

"DO-NOT-CALL" STATUTES AND RTO ☉ THE NEW DEPRECIATION LAW ☉ A PROFILE: JAN ARNETT

PROGRESSIVE

# Rentals

THE VOICE OF THE RENTAL-PURCHASE INDUSTRY | MAY-JUNE 2002



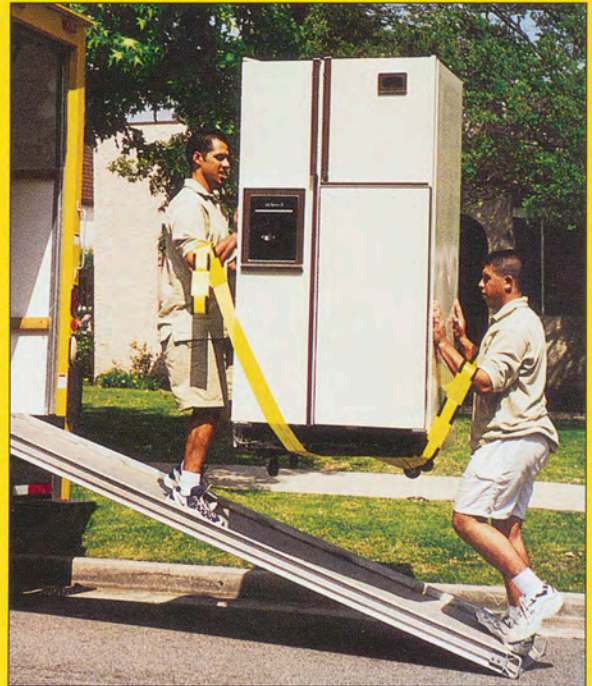
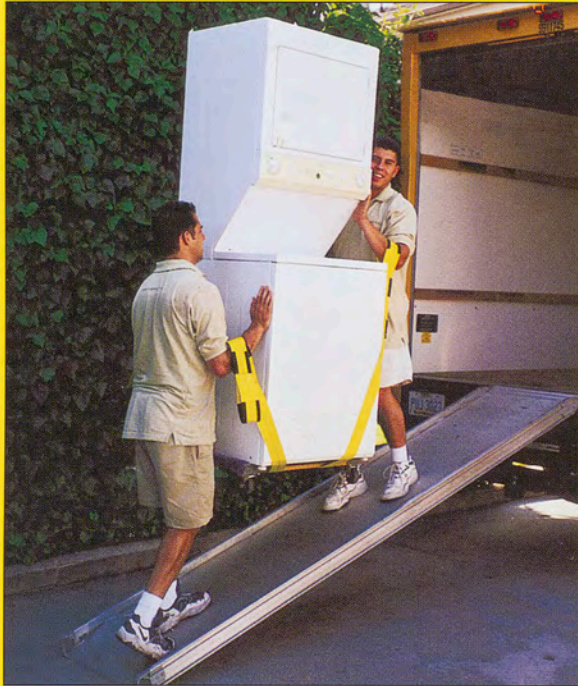
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# PROGRESSIVE Rentals

**PROGRESSIVE RENTALS  
MAY-JUNE 2002**

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BY STEPHEN SCHENCK

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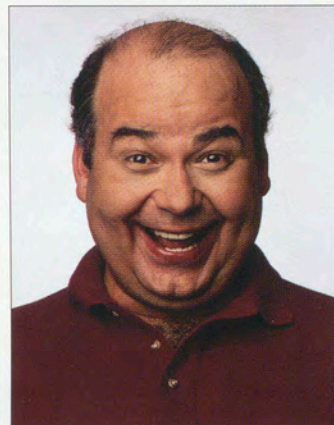
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**TOM KITCHENS/JOE EASON GOLF TOURNAMENT**

8 a.m., Monday, July 22



**Nationwide Club Administrators, Inc.**

**STATE PRESIDENT'S/CONGRESSIONAL LEADERSHIP RECEPTION**

3-4 p.m., Monday, July 22



**Appliances**

**GENERAL SESSION AND BUSINESS MEETING**

10 a.m.-12 p.m., Tuesday, July 23



**COMPLIMENTARY ICE CREAM IN EXHIBIT HALL**

1-3 p.m., Tuesday, July 23



**EXHIBIT HALL CHAMPAGNE WELCOME**

12 p.m., Tuesday, July 23



**GALA COCKTAIL RECEPTION: "SURVIVOR ISLAND"**

6-9 p.m., Tuesday, July 23



**COMPLIMENTARY ICE CREAM IN EXHIBIT HALL**

2-4 p.m., Wednesday, July 24



**SEMINAR REFRESHMENT BREAKS**

2 p.m., Thursday, July 25

Thomson multimedia

**AWARDS RECEPTION**

6-7 p.m., Thursday, July 25



**AWARDS DINNER: "LAS VEGAS LOUNGE LEGENDS"**

7-10 p.m., Thursday, July 25



**COMPLIMENTARY RELAXATION STATION**



**APRO CONVENTION DAILY NEWSLETTERS AND BADGE NECK STRAPS**



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**PHILIPS**

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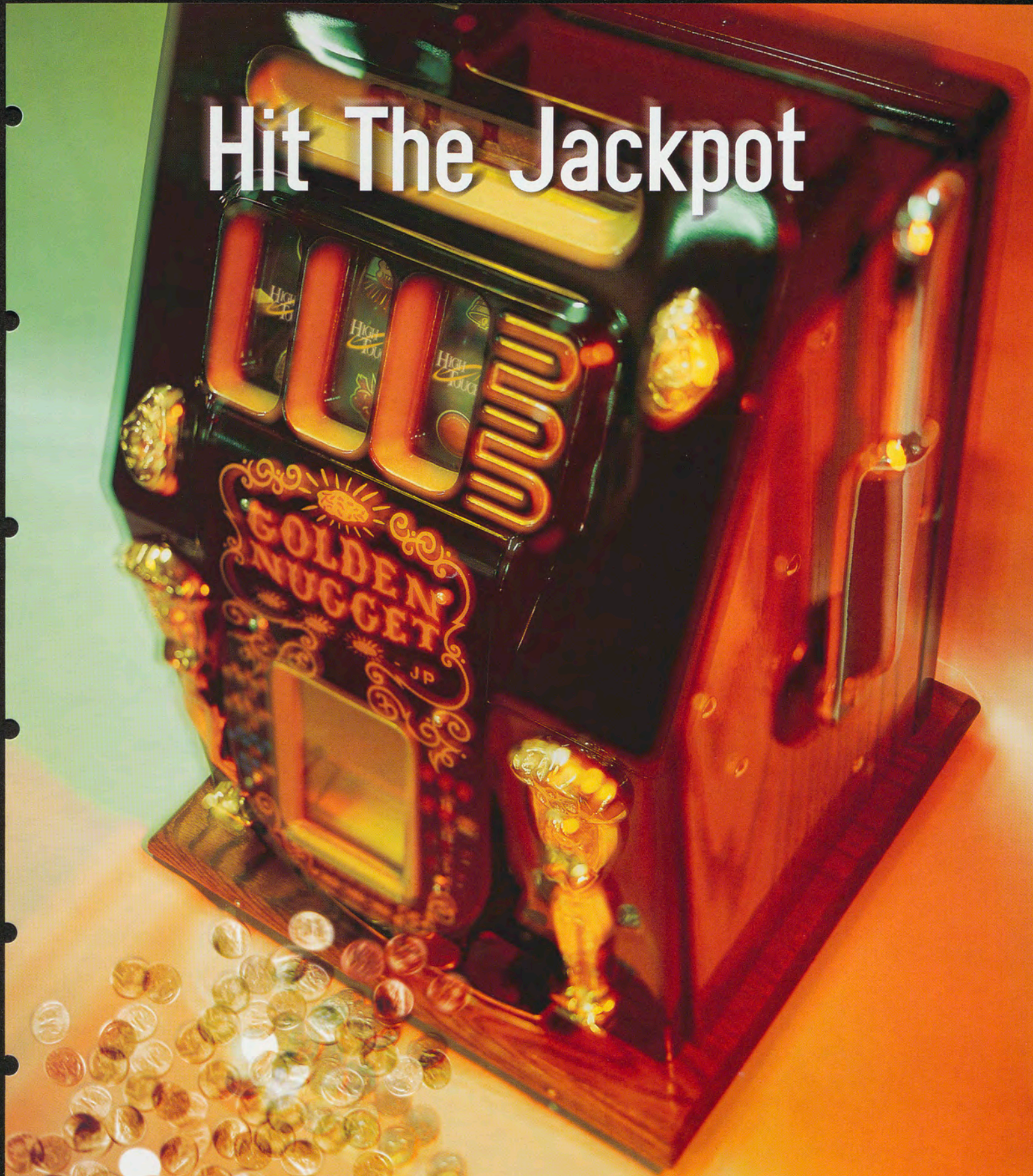
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# news

