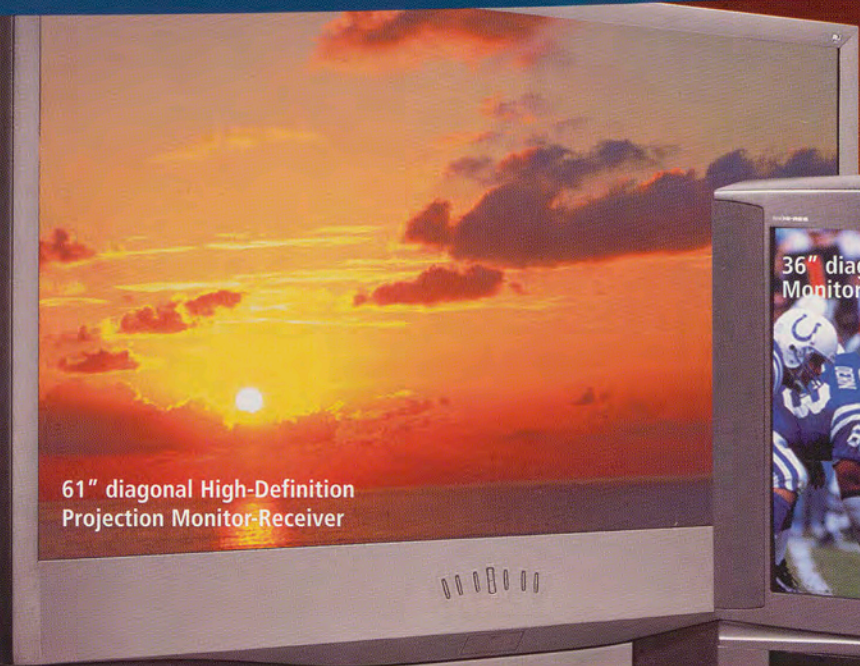
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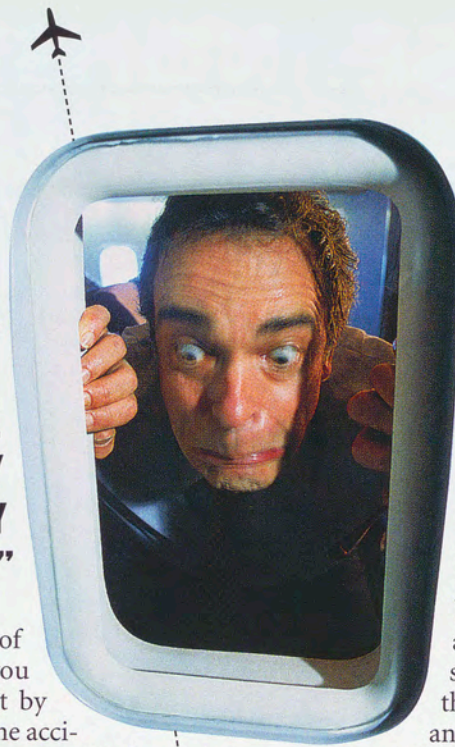


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“STATISTICALLY, YOU ARE FOUR TIMES MORE LIKELY TO BE HIT BY LIGHTNING THAN TO BE INJURED IN AN AIRLINE ACCIDENT. WE FIND THAT MANY FEARFUL FLYERS ARE VERY IMPRESSED BY THIS STATISTIC AND IT REALLY HELPS THEM COPE.”

Finally, bear in mind that the level of risk is extremely low. “Statistically, you are four times more likely to be hit by lightning than to be injured in an airline accident,” says Tom Roberts, a pilot who works with the Northwest Airlines’ WINGS program for fearful flyers. “We find that many fearful flyers are very impressed by this statistic and it really helps them cope.”

Bunn agrees. “One way to look at flying is as a business risk. And when making a business judgment about risks, bear in mind that even if we had no security whatsoever, the chances of any of us being on board when an accident happens is small.”



THE FLIGHT

Pre-flight study is great, but what steps can you take to make an individual flight less fearful? Stauffer offers these suggestions:

▶ Select a seat that is best for you. Do you tend to feel claustrophobic? If so, you will want to avoid the crowds that can stimulate fearful feelings. Reserve a seat toward the front of the plane, where you can exit the plane quickly after the flight rather than bump elbows with others. If your fear is more about height, then it’s important to reserve a seat on the aisle or away from the window. This way you will not get an upsetting view.

▶ Be an early bird. “Get to the airport in plenty of time so you are not rushed,” says Stauffer. “Remember that if you feel rushed, you will feel anxious.” Because your body doesn’t distinguish the causes of feeling anxious, you will interpret the feeling as fear, which will grow in intensity. Some people get to the airport early to engage in a calming exercise: They spend time watching planes take off and land. When you immerse yourself in the airport environment, the whole atmosphere becomes friendlier.

RESOURCES FOR GETTING HELP

BOOKS

Fly Without Fear, by Carol Stauffer (1988) \$14.95. To order, visit the *Fly With Confidence* Web site program under “Counselors and Seminars.”
www.fearofflyingclasses.com

Flying Without Fear, by Duane Brown. New Harbinger Publications, 5674 Shattuck Ave., Oakland, CA 94609 (1996). \$14.95.
www.newharbinger.com
510/652-0215

The Fearless Flyer's Handbook, by Debbie Seaman. Ten Speed Press, P.O. Box 7123, Berkeley, CA 94707 (1998). \$12.95. www.tenspeed.com
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Fear of Flying Clinic, 1777 Boreal Place, San Mateo, CA 94402. Classes are held at the San Francisco International Airport.
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Fly With Confidence program for fearful flyers, taught by therapist Carol Stauffer, MSW, and Gary Arlington, P.O. Box 1001, Glenshaw, PA 15116. The cost of the two-day seminar is \$345 per person.
www.fearofflyingclasses.com
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SOAR Conquers Fear of Flying. Licensed therapist and airline Captain Tom Bunn runs this counseling service and also maintains an active message board at www.fearofflying.com/. SOAR Inc., P.O. Box 747, Westport, CT 06611, 877/332-7359. Outside U.S. and Canada, call 203/258-4803.

- ▶ Watch your diet. Don't have too much coffee or other caffeine-laden drinks. Avoid alcohol and tranquilizers. And don't fly on an empty stomach, which can cause jitters.
- ▶ Talk with the flight crew. "When you get on the airplane, mention to an attendant that you are not a comfortable flyer," says Stauffer. "The flight crew will check on you more often when they are aware of your fears." You also will feel freer to ask questions that you might otherwise conceal, such as "what was that funny noise?"
- ▶ Use relaxation techniques. Deep breathing, thinking of pleasant things, listening to calming music and other relaxation techniques can go a long way toward reducing fear. "You can't be relaxed and fearful at the same time," says Stauffer. "Practice changing your fearful thought patterns at home, so you will be prepared to do so during a flight."

Here are some additional tips from Debbie Seaman, a recovered fearful flyer and author of *The Fearless Flyer's Handbook*:

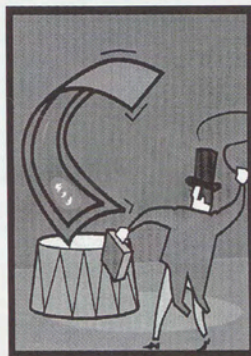
- ▶ Get a morning flight so you will feel more refreshed and especially if you are afraid of flying in the dark.
- ▶ Avoid the discount airlines as you may feel they are not as safe once you are on board.
- ▶ "Snap" yourself out of negative thoughts—literally. Put a rubber band around your wrist and snap it when you start imagining fearful images.
- ▶ Bring along relaxation tapes when you fly.

Whether you are a fearful flyer yourself or the manager of individuals who are hesitant to travel to that next business meeting, these tips should help eliminate fear of flying. Keep at it—success will not come overnight, but you will make steady progress toward your goal. "Fly as often as you can," says consultant Seaman. "Recovery from fear of flying is progressive." ■

Phillip M. Perry is a free-lance business writer based in New York City.