**B R E A K**

COMPILED BY  
JULIE SHERRIER

## Anthrax scare hits rental-purchase stores

**T**he rent-to-own industry is not immune to receiving powder-filled threat letters, according to a Southern Louisiana rental dealer who called the APRO office in late April to report an incident that he feels all rental dealers should take to heart.

“I was just opening the mail, like I do every day, and one letter addressed to the store was filled with a white powdery substance that blew all over the place when I opened it. I called 911 and the fire department came and closed my business and quarantined my employees for quite a few hours,” says the dealer, who asked to remain anonymous. The dealer was stripped down and sprayed with a Clorox and water solution, as was his desk, chair and other office items.

The letter warned of bombs being strategically placed in local book-

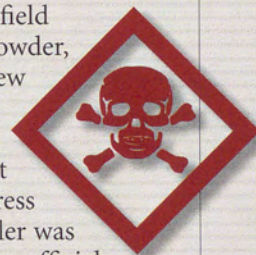
stores and libraries and was not directed specifically to the rental store. Apparently, this letter was one of 40-odd letters mailed to various individuals and businesses in the southern Louisiana area. A rental store in Houma, LA, also received a similar letter filled with white powder.

The initial field tests on the powder, reports the New Iberia dealer, concluded that it was not anthrax. At press time, this dealer was still waiting for official test results from the U.S. government.

After reporting the incident to his insurance carrier, the dealer was “alarmed” to discover that he did not have any liability coverage for this type of situation. His policy does not cover acts of war or terrorism. His concern is that if the powder tested positive for anthrax and customers and employees were exposed, the store would not be covered. “That really scared me more than anything,” says the dealer.

The Louisiana dealer now handles his mail routine quite differently and advises other dealers to consider doing the same.

“When the mail is delivered, the mailman puts it into a two-gallon zipper-locked baggie. I then take the mail outside and open it up. I am



the only one on staff who is allowed to open the mail," he says. Apparently, when asked if anyone else wanted to volunteer for the job, no hands shot up.

"This way, I don't run the risk of contaminating

the building, my employees or my customers. I also don't run the risk of having to shut the store down unexpectedly," he says. He also recommends keeping rental payments as far away as possible from any mail

operations. "You don't want the U.S. or state government coming in and seizing a week's worth of payments off your desk just because it might have been exposed to some mysterious white powder," he says.

## Cal-APRO is in business

After nearly eight years of inactivity, the California rental dealers association has been revived, thanks to the hard work and initiative



## Rental Training Online program a hit

Since its inception in October 2001, more than 200 courses have been completed in the APRO Rental Training Online program.

Owners, managers and store-level employees have taken the first three courses: *Introduction to Rent To Own*, *Rental Delivery and Safety* and *Account Management in Rent To Own*. Many have found that there is something to be gained for everyone involved in the industry. Here are some comments from some students:

• TONI SNYDER, GIZMO'S, GILLETTE, WY:

"Since I'm in account management at my company, I found *Account Management in Rent To Own* very helpful. I learned a lot of do's and don'ts that I needed to know and also became more aware of the state laws. I feel the courses are easy to understand and use. This program is a really good thing for the rent-to-own industry. I'm looking forward to future courses."

• SHANNON STRUNK, BABER'S INC., PASCAGOULA, MS:

"The first two courses—*Rental Delivery and Safety* and *Introduction to Rent To Own*—had a lot of good,

basic information, but much of it was already familiar to more seasoned employees. *Account Management in Rent To Own* has my managers excited and asking for the next course. That really says a lot for the program."

• BOB SAUNDERS, MICHELS/PILLIOD CO., TIERRA VERDE, FL:

"I have been in the furniture business for many years and found the *Rental Delivery and Safety* course very informative. I think that everyone who is involved in this industry should take that course. It was great."

• GARY ROMINE, SHOW-ME RENT-TO-OWN, FARMINGTON, MO:

"When I first heard about APRO's online training, I had some concerns about employees accessing the Internet, etc. After learning more about it, I can see that it is a phenomenal tool for rental dealers and any concerns I had can be easily addressed."

• JOHN ROGERS, HIGH TOUCH INC., WICHITA, KS:

"I think the *Introduction to Rent To Own* course is a must for anyone involved in this industry. We plan to have everyone in our company who works with RTO take the course."

• CARY MCPHERSON, IMPACT PEOPLE, PFLUGERVILLE, TX:

"The new online APRO training is first class. I have seen a lot of programs, but this one is awesome! It is user-friendly and will rapidly get people up to speed to be effective."

Students are eagerly awaiting the next course, *Rent-To-Own Quality Customer Service*. The target date for release of this course is July 1, so watch your APRO publications for updates. The final course in the store-level training program, *Communicating With Your Customer and Your Company* should be online by September 1. At that time, students who have completed all five courses will be eligible to obtain their "Certified Rental Associate" designation. For more information, go to [www.apro-rto.com](http://www.apro-rto.com) to find out what everyone's talking about and how to sign up.

of Paul Davis of Nations Rent-To-Own in Riverside, CA. What prompted Davis to get involved was a bill he received from the state franchise tax board saying that if he didn't pay 1.08 percent tax on all of his outstanding product on rent, a lien would be put on his store. "Rental stores in this state can't afford to have a lack of unity anymore," says Davis.

"If we had had a state association, we would have been aware of this new tax that each county is trying to collect from rental stores and we could have fought it," says Davis. "Now we're fighting it after the fact, which is a lot harder."

Davis and his wife, May, who is serving as Cal-APRO's executive director, have had to build a mailing list from scratch as the national office's list was outdated.

"So far, we've had a very good response," says Davis. "California dealers really need to organize in order to protect our businesses from any negative legislation."

Davis attended his first APRO Legislative Conference in 2001 and, "it really opened my eyes how vulnerable we are in California, especially

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## Check out APRO's new, improved site

**T**he "new and improved" APRO Web site made its debut this month at [www.apro-rto.com/](http://www.apro-rto.com/). The Web site sports a new design, better navigation and several new features, including an enhanced state rental dealer association area, which includes links to state statutes, number of stores per state and tax revenue.

APRO Administrative Assistant Faye Rougeau designed the site and will be maintaining the site in-house as opposed to an outside contractor, saving APRO several thousand dollars a year. APRO Communications Director Julie Sherrier will continue to oversee the content, navigation and viability of the site.

"It was time for a change," says APRO Executive Director Bill Keese. "The pastel tones soften the image of the industry and the enhanced tool bars really help viewers get where they need to go a lot quicker."

We'd like to know what you think of the new design. Feel free to e-mail APRO through the site or call Julie Sherrier at 800/204-2776.

### CALENDAR OF EVENTS

# 2002

#### 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](http://www.rpda.org)

#### JULY

19-22  
San Francisco Furniture Mart, 415/552-2311, [www.sfmart.com](http://www.sfmart.com)

22-25  
APRO 2002 Convention and Trade Show, Mandalay Bay, Las Vegas, 800/204-2776, [www.apro-rto.com](http://www.apro-rto.com)

#### AUGUST

15-18  
Tupelo Furniture Market, 662/844-1473, [www.tupelomarket.com](http://www.tupelomarket.com)

#### SEPTEMBER

10-11  
Missouri Rental Dealers Association Annual Trade Show, Osage Beach, 573/442-2963

TBA  
APRO Board Meeting, 800/204-2776

#### OCTOBER

17-24  
High Point Furniture Market, 336/888-3700, [www.ihfc.com](http://www.ihfc.com)

#### JANUARY 2003

9-12  
CES Las Vegas, 703/907-7600, [www.cesweb.org](http://www.cesweb.org)

17-20  
San Francisco Furniture Mart, 415/552-2311, [www.sfmart.com](http://www.sfmart.com)



## Rental-purchase group established to assist Mexican medical community

**E**ver since her first term as an APRO board member in 2000, Mamie Salazar-Harper has always felt it was her duty to support, promote and create opportunities for other women in the rental-purchase industry. "Both of my stores are led by female managers. I look at the value and the many skills they bring to the workplace and realize that we need to recruit more women," says Salazar-Harper.

To that end, Salazar-Harper has spearheaded an initiative to donate medical equipment to Mexican hospitals. She is asking that women (and men) in the industry get involved in this charitable endeavor not only to help those in need, but also raise the level of philanthropy, charity and altruism among industry employees.

"Several trips to Mexico convinced me that a nationwide network of women could have a huge impact on helping the healthcare needs of that country," says Salazar-Harper. Back in El Paso, where Salazar-Harper's Fiesta Rent-To-Own stores are based, a warehouse was rented and a warehouse

manager was hired to create a computer software program designed to catalog and track each piece of medical equipment. From there, the donated equipment will be properly packaged and shipped.

"Approximately \$5 billion worth of medical equipment is discarded each year in the United States," says Salazar-Harper. "Newer and better equipment with cutting-edge technology often replaces equipment that can still be used to help administer and perhaps save the lives of Mexican citizens.

"Once my employees and customers realized that my trips to

Mexico were not vacations, but concentrated efforts to find out how we could help Mexico and its people, I was overwhelmed by their tremendous interest and support. I realized that these altruistic activities could help my business by creating a culture of caring and perhaps winning the loyalty of customers. I was, as one of my customers pointed out, helping his extended family still living in Mexico and for that he was grateful."

When asked why this group would choose to help others in another country instead of American citizens, Salazar-Harper says, "In the United States, our citizens are guaranteed medical attention. They can go to a county hospital for medical treatment and will not be turned away."

APRO member Cynthia Baber-Strunk and her husband, Shannon, of Baber's Leasing in Mississippi, have often traveled to Mexico on missionary trips with their church and have seen firsthand how horrible the conditions are there. "The worst



possible healthcare scenario in the United States is often the best-case scenario in Mexico," says Salazar-Strunk.

Karen Greenwald of Ther-A-Pedic International, an APRO associate member, and one of the organizers of this group, feels strongly that vendors will be instrumental in getting this project off the ground.

"Vendors are always ready to help their customers," says Greenwald. "Rental dealers who participate in this project can rely on vendors to give them a helping hand, by networking to acquire used medical equipment or perhaps making arrangements to ship it to the El Paso warehouse. Helping our customers and those in need just makes good business sense."

With the first pieces of medical equipment ready already on hand in the warehouse, Salazar-Harper is eager to start making deliveries and getting the women in RTO involved. Program details will be released soon. To find out how you can get involved, contact Mamie Salazar-Harper at 915/775-1155.



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[<CAL-APRO PAGE 8]

when you consider the sheer size of the state," says Davis. The Davis' have made contact with approximately 30 to 40 rental dealers in Southern California and plan to meet sometime before the APRO convention in July.

"We're ready," he says. "We have a Web site up at [www.cal-apro.com](http://www.cal-apro.com) and have mailed our first newsletter. We developed a new-member packet, registered with the Internal Revenue Service as a non-profit group and we have a mission statement."

The Cal-APRO mission statement is to professionalize the rental-purchase industry, ensure the legislative future and provide superior customer satisfaction.

To find out how to get involved or for more information, contact May Davis at Cal-APRO, 231 Alessandro Blvd., Suite A-331, Riverside, CA 92508, 909/697-9275, fax 909/697-9276, [www.cal-apro.com/](http://www.cal-apro.com/).

**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/](http://www.apro-rto.com/).**

**2002 Employee and Customer of the Year contest deadline draws near**

Entries for the third annual Rental-Purchase Employee and Rental-Purchase Customer of the Year contest have been extended to June 15, so there is still some time to nominate that

person who deserves special recognition—and a free trip to Las Vegas!

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.

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

## CORRECTION

**Nationwide Club Administrators Inc. was incorrectly listed as Nationwide Club Insurance in the APRO 2002 Convention brochure. APRO regrets the error.**

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—and 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.

To enter, just fill out the entry form on this page. Please feel free to make multiple copies of this form or customize your own entry form if your store is sponsoring its own contest. A blank entry form in PDF format can also be downloaded from the APRO Web site

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**NEWS BREAK**

at [www.apro-rto.com](http://www.apro-rto.com). If you have any questions, contact Richard May at APRO at 800/204-2776.