Making Your Money Work

In today's business world, it's pretty hard to make your purchasing dollars work for you. That's why we at TRIB Group go out of our way to help our members make the most of every single dollar. We are America's largest rental industry buying group, and since 1983, we've gotten pretty good at taming the wild dollar. And now, ladies and gentlemen, kindly direct your attention to the center ring!



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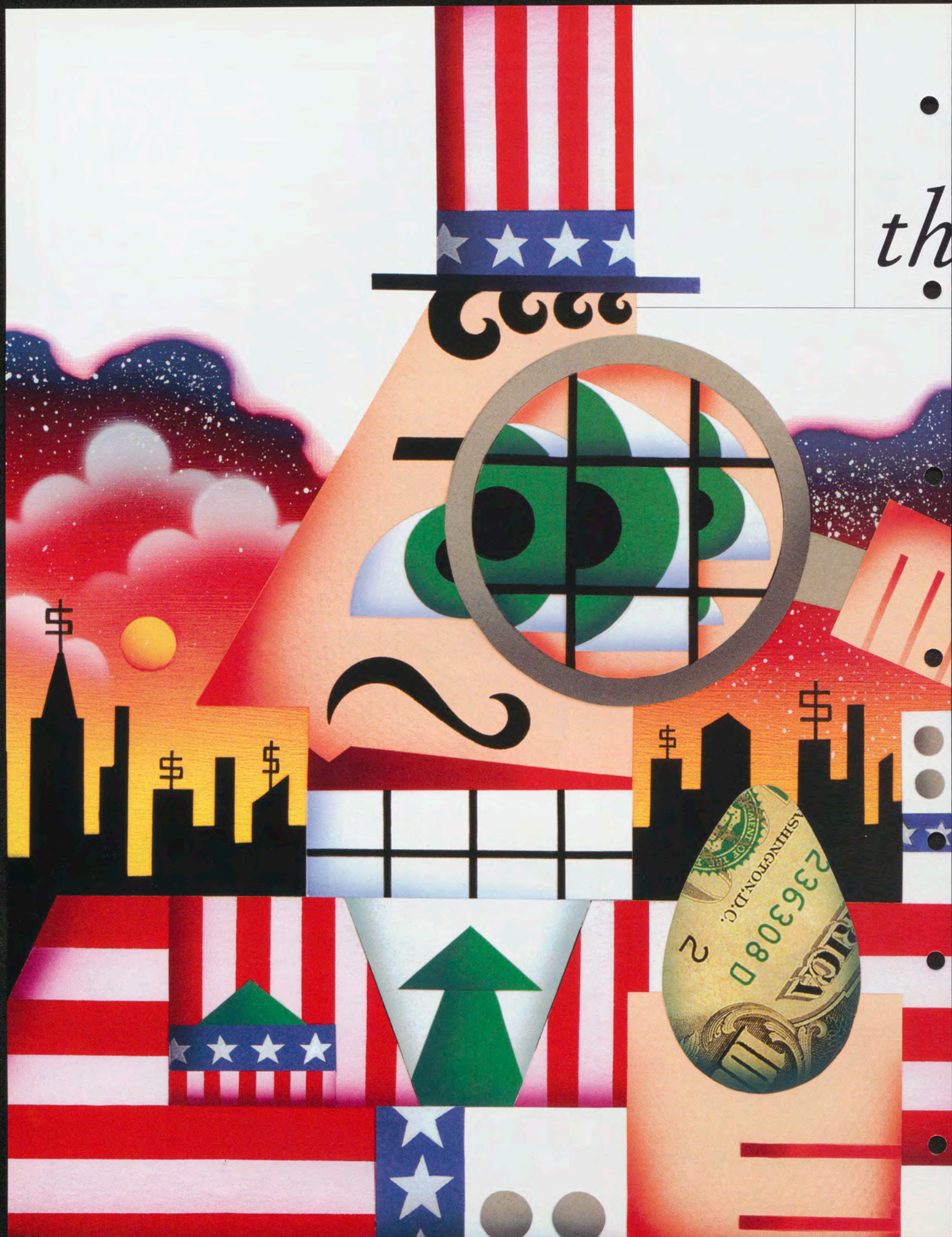
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GOVERNMENT



Fixing prices in the rental industry

State governments continue to intrude into the rental-purchase marketplace by mandating the unrealistic requirement of setting prices for rental merchandise. The state of Maine is the latest to do so with an amendment to its rental-purchase statute last fall that limits the cash prices that rental dealers may charge for any item in the store. The Maine Legislature previously limited the total rental-purchase price to twice the cash price when the state enacted its rental-purchase statute in 1992. In the original law, the Legislature decreed that cash prices had to be “reasonably related to the fair market value of the property.”  BY ED WINN III

But that was not enough.

Today, Maine rental dealers must set cash prices according to the following formulas:

- Appliances: 1.75 times the cost of the unit*
- Electronics with a cost of less than \$150: 1.75 times the cost of the unit*
- Electronics with a cost of more than \$150: 2 times the cost of the unit*
- Furniture and jewelry: 2.5 times the cost of the unit*
- Other rental property: 2 times the cost of the unit*

* Includes freight charges, net of volume rebates, discounts or other incentives

Why the Maine Legislature thinks that it can price computers better than willing buyers and willing sellers is a mystery. Unfortunately, it is not a new mystery. A number of other state legislatures also have wrestled with pricing in the rental industry.

The very first rental-purchase statute in Michigan limited the total rental-purchase price to 2.2 times the rental dealer's cash price. The cash price itself was not fixed in the statute. At the time, the decision of whether to allow the Legislature in Michigan to fix the rental-purchase price was a hotly debated section in the bill.

In 1984, a number of Michigan rental dealers still were not disclosing the total rental-purchase price in their rental agreements. These dealers would provide the weekly or monthly rental rate and the total number of payments required for ownership, but they would not do the multiplication for the customer. Since then, eight other states—Connecticut, Hawaii, Iowa, Maine, New York, Ohio, Pennsylvania and West Virginia—have determined that the total rental-purchase price should be set by statute. All of these states limit the total rental-purchase price to twice the cash price except West Virginia, which limits the total rental-purchase price to 2.4 times the “retail value.”

Shouldering the burden of proving “retail value”

Until 1993, no state had tried to go beyond limiting the total rental-purchase price by statute. That year, however, West Virginia passed its comprehensive rental-purchase statute in which the Legislature gave the state attorney general the authority and obligation to fix the retail value of products offered in rental stores.

The Legislature equated “retail value” with “fair market value.” The attorney general promulgated a rule in 1994 that offered several choices for setting retail value, most of which impose a considerable administrative burden on rental dealers. For example, rental dealers can document actual sales of goods “of substantially similar features” in the same market area as the rental store. The rental dealers then have the burden to prove that their “retail values” are correct.

The rule also provides “[t]he proof may come from only one retailer, but the goods must be sold to more than one buyer.” So, West Virginia rental dealers would have to get records of actual sales from retailers in the market to justify the rental dealers’ retail values. That consumer retail sales are not generally matters of public record or that retailers might not willingly furnish such information to rental dealers seems not to have occurred to the attorney general.

Alternatively, the attorney general rule set formulas for fixing “retail values,” using a markup over the dealer cost as follows. These percentages have remained since they came into effect:

- Kitchen and major appliances: 56 percent*
- Electronics: 56 percent*
- Furniture: 67 percent*
- Jewelry: 82 percent*
- Other: 67 percent*

* Dealer cost includes freight, but excludes rebates, discounts, incentives or other value received from the manufacturer and the supplier must not be a person related to the dealer.

The next state to limit cash prices was California in 1995. The California Legislature acknowledged the relevance of the marketplace to the establishment of cash prices, but, once again, imposed a harsh administrative burden on rental dealers to prove their cash prices were in line with other cash prices in the relevant market.

California rental dealers can set prices in accordance with market prices, but they have the burden of proving what cash prices are available in the market by collecting ads and other pricing materials and holding them for three years. This cash price information must be collected every 90 days in order to be considered valid.

An alternative approach requires that rental dealers use a statutory formula based on a dealer's cost to fix cash prices. The formula in California is twice the dealer cost, including freight. Using this safe-harbor formula presumably works for California rental dealers, but one may fairly ask whether the cash prices for some items, especially low-end electronics, bear any relation to the real cash prices for which these items are being bought and sold in California markets.

In 1997, Hawaii followed the lead of California and determined that rental dealers should either have to prove their cash prices are real ones by exhaustive record-keeping requirements or adopt the two-times-dealer-cost formula for setting cash prices.

The nebulous “fair market value”

Conversely, since 1985, Georgia does not require a cash price disclosure at all, but instead requires rental dealers to disclose the “estimated fair market value of the leased property.” This imposes an indirect limit on pricing, because rental dealers must keep themselves aware of pricing in the marketplace or run the risk of

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pricing goods too high and violating the statute.

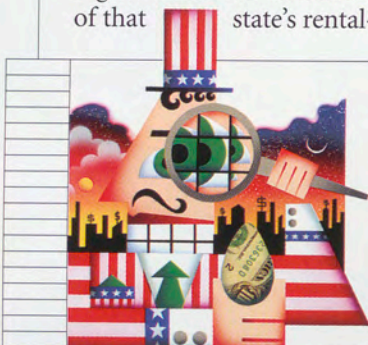
The fair market value of an item can only be finally determined after the fact by a judge or a jury who listens to evidence about the market and then decides if the price charged or disclosed was, in fact, the fair market value of the property.


In states that require the disclosure of a cash price defined as the price at which a willing dealer would sell the property to a willing buyer, the dealer can have the highest price in town without violating the law. In Georgia, however, a dealer with an estimated fair-market-value price higher than other merchants in town might be in violation of that state's rental-purchase statute.

tion. That argument held firm in a few states, but today it is a required disclosure in more than 40 states.

If most rental dealers are opposed philosophically to having the government set cash prices for them, it may behoove dealers to recognize that these efforts almost certainly have the unintended result of stifling competition—at least among retailers who would like to offer a rental program in their stores.

Electronics and furniture retailers who depend on cash sales will be loath to set up rental counters because they are competing on price for much of their merchandise. Since a merchant cannot have two different cash prices for the same merchandise in the same store, a low



LEGISLATORS DO NOT KNOW WHERE TO SET CASH PRICES FOR THE MANY PRODUCTS OFFERED DAILY TO THE AMERICAN CONSUMING PUBLIC. HAPPILY, MOST KNOW THEIR LIMITS AND LEAVE SUCH MATTERS TO ADAM SMITH'S "INVISIBLE HAND." 

The argument for having the government set cash prices is that there are few actual cash sales of new merchandise in rental stores, so there is no market pressure on rental dealers as sellers to set cash prices realistically. Moreover, in the states where the total rental-purchase price that may be charged is tied to the cash price, there may be pressure on the rental dealer to raise cash prices to artificially high levels in order to get the desired number of turns on units.

The RTO "monopoly"?

Fundamental to the notion of free market economics is that the market—the interplay between willing sellers and willing buyers—is the best means of establishing prices. The only times that the government can legitimately get involved in the pricing decision is when there are natural monopolies—utilities, for example, or during emergencies when necessities have become scarce with too few sellers and there is great demand and the risk of price gouging by merchants.

No one has argued that either of these situations exist in the rental-purchase industry. In fact, the 2000 Federal Trade Commission study noted that, "There do not appear to be any significant barriers to entry that would prevent new firms from entering the rent-to-own industry... A new entrant would need little more than a storefront, a delivery truck and an inventory of household merchandise."

Unintended competition barrier

Early on, rental dealers argued that cash prices were an irrelevant disclosure in a rental-purchase transac-

tion. That argument held firm in a few states, but today it is a required disclosure in more than 40 states.

Electronics and furniture retailers who depend on cash sales will be loath to set up rental counters because they are competing on price for much of their merchandise. Since a merchant cannot have two different cash prices for the same merchandise in the same store, a low cash price for a cash or credit sale would, perforce, be the same cash price that appears on a rental agreement. Fortunately, the setting of cash prices in rental stores does not appear to be a trend. There are few states left without rental-purchase legislation today. Cash price limits could appear in New Jersey, Wisconsin and North Carolina, in theory, but it may be that legislators in those states understand that fixing cash prices almost never has the intended result. If the prices are set too low, rental dealers will leave the market and consumers will have fewer choices. If the price is so low that rental dealers cannot run businesses profitably, there will be no rental-purchase choices for consumers. If the prices are set too high, then the price fixing has no effect at all.

It's like the guys who were sitting around one night debating the greatest invention of all time. Some were for the wheel; others were for fire; still others were for money. One old-timer then offered up the Thermos bottle. Amid all the laughter, someone in the group asked the old guy why the Thermos bottle was such a great invention. "Well," he replied, "It keeps the coffee hot in the wintertime and it keeps the tea cold in the summertime." To which the group responded, "What is so great about that?" The old man said, "But how does it know?"

Legislators do not know where to set cash prices for the many products offered daily to the American consuming public. Happily, most know their limits and leave such matters to Adam Smith's "Invisible Hand." The few efforts at price fixing in the rental-purchase industry have not had the desired result and in each case have probably been counterproductive to consumer advocate goals. ■

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

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FAMILY

BUSINESS



In most family-owned businesses, the family and business aspects are intimately intertwined. Weekend family gatherings can all too easily transform into business meetings and mid-week office agendas can get saturated with personal affairs. Although many family business participants eagerly try to keep their business and personal lives separate, they're unable to resist the natural inclination to talk shop during off time or to rehash family issues during work hours. It's not that they intentionally want to mix the two—it's just convenient.

BY LAURA MICHAUD

KEEPING THE BOARD ROOM



OUT OF THE LIVING ROOM

W

hile on the surface this may seem like a trivial matter, it does have dire consequences. Consider this scenario: You work 40-plus hours with your dad and sister. By Friday evening you're exhausted and looking forward to the weekend to recharge. On Sunday you go to your parent's house for the weekly Sunday brunch. As you're having a leisurely meal and catching up with the family's personal news, your sister announces, "I almost forgot to tell you that before I left the office on Friday, I visited our competitor's Web site. Wait 'til you hear what they're doing."

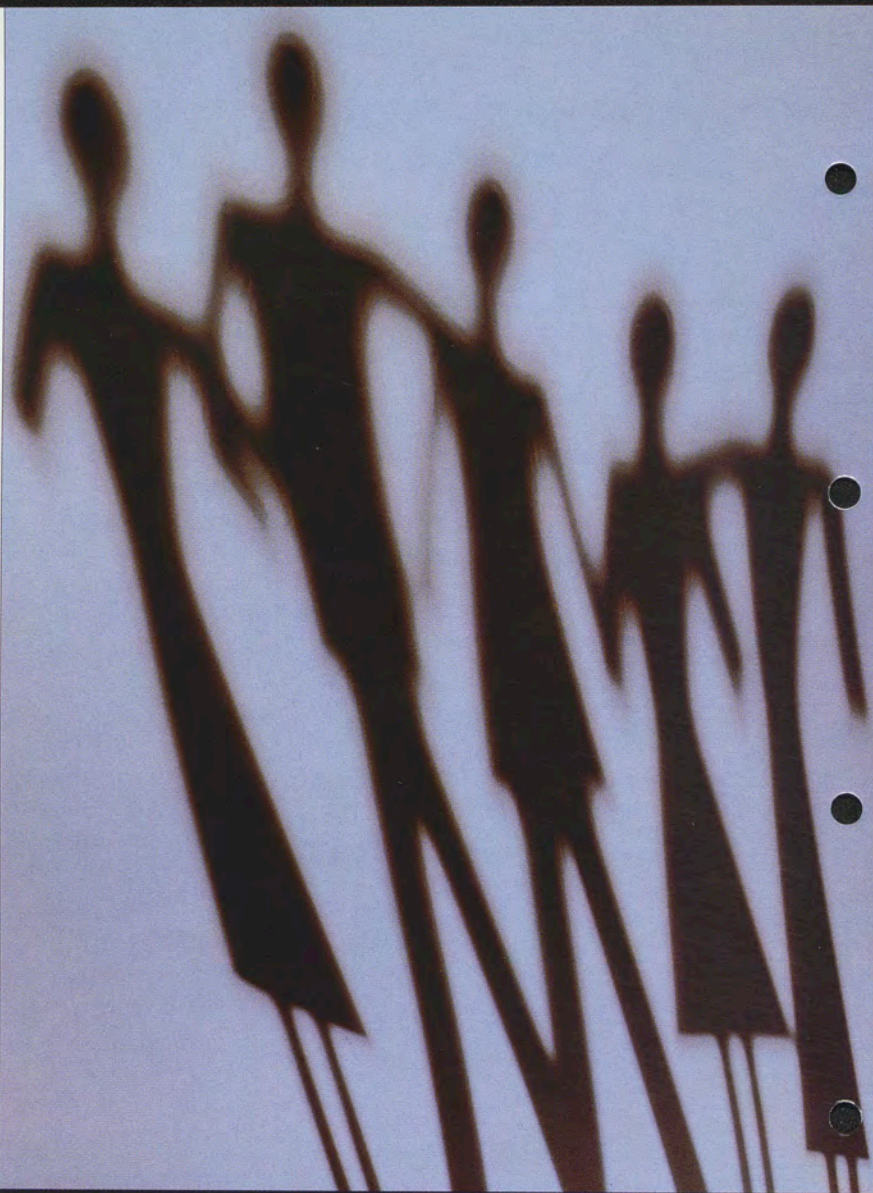
From there your leisurely Sunday brunch turns into a strategic sales and marketing meeting, complete with activity agendas for the upcoming week and work-related assignments from Dad. When all is said and done, your 40-plus-hour workweek just increased by six hours. You wonder why you're always stressed and mentally burned out.