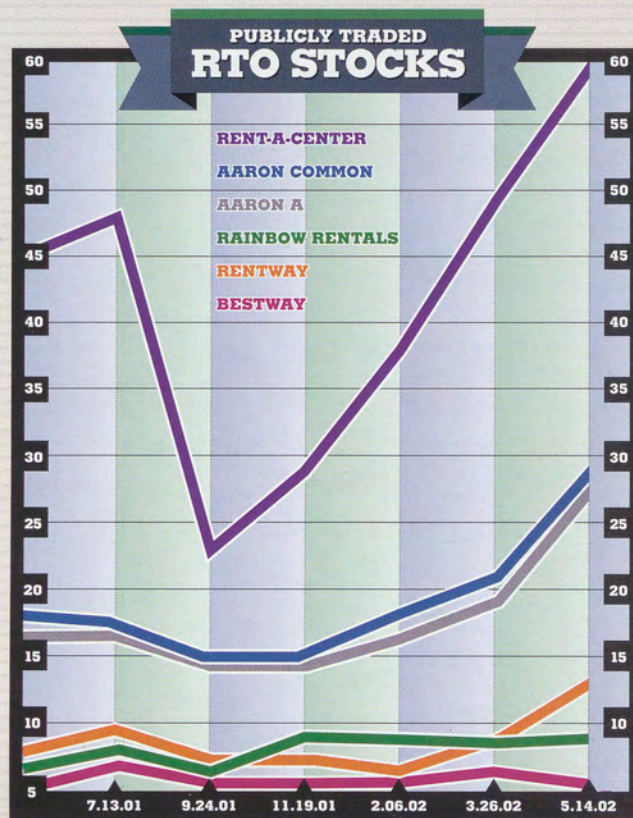
**APRO's Cindy Ferguson receives certification**

Cindy Ferguson, CEM, APRO's marketing director, is now certified in Exhibition Management by the International Association for Exhibition Management. Ferguson has met all the necessary requirements for the CEM designation,



including having been active in the exhibition industry for more than 10 years as APRO's trade show manager, having earned at least 250 activity points on the CEM application and having passed the CEM examination.

Ferguson has been a member of IAEM since 1991 and has served on the Central Texas chapter board of directors since 1993. She will be recognized at the IAEM's annual meeting in Orlando, FL, in December.



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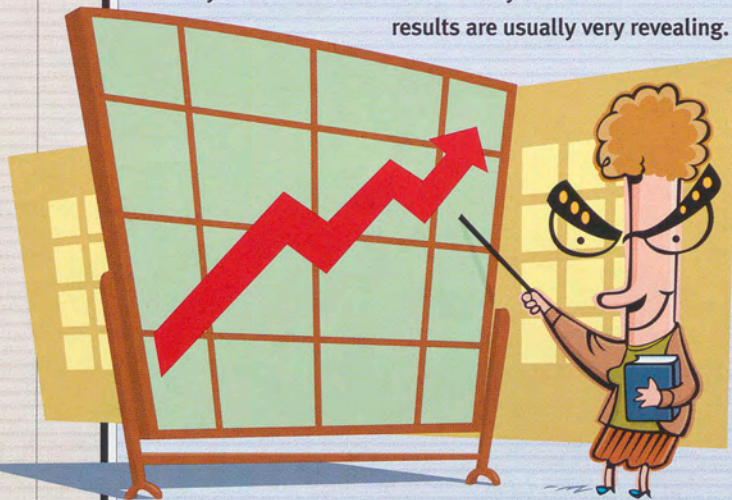
## Members urged to participate in APRO's 2002 Statistical Survey

**A**s a rental dealer, participation in the annual *Rental-Purchase Industry Survey* is the single, most important thing to do to assure that your industry continues to produce a meaningful "benchmark" from which you can measure the financial management and success of your store against those of your peers.

The survey, which was mailed out to every home office in May, is compiled by Industry Insights and provides invaluable statistical analysis that reveals where the industry is today and where it is headed in the years to come. New questions were added to this year's survey—such as Internet availability in stores—and the results are usually very revealing.

- Participation is confidential as your financial data is sent directly to the independent survey firm, Industry Insights. No one at APRO or any other industry-related organization will have access to your company's financial data.
- The survey is the only meaningful compilation of financial statistics for all types of rental-purchase stores and is updated every year, which makes it current, timely and more useful.
- The survey provides vital statistics and ratios on profitability, liquidity and sales performance, making it one of the most useful management tools available to rental dealers and their advisors.
- The survey is a great tool for bankers to help you get that loan. Remind your bankers that it's often misleading to compare your business statistically to other types of retailers.
- The survey is a vitally important data resource for professionals engaged in determining the dollar value of a particular business.
- The survey is a great measurement device to assist your suppliers' credit manager when granting and extending trade credit.
- The survey is the only true benchmark available to measure how you are performing financially compared to your peer rental dealers, as well as how the RTO industry is financially performing as a whole.

Don't let another year go by with the health of your business unchecked. If you need any help with the participation process or have not received your copy of the survey, contact Carolyn May at APRO at 800/204-2776. A copy of the survey can be downloaded in PDF format from the APRO Web site at [www.apro-rto.com/](http://www.apro-rto.com/).



Unfortunately, many rental dealers don't take the 30 minutes or so needed to complete the survey every year, which can tend to distort survey data by not capturing a fair representation. Here are some compelling reasons why you should participate:

- Participants receive a free copy of the survey.
- It takes less than 30 minutes to complete.

The CEM designation is recognized throughout the exhibition industry as the premier mark of professional achievement. It was created to raise professional standards and provide a vehicle for certification in the exhibition industry. It stands as a mark of a dedicated and goal-oriented professional and is tangible evidence to employers, prospective employers and colleagues of an individual's desire to excel in the exhibition industry.

"Cindy has been instrumental in the growth of the APRO trade show," says APRO Executive Director Bill Keese. "The show is truly a reflection of her hard work and dedication."

### DOL creates employment law Web site

The U.S. Department of Labor now offers a simple solution to the too-often confusing and frustrating process of understanding federal labor laws with elaws Advisors—Employment Laws Assistance for Workers and Small Businesses. This new Web-based educational tool offers employers and employees access to information about federal employment laws at any time, free of charge and addresses common labor issues such as:

- Family/medical leave
- Fair labor standards

## It's all about vision



The main difference between businesses that succeed and businesses that don't is an ability to see what you need before you need it. That ability to look down the road and anticipate the changes in our industry have kept TRIB Group in continuous service to the rental-purchase industry for 17 years.

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## FOR SALE

### RTO STORE IN SHERMAN/DENISON, TEXAS AREA

Approximately \$550,000 A/R

\$80,000 used inventory; \$40,000 new inventory

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One box truck—1997 Ford single-cab—and other equipment included

Turn-key RTO store—asking \$450,000

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### RTO TIRE/WHEEL STORE IN WICHITA FALLS, TEXAS AREA

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## NEWS BREAK

- Occupational safety and health
- Small-business retirement savings
- Poster requirements

“With elaws, any individual with access to the Internet can find free and accurate information about employment laws affecting them with the simple click of a mouse,” says Secretary of Labor Elaine L. Chao.