Likewise, bringing personal matters to work can wreck havoc on your family relationships. Suppose you work for your family business with your dad and cousin. At home, you and your spouse are having some marital problems. You routinely confide to one of your non-family-member co-workers about the strife at home. And just as happens in any office setting, word of your personal challenges soon spread throughout the office. Only in this case, it's a little worse because now your family knows about the problem as well. Before you know it, your father and cousin are asking you and your spouse about the difficulties, making your spouse furious that you shared the subject with others.

Just because "family business" is an accepted phrase in the vocabulary doesn't mean the two always have to flow together. The secret is to develop clear rules for both business time and off time. The following are five ways to help you draw a clear line between your family and business time.

1 SCHEDULE QUARTERLY FAMILY BUSINESS MEETINGS AS WELL AS REGULAR OPERATIONAL MEETINGS WHERE FAMILY MEMBERS ARE INCLUDED

Quarterly family business meetings are designed to focus on the big issues that family businesses face, such as strategic



direction discussions, financial statement review, estate planning, succession planning and role planning. These meetings should take place off-site and should not include small day-to-day operational issues. Aside from having an outside board of advisors or directors, quarterly family business meetings are one of the most important exercises for families to do to keep the business running smoothly.

Conducting quarterly family business meetings won't keep you from bringing work issues to the kitchen table, however. To do that, you also need to include key family members in regular operational meetings that address other important issues, such as staffing problems, competitor analysis and short-term projects. These operational meetings should be conducted as needed in the office to keep staff and family members apprised and as contributors to top issues.

When done correctly, these meetings also serve as a great training ground for new family employees. By using this time to discuss those issues you would normally talk about at personal family gatherings, you can avoid bringing unnecessary work home and keep your home life "work-free."

2 ALLOW FAMILY MEMBERS TO SIT IN ON KEY STAFF MEETINGS

The best way to stop your family and business affairs from intertwining is to keep everyone abreast of all the information as it happens. Whenever a department has an important meeting, invite

the appropriate family members to sit in, even if they're not a part of that particular department. Make it clear that those who do not play an active role in that department's agenda are sitting in as observers only. Be careful, however, that family members aren't in so many meetings that they can't get their work done or that they appear to be non-productive. Allow those invited to decline if their schedules are tight.

By initiating this measure, you'll accomplish two key things:

- » When all family members know what is happening in each other's departments, you'll be less likely to discuss the issues at home.
- » Because most family business members will want to advance in the company, sitting in on the meetings provides an ideal opportunity for on-site mentoring and grooming. While not every family member will have the time to attend every staff meeting, when you use this technique along with other meetings, the tendency to talk shop at home will be greatly reduced.

③ POSITIVELY USE ALL AVAILABLE MEANS OF COMMUNICATION

To ensure that business messages get passed along during business hours, make sure you have the proper technology installed to communicate adequately with family members, both inside and out-

antithesis of multi-tasking. The belief is that when you devote all your energy to one activity at a time, you can accomplish it better than if you had spread yourself too thin and tried to achieve more in less time.

Basketball legend Michael Jordan practices this theory. When asked how he keeps his hectic life organized and together, he says, "I play to win in everything I do, but I only do one thing at a time. Whether I'm spending time with my family, playing golf or sitting and watching TV, I keep myself focused on the one thing I am doing at the time and concentrate on just that."

To put this theory into practice, think of your world as a dresser, where each drawer represents a piece of your life. If you open the "work" drawer, then you should concentrate on that aspect only. The moment you leave work, you close the work drawer and open another, perhaps your "family" drawer. At this point your concentration should be

THE COMPARTMENTALIZATION THEORY REVOLVES AROUND THE IDEA THAT PEOPLE SHOULD CONCENTRATE ON ONE TASK AT A TIME, WHETHER IT BE WORKING, PLAYING WITH THE KIDS OR DOING DISHES. BASKETBALL LEGEND MICHAEL JORDAN PRACTICES THIS THEORY. "I PLAY TO WIN IN EVERYTHING I DO, BUT I ONLY DO ONE THING AT A TIME. WHETHER I'M SPENDING TIME WITH MY FAMILY, PLAYING GOLF OR SITTING AND WATCHING TV, I KEEP MYSELF FOCUSED ON THE ONE THING I AM DOING AT THE TIME AND CONCENTRATE ON JUST THAT."

side the office. If you receive some news about a competitor or client, immediately relay the information to your family members via e-mail or voice-mail system. Don't keep the information to yourself and wait until the weekend to tell everyone. In the earlier example of the sister finding online information about a competitor, she automatically should have sent an e-mail to her family members about it rather than waiting until Sunday to discuss it.

Likewise, if an important personal event happens at night or on the weekend, such as someone gets engaged or announces a pregnancy, tell everyone immediately as the news is announced. Don't wait and reason, "I'll just tell them tomorrow at work." The more you communicate business issues at home and home issues at work, the more you actually erode efficient communication and increase stress.

④ LEARN HOW TO "COMPARTMENTALIZE" YOUR LIFE

The compartmentalization theory revolves around the idea that people should concentrate on one task at a time, whether it be working, playing with the kids or doing dishes. It's almost the

solely on the aspects of your family life. If you leave for the evening to visit the gym, then you close the family drawer and open the "exercise" drawer.

Each time you close and open a new drawer, your concentration should shift to your new activity. Keeping two or more drawers open at a time is not an option. In fact, if you keep too many drawers open at once, all the weight (the stress) will cause the dresser to topple over. When you look at your life in this perspective, it's easy to see the importance of keeping the various aspects of your life separate.

⑤ SET CLEARLY DEFINED BUSINESS AND PERSONAL ROLES

When you're in the office, always call each family member by his or her business name. Familial titles, such as "Mom," "Dad,"

"Uncle Bob" or "Sis" need to be left at the front door. When you go home in the evening, you can reclaim those familial titles and use them accordingly.

Creating a clear business and personal distinction is of utmost importance. Why? Think about it this way: Would you rather have respect or power? Most people would rather have respect, because with it naturally comes power. If you're working at your Dad's company and constantly use phrases such as, "My dad said this" or "My Uncle Bob wants us to do that" to non-family member employees or clients, you're subconsciously putting yourself in a position of power, but possibly without the respect.

Therefore, people will be less likely to talk about pertinent business issues with you and may even resent you being in the business. When that happens, you're essentially creating additional conflict that you'll want to resolve off-site, during non-work time. However, when you stick with clear business and personal roles, your fellow non-family member employees will see you as part of the team and your conflicts will be lessened.



When you keep your family and work time separate, you create a business and a personal life that is both fun and successful. As a family unit, you'll be more cohesive and understanding of each other's needs and, as business partners, you'll act with greater respect towards each other and will add to creating a more professional, stress-

free work environment. Implement the above techniques into your family business and you'll enjoy both your family and your business on a whole new level—*guaranteed!* ■

Laura Michaud, MBA, is an expert on family business issues. Before her own family business was sold, she was a third-generation family member for Beltone Electronics. She is now the president and owner of The Michaud Group, a firm dedicated to bringing personal and business success to their clients, where she has helped thousands of family members through various issues specific to family businesses. Michaud routinely conducts seminars on family business topics, customer loyalty, employee retention and improved communication. For a complete list of her topics or to inquire about any of her business building tools, contact The Michaud Group at 630/835-0333.



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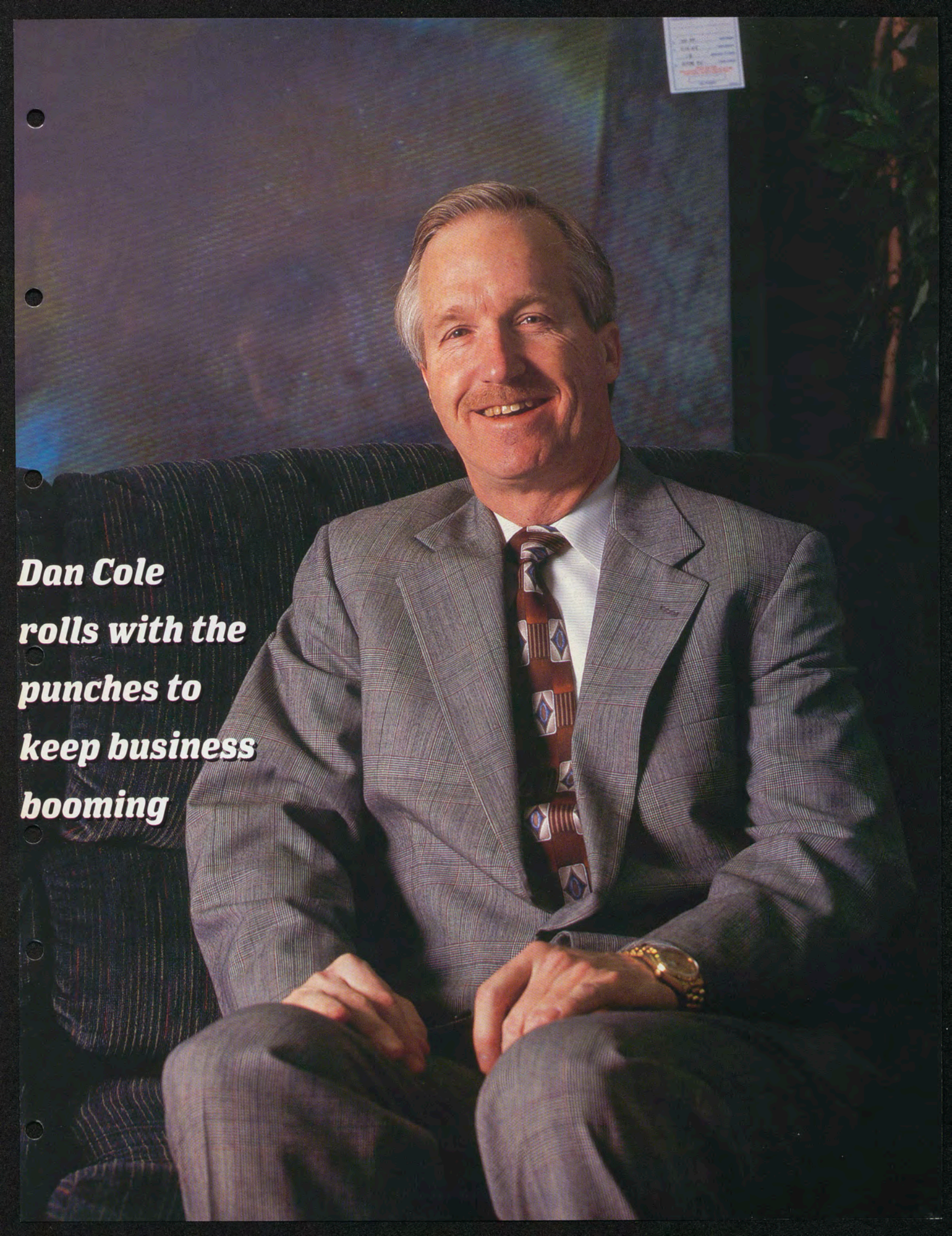
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changing with the times

dan Cole, owner of National Rent to Own, based in Bridgeton, MO, has served on APRO's Government Relations Committee for more than a year, has been president of the Missouri Rental Dealers Association for three years and has made seven annual trips to Washington D.C. to lobby for HR 1701, the Consumer Rental-Purchase Agreement Act. Yet, despite his activism on both local and national fronts, Cole is hesitant to associate himself with the political environment of the RTO industry.

***An APROfile
by Katie Garza
Photographs
by Joe Nuelle***



***Dan Cole
rolls with the
punches to
keep business
booming***

One thing I want to establish is the fact that I'm not a politician," he says. "I really hate the concept of politics. I'm not one to fan my ego by trying to be involved; I'd much rather not have to be. But, I think it's an absolute necessity with what we do."

Cole says that the RTO industry historically has had a "bull's eye on its chest" due to consumer advocacy issues and the lease-versus-sale argument regarding rental-purchase transactions. He says that when people in power misunderstand the industry, it can greatly affect the industry's livelihood.

"One of the things I've learned is that all you have to do is get the right

politician, and—with the stroke of a pen—he can change the way we do business," he says.

"So we have to be vigilant. We have to be aware of what's going on at the state and federal levels. Unfortunately, there just aren't a lot of people who want to be involved and you just have to take it upon yourself to ensure that there's always a few of us who are out

there trying to make sure that things are happening the way we want them to happen."

Cole says he is encouraged that the U.S. House Financial Services Subcommittee on Financial Services and Credit passed HR 1701 on November 28, 2001. However, he acknowledges that, as an industry, we still have a way to go in making this legislation a reality.

"The big thing with HR 1701 is the clarification that what we do is a lease and not a sale," says Cole. "It's what we've been trying to do all these years. If people wanted to buy products, they'd go somewhere else to get them. Once we get HR 1701 passed, we can conduct business as a rental and not be concerned about all these other issues. It'll strengthen the business and give us more confidence and legitimacy and so forth."

Ultimately, Cole thinks that our industry's political struggle to be understood by legislators and consumer advocates has strengthened the RTO industry as a whole.

"The fact of the matter is that all the conflicts we've had to get laws passed and the conflicts we've had with politicians have really made us a better industry," he says.

"It's galvanized the fact that we really do need to treat people right and that we need to provide good products and services. It certainly has made me look in the mirror every single day and that's really important."

Responding to market demands

Cole says he continuously evaluates the way he does business in his own company to stay current with the changing face of the RTO industry. National Rent to Own, established in 1984, operates 26 stores—16 in Missouri and 10 in Illinois.

Over the years, Cole has been able to tap into the needs of his customers and his



NATIONAL RENT TO OWN



“When you sit back at the home office and put together policies and sales programs, sometimes there is a big difference between putting it together and actually making it work at the store level. Obviously, the people at the store level are where the rubber of the tire meets the road. They can say whether these things really work or not. Getting feedback from the troops, so to speak, on a continuous basis is extremely important.”

employees by regularly meeting with a store manager advisory board and conducting routine customer surveys.

“The advisory board has a big impact and influence on our policies and procedures and the way we do business,” he says.

“When you sit back at the home office and put together policies and sales programs, sometimes there is a big difference between putting it together and actually making it work at the store level. Obviously, the people at the store level are where the rubber of the tire meets the road. They can say whether these things really work or not. Getting feedback from the troops, so to speak, on a continuous basis is extremely important.”

Cole believes that high employee turnover always has been a weak spot in the RTO industry and using an advisory board to tap into employee attitudes is another way to counteract that trend.

“We try to pay our employees well, but more importantly, we respect them and try to create a real good work environment so that they’ll stay,” he says.