The elaws Advisors mimic the interaction an individual might have with a Department of Labor representative by asking questions, providing information and directing the individual to the appropriate resolution. The Department of Labor aims to offer a pleasant experience that yields real answers and real results and plans to continue to develop new Advisors to further assist America’s employment community.

“Normally it would cost a business owner lost hours and countless phone calls to find the answers to employment questions,” says a representative of the National Association of Women in Construction.

The elaws Advisors are part of the Compliance Assistance Initiative set forth by the Department of Labor to help America’s 21st Century workforce and its employees better understand their rights and responsibilities in the workplace. Access the Web site at [www.dol.gov/elaws/](http://www.dol.gov/elaws/).



**M**ary and I are busy trying to find just the right mix of tropical attire for this year's 2002 APRO Convention and Trade Show at the Mandalay Bay Resort in Las Vegas in July. This resort is absolutely gorgeous. I can't encourage you all enough to come on over and enjoy the fun we're going to have. There is an 11-acre lagoon with a beach, three pools and a river ride—not to mention the casino. Please make your travel arrangements soon, as well as registering for the show.

In between the fun and the sun, APRO's Shel-

ley Martinek has put together a fantastic education program, covering topics such as dealing with theft, taxes, creating sales superstars, legal updates, advertising ideas, customer service and the informative annual round-table discussions.

I also want to encourage participation in the annual Rental-Purchase Employee of the Year and Customer of the Year contests. The deadline is June 1. The winners get an all-expense-paid trip to Las Vegas and will be recognized in the pages of this magazine. This is a great opportunity to reward that special employee or customer who has really made a difference in the lives of others through our industry.

Several APRO staffers deserve recognition for their hard work, dedication and career achievements. To begin with, Laurie Hill and Richard May are celebrating their 10th anniversary with APRO this year. As a result, now eight of the 11 APRO employees have now been with the Association for at least 10 years. In this day and age, this kind of staff retention is worth noting.

Faye Rougeau, APRO's newest employee, having been with APRO for only one-and-a-half years, has successfully completed two certifications to achieve her designation as a CIW (Certified Internet Web) Professional. She needs only to complete the last certification in order to be a Master CIW Designer. CIW is ac-

credited by Association of Internet Professionals and endorsed the by International Webmasters Association. Faye has designed and will maintain APRO's new Web site, which was posted in early May at [www.apro-rto.com/](http://www.apro-rto.com/).

APRO Marketing Director Cindy Ferguson recently earned her designation as a Certified Exhibition Manager by the International Association for Exhibition Management. She has been APRO's trade show manager for almost 10 years. Additionally, Cindy sells advertising in all our publications.

APRO Education Director Shelley Martinek spent many hours this year working with the APRO education committee and 360.com in developing our Rental Training Online program. With the financial help of many state associations and TRIB Group, Shelley has been able to bring educational opportunities to our members that is the envy of many associations. To date, more than 200 courses have been taken by rental-purchase employees. New courses will be added throughout the year, along with a certification program. Watch for details in upcoming issues of *Progressive Rentals*.

On a final note, once again I want to reassure everyone that air travel is much safer than it used to be—don't let fear prevent you from attending this year's convention. Mary and I have traveled every month since September 11. Don't miss out on Mandalay Bay! ■

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

.....  
 "The Mandalay Bay resort is absolutely gorgeous. I can't encourage you all enough to come on over and enjoy the fun we're going to have."  
 .....

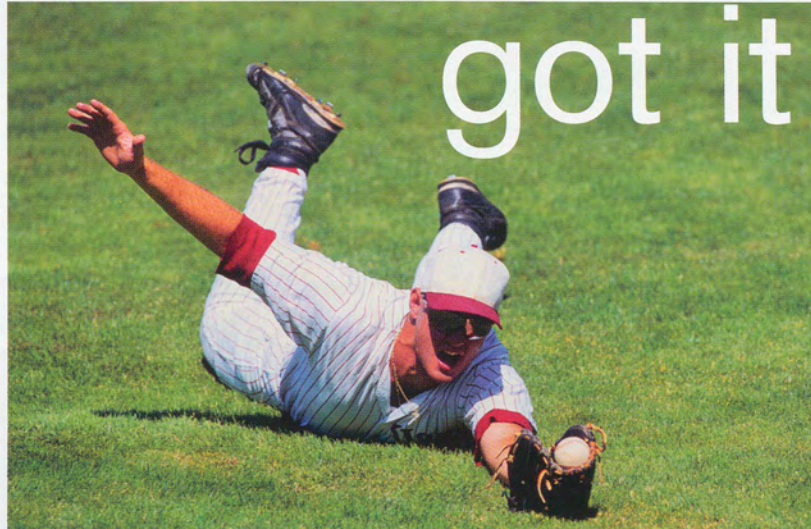
## On kudos and convention



By **GARY McDOUGAL**  
 APRO's President

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**I**t is time once again for the largest gathering of rental dealers in the country at the 2002 APRO Convention and Trade Show, July 22–25, at the Mandalay Bay Resort in Las Vegas. This is also a time to reflect on the hard work, dedication and accomplishments that have occurred over the past 12 months and recognize those who gave much of themselves to the betterment of our industry.

First, let me thank Gary and Mary McDougal for giving the industry and APRO three years of their lives serving as president and first lady of RTO. Gary has traveled to more state association meetings and events than any previous APRO

## Deserved recognition

president with the possible exception of Barry Gambini—the only other three-term president and one who devoted his time to getting APRO organized and built.

Gary participated in more government relations' conference calls as head cheerleader and made countless personal calls to the industry's lobbyists, urging them on to convince Congress of the need for federal RTO legislation.

During their tenure, Gary and Mary have developed more goodwill with the Congressional Black Caucus than the industry could have hoped. We never have had two more energetic, enthusiastic and successful proponents of the rent-to-own industry as long as I have been with APRO. I hope you will take a few minutes out of your busy schedule and thank both Gary and Mary either in person, on the phone or in writing.



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

I also want to thank Larry Carrico of SKC Enterprises for the many hours he spends improving RTO and promoting our industry. In the previous issue of *Progressive Rentals*, I talked about Larry's involvement in educating all of us on H.R. 3090, which allows companies to accelerate depreciation an additional 30 percent the first year. If you took advantage of this on your corporate taxes this year, please give Larry a big "pat-on-the-back."

In addition to the accelerated depreciation

issue, Larry has given the industry hundreds of hours of his time establishing APRO's Rental Training Online program. This very successful program wouldn't exist if Larry had not been such an articulate proponent. Also, Keith Carrico deserves a great deal of recognition for his efforts in establishing the online training program.