“If an employee doesn’t stay with you for more than 90 days, then it’s difficult to get them trained so that they treat the customers correctly.”

Providing customer service that is relevant to the ever-changing marketplace is equally vital to running a successful business, he says. The APRO and Federal Trade Commission cus-

tomer surveys help store managers to address these needs.

"We work hard at being problem solvers for our customers rather than having the 'my way or the highway' type of attitude," he says.

"We understand that some of our customers are going to have problems. We develop programs to try to work with them as much as we possibly can."

He says the APRO surveys also reveal what products and services are in demand. "We find that there's a

tremendous evolution going on," Cole says. "Programs that were successful two years ago no longer work. Our customers now demand all the benefits and features that you can get at retail. They demand big-screen TVs and all the high technology. You have to keep changing and moving forward with those trends."

Cole admits, however, that he draws the line when it comes to diversifying into related services in an attempt to attract more customers.

"We just want National Rent to Own to be the best rental store in town," he says. "We haven't added other services like payday loans or that kind of thing. That's one thing that concerns me a little about some of the other guys in the business. To me, you need to be an expert at one thing. It's difficult to be an expert at 10 things."

He says that store presentation also affects how potential customers respond to his company. "We work very hard at store appearance," Cole says. "We spend a lot of money on remodeling and fabrics and decorating to make it a pleasing environment for our customers."

The future looks bright

Cole says he would like to open four to five new stores every year. This rapid pace of growth obviously will require a larger workforce; Cole has his ideas of how he'll approach that challenge.

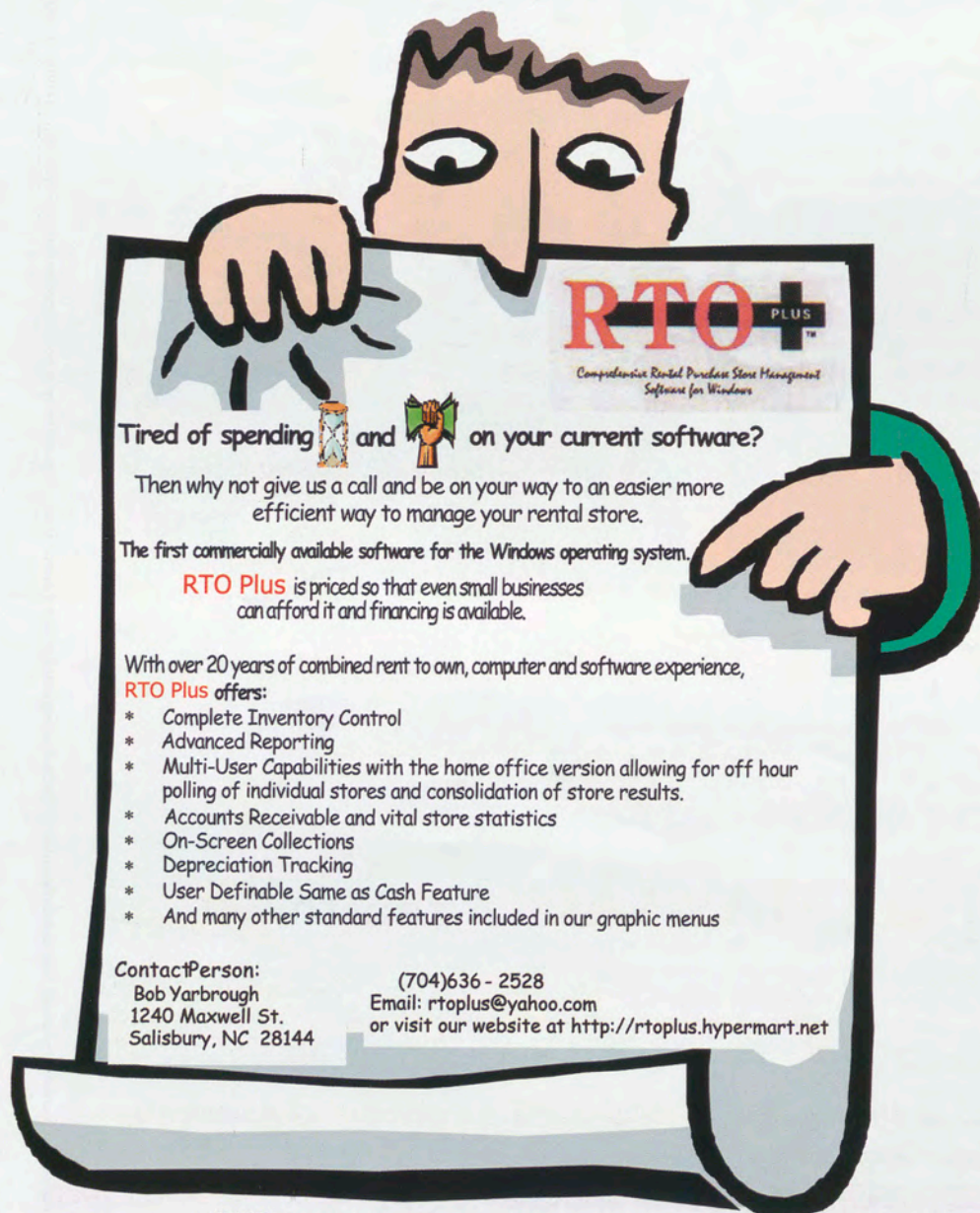
"We try to promote from within as much as we possibly can," he says, "but I think we have to keep working on improving our employee base, in terms of attracting talent to the industry."

And one way to recruit quality people is to make sure that the industry is received as a first-rate business in the marketplace. State organizations, such as the Missouri Rental Dealers Association, help local businesses shape the future of the RTO industry through legislation lobbying, trade shows, conferences and training programs.



"We want to make sure that we keep our troops together," he says. "We want to make sure that we have good grassroots coverage that can stop any potential problems."

"I think the business in general has changed dramatically in the past five to 10 years," he says. "The 'fly-by-nights' are out. We've become more professional. The industry has grown up. You have to have good stores, well-trained people, great products and you have to give good service. I think, from that standpoint, we've definitely gone through an evolution."

Katie Garza is a free-lance writer.



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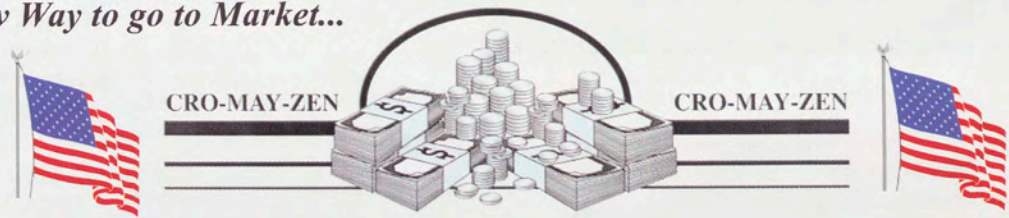
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Furniture and furniture accessories

The following list of furniture and furniture accessory suppliers cater to the rental-purchase industry. All are either APRO associate members (*), advertisers in APRO publications (+), APRO convention exhibitors (^) or APRO-endorsed member benefit program providers (~).

FURNITURE

APA Marketing *^

Contact: Andy Jones
7030 E. Slauson Ave.
Commerce, CA 90040
323/832-9890, ext. 213
Fax 323/832-9497

Addison Industries *^

Contact: Brett Whigham
6143 Brookville Rd.
Indianapolis, IN 46219
317/322-7967
Fax 317/322-7968

Ashley Furniture Industries *+^

Contact: Kerry Lebensburger
1 Ashley Way
Arcadia, WI 54612-1218
608/323-3377
Fax 800/274-3375

Astro-Lounger/Davis *

Contact: Thomas J. Schutte Jr.
P.O. Box 336
Houlka, MS 38850-0336
662/568-3385
Fax 662/568-3384

Benchcraft Inc. *+^

Contact: Dick Barrett
P.O. Box 86
Blue Mountain, MS
38610-0086
662/685-4711, ext. 305
Fax 800/424-1309

Berkline Furniture Corp. *^

Contact: Kevin Thompson
1 Berkline Dr.
Morristown, TN 37813-5700
423/585-1500
Fax 423/585-4420

Bernards Inc. *^

Contact: Alan Ferguson
P.O. Box 1489
High Point, NC 27261-1489
800/861-6130
Fax 800/348-6738

Bradlin & Associates *^

Contact: Bob Bradlin
924 11th St., Unit D
Santa Monica, CA 90403
310/395-1356
Fax 310/395-2965

Camas Lamas *^

Contact: Jose Luis Somoza
4428 W. 12th St.
Houston, TX 77055
713/681-2449
Fax 713/680-9378

Capitol Sales Co. *^

Contact: Stephen Konsor Sr.
3110 Neil Armstrong Blvd.
Eagan, MN 55121-2234
800/467-8255, ext. 116
Fax 800/440-4077

Coaster Co. of America *^

Contact: Charlie Nobile
12928 Sandoval St.
Santa Fe Springs, CA
90670-4061
562/944-7899, ext. 113
Fax 800/221-9813

Delta Enterprises ^

Contact: Joe Shami
175 Liberty Ave.
Brooklyn, NY 11212
718/385-1000
Fax 718/385-8455

Dinettes Unlimited ^

Contact: Allen Goddard
P.O. Box 696
Haleyville, AL 35565
205/486-9676
Fax 205/486-1692

Douglas Furniture of California LLC *^

Contact: Tom Gates
4000 Redondo Beach Ave.
Redondo Beach, CA 90278
310/643-7200, ext. 212
Fax 310/536-0626

Elite Furniture ^

Contact: Todd Miller
P.O. Box 907
Thomasville, NC 27361
800/950-0406
Fax 800/950-0454

Emerald Home Furnishings *

Contact: Paula O'Fallon
3025 Pioneer Way E.
Tacoma, WA 98443-1602
253/922-1400
Fax 253/922-3747

England Inc. *^

Contact: Dennis Valkanoff
402 Old Knoxville Hwy.
New Tazewell, TN 37825
423/626-5211
Fax 800/356-4518

Essex Street Products ^

Contact: Gene Rosenberg
433 Essex St.
Hackensack, NJ 07601
201/441-9500
Fax 201/441-9399

Fraenkel Co. *^

Contact: Ed Logan
P.O. Box 88
Olive Branch, MS 38654
662/895-3800
Fax 662/895-1202

Good Companies ^

Contact: Will Verhoorn
1118 E. 223rd St.
Carson, CA 90745-4210
310/549-2160, ext. 229
Fax 310/835-7187

Hart Furniture Co. *^

Contact: Dan Kendrick
141 Eastley St.
Collierville, TN 38017-2758
901/853-8595, ext. 350
Fax 901/854-0614

Home Line Industries *^

Contact: Kevin Wolfe
141 E. Hunting Park Ave.
Philadelphia, PA 19124
800/523-3310
Fax 800/648-2316

JTB Furniture Mfg. Co. *^

Contact: Reau Berry
P.O. Box 2128
Columbus, MS 39704-2128
662/328-1685
Fax 662/327-1814

Klaussner Furniture *^

Contact: Steve Robbins
P.O. Box 220
Asheboro, NC 27204-0220
336/625-6175, ext. 8494
Fax 336/633-1766

Lane Home Furnishings *^

Contact: Butch Cockrell
Hwy. 1455, Box 1627
Tupelo, MS 38802-1627
662/566-3140
Fax 662/566-3164

Les Brown Chair Co./ Superior Chair Co. *^

Contact: Thomas Murphy
10612 Cape Hatteras Dr.
Tampa, FL 33615
813/891-0707
Fax 813/925-1410

Michels & Co. *^

Contact: Tobe Kramer
2828 Butler Ave.
Lynwood, CA 90262-4006
323/235-2828
Fax 323/235-5784

PFC Furniture ^

Contact: Luis Ordonez
4290 Puente Ave.
Baldwin Park, CA 91706
626/338-5940
Fax 626/338-4535

Pilliod Furniture Inc. *^

Contact: Mike France
4620 Grandover Pkwy.
Greensboro, NC 27407-8202
336/315-4187
Fax 336/315-4376

Progressive Furniture Inc. *+^

Contact: Larry Resnick
P.O. Box 729, 2555 Penny Rd.
Claremont, NC 28610-0729
828/459-0114, ext. 206
Fax 828/459-1232

RES Marketing Inc. *+^

Contact: Michael E. Gerwe Jr.
4909 Nassau St.
Tampa, FL 33607
800/444-7304, ext. 210
Fax 800/444-7312

Rose Hill Furniture *^

Contact: George Ramel
13005 Twin Meadows Ct.
Creve Coeur, MO 63146
314/542-2274
Fax 314/542-6064

Standard Furniture *+^

Contact: Todd Evans
P.O. Drawer 1089, Hwy. 31 S.
Bay Minette, AL 36507-1089
800/827-7866
Fax 800/827-7868

Steve Silver Co. *^

Contact: Judd Preskitt
P.O. Box 1709
Forney, TX 75126-1709
972/564-2601
Fax 972/552-9094

The Relax-R Corp. ^

Contact: Butch McCracken
159 Catamount Dr.
Milton, VT 05468
800/850-2909
Fax 800/820-9206

United Furniture Industries *

Contact: Jay S. Quimby
P.O. Box 308
Okolona, MS 38860
800/458-7212, ext. 186
Fax 662/447-3663

Vance Baldwin Inc. *

Contact: Robert Coolidge
7060 State Rd. 84, #12
Davie, FL 33317
954/723-9191, ext. 131
Fax 800/552-1431

Vaughan-Bassett Furniture Co. Inc. *^

Contact: George Ramel
13005 Twin Meadows Ct.
St. Louis, MO 63146
314/542-2274
Fax 314/542-6064

Welton Sound Systems USA *^

Contact: Steve Sherman
11625 Columbia Ctr. Dr.,
Ste. 100
Dallas, TX 75229
972/243-5602, ext. 102
Fax 972/243-5958

FURNITURE ACCESSORIES

Armen Art Inc. ^

Contact: Tamar Kevonian
8277 Lankershim Blvd.
North Hollywood, CA 91605
818/767-6626, ext. 106
Fax 818/767-7360

Bernards Inc. *^

Contact: Alan Ferguson
P.O. Box 1489
High Point, NC 27261-1489
800/861-6130
Fax 800/348-6738

Bradlin & Associates *^

Contact: Bob Bradlin
924 11th St., Unit D
Santa Monica, CA 90403
310/395-1356
Fax 310/395-2965

CBC Classic/Nova Lighting *^

Contact: David Mayemura
6323 Maywood Ave.
Huntington Park, CA 90255
323/277-6266
Fax 323/277-6270

Coaster Co. of America *^

Contact: Charlie Nobile
12928 Sandoval St.
Santa Fe Springs, CA
90670-4061
562/944-7899, ext. 113
Fax 800/221-9813

Midwest Tropical Inc. ^

Contact: Ken Burnett
3700 W. Morse Ave.
Lincolnwood, IL 60712
847/679-6666
Fax 847/679-6669

Mirror Dynamics Ltd. Inc. *^

Contact: Daniel Kalina
750 S. 13th St.
Newark, NJ 07103
973/824-5509
Fax 973/643-2358

Next Dimension Studios ^

Contact: Eric J. Moore
2552 American Ct.
Erlanger, KY 41017
859/727-9701
Fax 859/727-0197

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RES Marketing Inc. *+^
 Contact: Michael E. Gerwe Jr.
 4909 Nassau St.
 Tampa, FL 33607
 800/444-7304, ext. 210
 Fax 800/444-7312

Ultra Shield ^
 Contact: Randy Wallman
 P.O. Box 3150
 Somerset, KY 42564-3150
 800/866-9636, ext. 125
 Fax 606/679-1845

FURNITURE BEDDING

Sealy Mattress Co. ^
 Contact: Mark Akerman
 1 Office Pkwy.
 Trinity, NC 27370
 336/861-3591
 Fax 336/861-3786

Simmons Co. **
 Contact: Curtis Beavers
 3040 S.W. 130th St.
 Oklahoma City, OK 73170
 405/378-8101
 Fax 405/378-8104

Ther.A.Pedic International *+^
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 601 Bound Brook Rd.
 Middlesex, NJ 08846
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contact:

David P. David

(812) 333-7496

STATE ASSOCIATIONS

By Dan Companion

Vermont Rental Dealers Association
61 Simpson Ct.
South Burlington, VT 05403
802/877-2324; fax 802/877-2605

Progressive Rentals is profiling each state rental dealers association. Without these organizations and grassroots activities on the state level, the industry would not be as successful as it is today. You may find ideas here that can be applied to your state association. We want to hear from you. Contact Julie Sherrier at APRO at 800/204-2776 or e-mail jsherrier@apro-rfo.com.