I also need to point out Baber's Leasing Shannon Strunk's unselfish contributions this year. Shannon volunteered to chair an ad hoc committee to review and establish needed changes to APRO's annual statistical survey. Originally recommended by Larry Carrico, Shannon took the lead and spent long hours with his committee members, accountants, computer companies and bankers to refine our annual report on the industry. Financial institutions, Wall Street and just about every rental dealer in the country uses this information as the most reliable measure of the economics of rent-to-own and their company's relative economic position.

Two new APRO board members stepped up this year to take on big challenges and made their mark on improving the industry and APRO. Gary Hughes of ColorTyme encouraged more ColorTyme dealers to join APRO. As of the writing, 22 ColorTyme franchisees joined because of Gary's efforts. Steve Arendt, ColorTyme's president, gave APRO a big endorsement at its annual business meeting, which set the stage for the membership campaign led by Gary Hughes.

Robert Briley, another new APRO board member and a member of APRO's membership committee, has been making personal calls to all new APRO members. He is extending to them personal welcomes and asking what problems they might be encountering. He is setting a new standard for all of us in welcoming RTO dealers to the Association.

These are some of the most visible rental dealers who are devoting their time and efforts to making APRO and this industry a better place for all of us. Please recognize them in your own way when you see them next. ■

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

**In praise of some of the most visible rental dealers who are devoting their time and efforts to making APRO and this industry a better place for all of us.**

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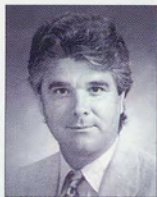
**I**f you type in "rent-to-own" in the Google search engine on the Web at [www.google.com](http://www.google.com), it will turn up more than 25,000 references. Most seem to refer to local real estate deals. When I started wandering through the Web sites, I discovered some surprising things about the industry. Some of these surprises may be costing you money. That there is criticism of the business is no surprise, but some of the criticism is coming from close to home. You may not be aware of it and if you don't have good and accurate and truthful answers to some of the questions raised by these Web sites, you may be losing business.

## Surfing RTO

For example, the colleges and universities at right have Web pages on rent-to-own. Some are harshly critical. Some offer worksheets for consumers, inviting them to "do the math." None really identify with any care the services and benefits offered through a rent-to-own program.

Most of these pages are from extension and cooperative divisions of the institutions. They aim their materials at the larger community in which the institution holds sway rather than the students themselves. That means potential rental customers may see this information, if not on the Web, then via hand-outs and brochures where they live or work and shop and play.

You may not be able to get these institutions of higher learning to change the information on their Web pages, although if you are an involved alumnus(a), you may want to try. What you can do is analyze what is being said in your market about your business and prepare a thoughtful rebuttal to the criticism that your employees can use with customers when the need arises.



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

Not surprisingly, a number of Consumer Protection, Better Business Bureaus, Legal Aid and Consumer Credit Counseling sites have pages attacking the industry. The portrayal is typically one-sided with the advice that it is always a bad idea to rent-to-own. State attorneys' general Web pages may offer explanations of how the rental-purchase statutes work in the state and several go on to offer editorials criticizing the industry. For

example, see Iowa, Maine, Pennsylvania, New Hampshire and Ohio attorney's general Web sites.

These sites, of course, are countered with a number of rental company sites advertising their products and services and extolling the benefits of the rental-purchase transaction.

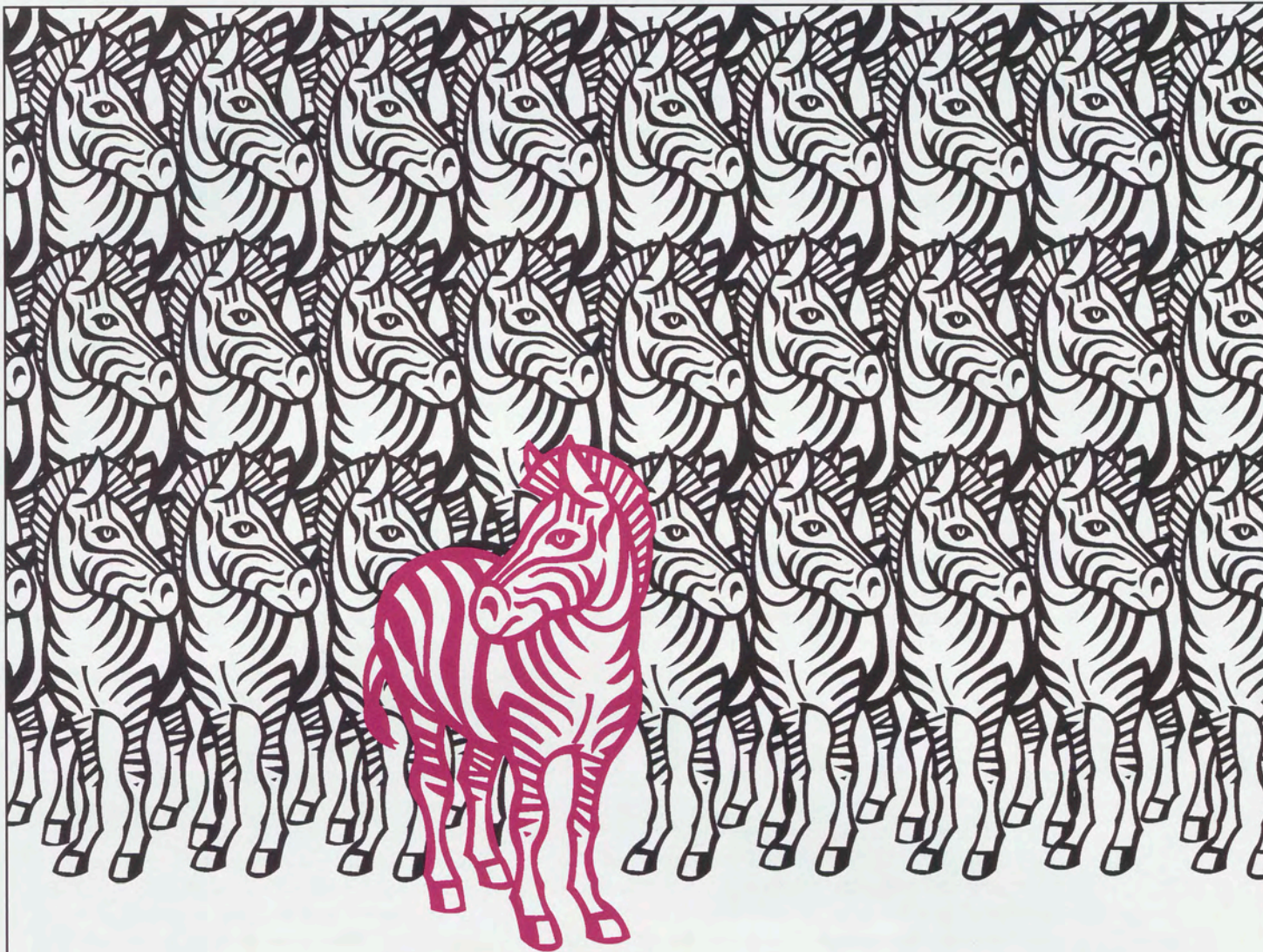
As both a commercial medium and source of information, the Internet is destined to increase in importance. It's useful to surf the Web from time to time to see what is being written about you, even if you don't necessarily like what you see.