Tucked away in the upper portion of New England is the beautiful state of Vermont. Known for its maple syrup, skiing and beauty, people look to Vermont as a getaway. APRO Government Affairs Director Ron Waters was fortunate enough to experience the beauty of the state in 1993. However, he would also experience a more powerful element to the inner workings of the state: its government.

Rep. Tom Smith from Burlington introduced Vermont's first rental-purchase bill, H. 74, in 1993. The bill was a replica of the New York State bill—a bill that was believed to be one of the most restrictive to the business of rent-to-own. The Vermont House of Representatives Commerce Committee heard testimony on H.74 and ultimately took no action on the bill.

In 1994, Waters and Rent-A-Center's Ron DeMoss visited the state to formulate a plan to garner support for an industry bill. Being a small rural state, it proved difficult to form a traditional association in Vermont. As a result, Dan Companion of Burlington, VT—whose father opened the first rental store in the state in 1982—and Robert Coffin of Waterbury, VT,—who ran a local television and rental store that began in the mid-80s—became the local recruits for promoting an industry bill.

During the 1994 legislative session, a strange turn of events occurred when a three-sentence provision was added to S. 345, the "Economic Progress Act," which merely defined rent-to-own agreements and left the task of determining what type of regulation is appropriate for such agreements to the attorney general.

The paragraph that defined the rent-to-own transaction in Vermont was pretty much an industry definition and also stated that such a definition is clearly not a retail installment agreement. Section 41b was enacted on June 20, 1994, effective July 1, 1994.

The attorney general's proposed rule, known as CF 115, required disclosures in all material respects identical to the disclosures detailed in H. 74, with the exception that CF 115 imposed a Effective Annual Percentage Rate disclosure.

On July 19, 1996, the attorney general's office heard public comment on the proposed rule (CF

115). Industry representatives testified against the inclusion of the EAPR disclosure requirement because rent-to-own agreements do not have an interest component due to the fact that there is never equity acquired during the agreement.

Ellis Music Co., which operated a rent-to-own business specializing in the leasing of musical instruments to school children, was one of the industry representatives testifying against the EAPR disclosure. On September 30, 1996, the attorney general issued its final proposed rule. At the Legislative Committee on Administrative Rules, the attorney general submitted an additional amendment that, for the first time, described the method of calculating the EAPR.

At the LCAR hearing, Rep. Spaulding made a motion that the committee object to the provisions of CF 115 requiring an EAPR disclosure. The motion failed by a vote of 5 to 3 and the rule was approved. However, musical instruments are exempt from the law.

CF 115 was adopted on November 20, 1996, with an effective date of January 1, 1997. Rental Associates and Rent-A-Center filed suit against the attorney general on January 23, 1997. The court ruled that the attorney general does have the authority to create such a rule.

The final effects of an EAPR disclosure have yet to be determined for Vermont rent-to-own operators. Nor has the state moved any closer to becoming a more structured association since the original attempt made in 1994 due to its rural characteristics and lack of independent ownership in the state. Ninety percent of Vermont's RTO stores are chain operated.

The thought of creating a more regional association in New England has been talked about due to the fact that most of the New England rental-purchase dealer state associations are really pretty dormant when comes to structured meetings. It would a wonderful opportunity to band together and create a more exciting regional association where we could have great meetings, educational seminars and a trade show. New England provides the beauty and the close proximity for such an opportunity to work with fellow New Englanders.

STATS:

2001-02 VRDA Board of Directors
President: Dan Companion, Rent N Go Inc.
South Burlington, VT

Number of regular members: 9
Number of associate members: 0
State RTO passed: 1996

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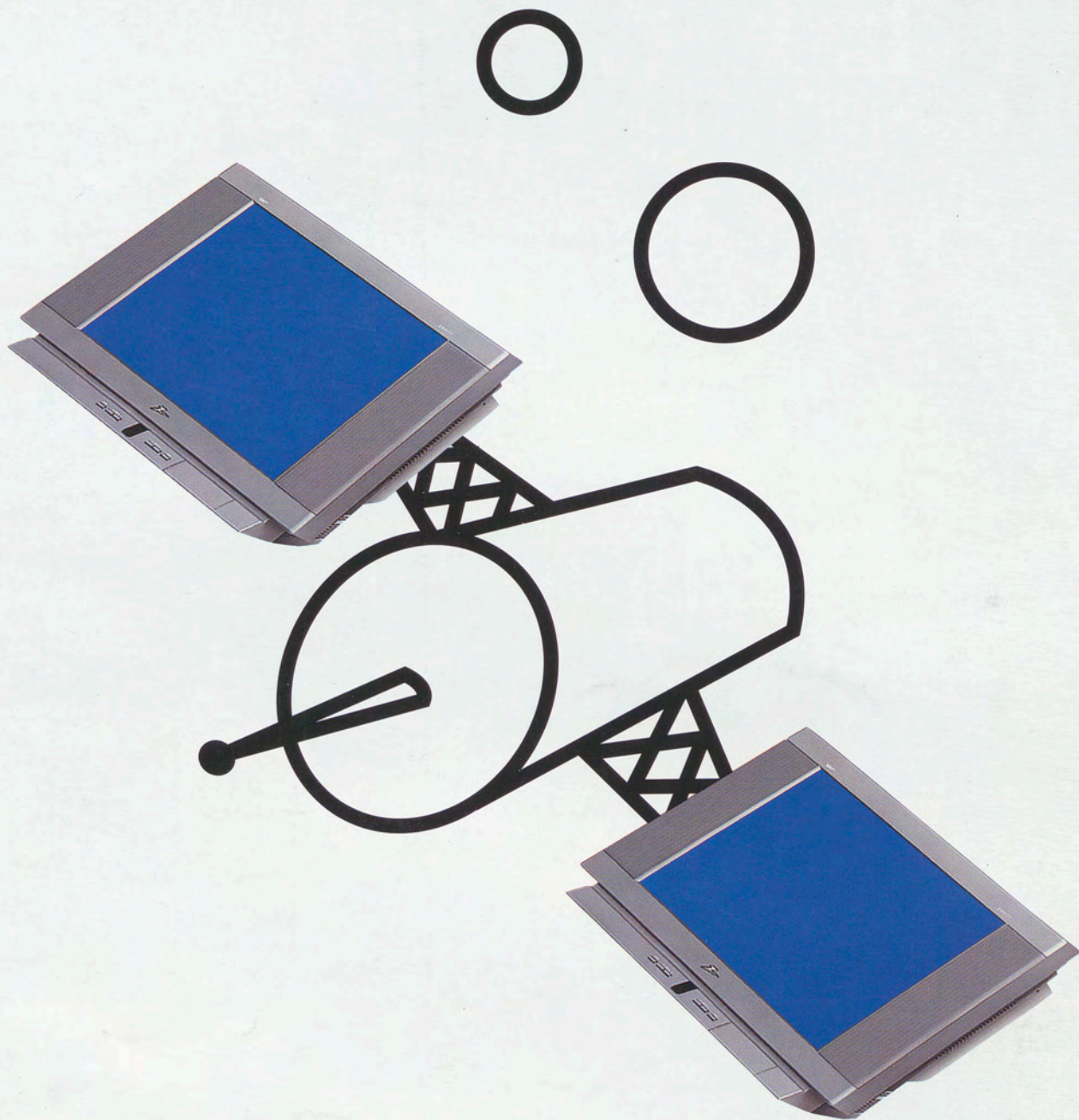
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