Check out what's being written here:

- University of Illinois Extension in Champaign County: [www.urbanext.uiuc.edu/champaign/connections/9810-family2.html](http://www.urbanext.uiuc.edu/champaign/connections/9810-family2.html)
- University of Florida Cooperative Extension Service: [www.edis.ifas.ufl.edu/BODY\\_HE731](http://www.edis.ifas.ufl.edu/BODY_HE731)
- University of Arkansas Cooperative and Extension Division: [www.uaex.edu/Other\\_Areas/publications/HTML/FSHEC-65.asp](http://www.uaex.edu/Other_Areas/publications/HTML/FSHEC-65.asp)
- California Department of Developmental Services: [www.dds.cahwnet.gov/SLFurnishing/main/SLPlan02.cfm](http://www.dds.cahwnet.gov/SLFurnishing/main/SLPlan02.cfm)
- University of Kentucky Cooperative Extension Service: [www.google.com/search?q=cash...S/FAM-RHF-107.PDF+rent-to-own&hl=en](http://www.google.com/search?q=cash...S/FAM-RHF-107.PDF+rent-to-own&hl=en)
- University of Missouri-Columbia, Department of Consumer and Family Economics: [www.muextension.missouri.edu/xplor/miscpubs/mp0723.htm](http://www.muextension.missouri.edu/xplor/miscpubs/mp0723.htm)
- University of Montana Human Resource Department: [www.montana.edu/wwwpb/pubs/mt9812.html](http://www.montana.edu/wwwpb/pubs/mt9812.html)
- University of Maryland College of Agriculture and Natural Resources: [www.agnr.umd.edu/Publications/Publication.cfm?ID=74](http://www.agnr.umd.edu/Publications/Publication.cfm?ID=74)
- North Dakota State University Extension Service: [www.ndsuext.nodak.edu/extpubs/yf/home/he486w.htm](http://www.ndsuext.nodak.edu/extpubs/yf/home/he486w.htm) ■

.....  
**"When I started wandering through the Web sites, I discovered some surprising things about the industry. Some of these surprises may be costing you money."**

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



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**I** cannot help but wonder how many of our employees do not realize that it simply is not right to sell a customer a service and then not give it to them. For example, when you go to the “quick lube” to get your car serviced and all you get is the oil changed and not the 21-point safety check and fluid top-off as promised, you most probably feel like you just overpaid for a down-and-dirty oil change. That’s not right.

What sets the rent-to-own company apart from the traditional method of obtaining products is, of course, the rent-to-own portion of the transaction. But the services we provide in conjunction with it

longer when he gets what he pays for. All too often, customers may not even realize that they are not getting what they paid for until a problem arises—much like the customer who leaves the

quick lube and finds out that his windshield-washing fluid is empty when he tries to use it. If the customer doesn’t complain, it doesn’t mean we are doing a good job—it only means that the customer has not informed you there is a problem.

I always find it refreshing to enter a store in which the manager has a clear understanding of customer service and takes the time to talk to every customer regardless of why they are in the store. I find it even more refreshing to hear the manager constantly asking the customer what else he or she needs or what more can be done.

Customer service always seems to make it into a company’s mission statement, but it does not always make it far through the employee structure. I find it a constant struggle to keep it in the daily conversations with store employees and then to teach them what it really means.

It is our obligation as APRO members to improve the image of the industry. To me, improving the customer service part of our employee training may well be the best place to start. ■

*Shannon Strunk is an APRO board member and president of Baber’s Inc. in Pascagoula, MS.*

.....  
**“Customer service always seems to make it into a company’s mission statement, but it does not always make it far through the employee structure.”**

# Customer service ethics

is what makes this industry so unique.

All too often, a customer comes to the store and rents an item and then pays his or her weekly or monthly rent until the unit is returned or paid-off. Where’s the customer service? Did we deliver the unit at the time we said we would? Did we set the unit up and demonstrate the features to the customer? When the customer was late one day, did we provide the customer a service call to check on him or her? When the customer has a problem, do we rush to the customer’s aid offering assistance? When the unit is being returned, do we find out why so we can remedy it?

So much emphasis is placed on renting a unit that we often neglect the customer service issues we have built into our pricing structures.



By **SHANNON STRUNK**

New employees to the industry often are not educated about the real picture in customer service, yet these are the people who provide the portion of the customer service that is the most important. They deliver and set up the product. They demonstrate the features and how to use the product. They provide loaner products and demonstrate those products to

the customer and help the customer manage payments on the account. I think it is vital that rent-to-own employees understand that the customers are paying for customer service and it is simply wrong not to provide it.

A customer will remain a customer much

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## truce, a concept of Dispute Systems, Inc., offers dispute resolution services to APRO members

The Association of Progressive Rental Organizations (APRO) has joined with Dispute Systems, Inc. (DSI) to provide its **truce** system to all members at deep-discounted prices. The **truce** system is designed to resolve disputes, including employment disputes, out of court. It includes efforts to resolve controversies in-house. If a resolve is not obtained, two processes are used for settling disputes: **mediation**, which is informal, confidential, and non-binding (unless a voluntary settlement is reached); and **arbitration**, which is formal, private and binding.

Alternative dispute resolution offers a quick, confidential, cost-effective manner to resolve employer-employee disputes. Most cases settle in mediation. Those that do not are disposed of through arbitration — a process which is a fair alternative to court litigation. The **truce** system is a benefit to both employee and employer and provides a more stable employment environment.

The **truce** service package will cover all disputes, including termination, sexual harassment, performance evaluation, wage and compensation, constitutional-statutory-common law claims, benefits and failure to hire. DSI provides all the necessary tools to implement and carry out the program, such as forms, updates, training, implementation assistance and continuing support, as well as the supplying of qualified mediators and the administration of all proceedings. If the dispute does not settle in mediation, DSI notifies the National Arbitration Forum to end the dispute with binding arbitration.

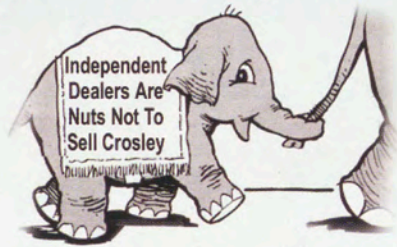
**APRO Members only:**  
For a special negotiated price, you can virtually eliminate unnecessary attorneys' fees, long delays, unwanted publicity, and other costly uncertainties of court litigation. Annual rates are from as little as \$250 per year, based on number of employees. Neutrals and nominal filing fees are additional.

For more information, call APRO's Carolyn May at 512.794.0095 or contact DSI directly:

Larry K. Montgomery, CEO, DSI  
P.O. Box 50208, Austin, TX 78763-0208  
Tel. 512.454.5388; Fax. 512.454.5422  
trucedsi@aol.com, www.truceonline.com

# truce

**We Serve Independent Dealers Only  
No Other Brand Can Say That!**  
*Independents are our only Business Partners.*



## WHY DEALERS ARE NUTS NOT TO SELL CROSLEY!

1. We sell to Independent Dealers ONLY. No "price hog" stores.
2. FREE 10 -Year Extended warranty on each Appliance. No Charge!
3. Crosley is manufactured for your own "Dealers Brand".
4. Crosley is the Independent Dealer's own "Kenmore Brand".
5. Crosley is priced as the Dealer's Profit Brand.



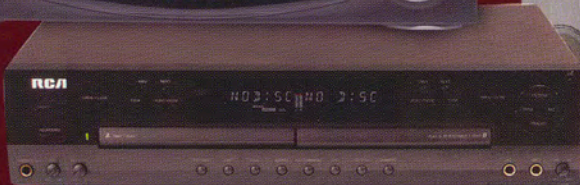
**Crosley® Corporation • Winston Salem, NC**  
**45 Locations To Serve Every State • Phone (336) 761-1212**

# RCA OFFERS THE RENT A FULL-LINE OF ELE

4-Head Hi-Fi Stereo VCR



1-to-1  
Dubbing  
CD Player  
Recorder  
Rewriter



5-Disc Stand-Alone  
CD Changer



120-Watt 5-CD Audio  
System with MP3 Playback



10-W

K@zo<sup>TM</sup>  
Portable  
MP3 Digital  
Player



Portable Digital  
Video Disc Player

Rewritable Digital  
Video Disc Video  
Recorder



Digital Video Disc Player



Digital  
Still Camera



500-Watt Dolby Digital<sup>2</sup> Surround Receiver  
with 100-Watt Powered Subwoofer



We have it all...

- DVD
- HDTV
- Televisions
- Projection TVs
- TV/VCR Combinations
- Digital Still Cameras
- Digital Camcorders
- VHS-C Camcorders
- Bush Furniture<sup>1</sup>
- Audio
- VCRs

So Why Go  
Anywhere Else?

<sup>1</sup>Bush is a registered trademark of Bush Industries, Inc.

<sup>2</sup>Dolby Digital is a registered trademark of Dolby Laboratories Licensing Corp.

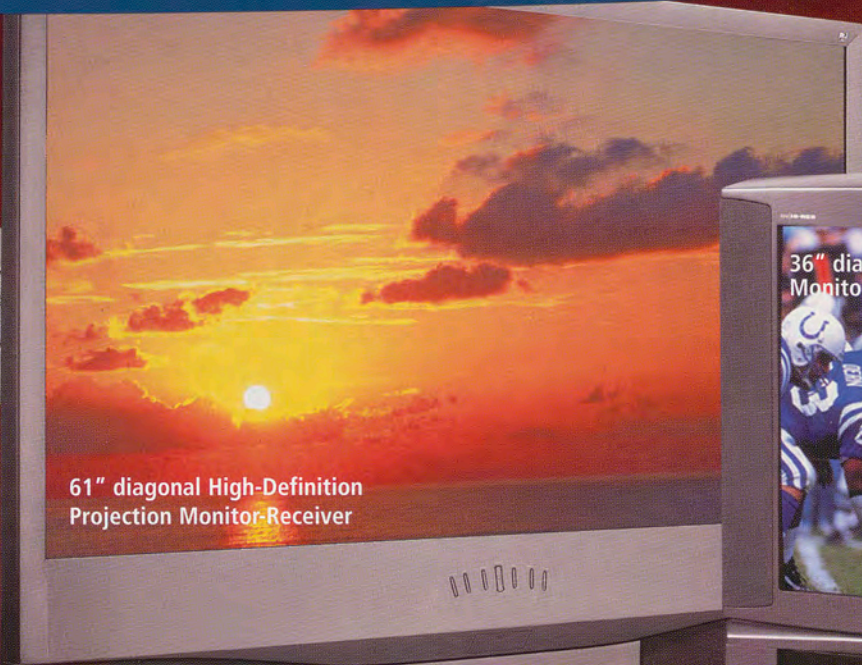
6-Piece pre-paid policy not applicable for distributor served accounts.

Specifications subject to change without notice.

"NFL" and the NFL Shield are registered trademarks of the National Football League. Team names, logos, and uniform designs are the registered trademarks of the teams indicated. © Greg Crisp/NFL Photos.

# L-PURCHASE INDUSTRY ETRONIC PRODUCTS.

Portable CD Player  
with MP3 Playback



61" diagonal High-Definition  
Projection Monitor-Receiver



36" diagonal Stereo  
Monitor-Receiver



27" diagonal TruFlat™  
6-Head Stereo Hi-Fi Combo



27" diagonal TruFlat™  
TV/DVD/VHS Combo



32" diagonal Stereo  
Television



Compact Digital  
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# RCA

Changing Entertainment. Again.

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**Questions?** Contact **Timothy Shannon** National Sales Manager-Special Markets  
800.217.3935 voice / 800.688.1115 fax / [shannont@tce.com](mailto:shannont@tce.com) email

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APRO Charter Associate Member

**SOMETIMES THE SIMPLE THINGS MAKE ALL THE DIFFERENCE!**



The RSSS solution is the only software available that allows you to completely track your business. Of course, RSSS software handles the standard functions of the RTO business. More importantly, RSSS also incorporates the details that make your business operate a little bit easier. The RSSS application was designed by an RTO dealer for RTO dealers. We understand the business! Other software systems do not offer you the same level of functionality that has always been a part of the RSSS solution. Ask yourself these questions about your current software provider's application:

- Can I **reprint an existing customer's agreement at any time**? Do I have the ability to print my **agreements in their entirety on a laser printer with my logo** on plain paper for a clean, professional agreement every time?
- Can I conduct a **retail transaction** that integrates with the rest of my business application?
- Do I have the ability use the **"latest" computer technology** with my application? Can I put my **stores on-line** so they can share inventory and customer information with each other in real time?
- Does my computer software automatically print out a **delivery ticket** when someone opens up a new agreement?
- Do I have "mirror images" of all of my stores information ready to be analyzed at the home office for complete corporate reporting including accounting?
- Am I charged every time I need support on my system? With RSSS, you pay one fee per month and all of your software support, whether you call once or ten times, is covered. RSSS provides 24/7/365 support. **Don't pay for support by the minute!**

If you are not happy with your answers to these questions, give us a call to learn more about the RSSS application and how it can help your business run at peak efficiency.



Rental & Sales Software Systems  
457 Robert Drive  
Corpus Christi, Texas 78412  
800.334.5224  
[www.rsss.com](http://www.rsss.com)  
[sales@rsss.com](mailto:sales@rsss.com)

**LET US SHOW YOU HOW WE CAN MAKE A WORLD OF DIFFERENCE TO YOUR BUSINESS!**

A stylized illustration of a tropical sunset. A large, textured sun in shades of orange and red is on the right, with rays extending across the sky. A palm tree with a green and black checkered trunk is on the left. The foreground is a dark, wavy silhouette of a landscape. The overall style is graphic and textured.

# The Road <sup>to</sup> Mandalay

**APRO'S 2002 CONVENTION AND  
TRADE SHOW at MANDALAY BAY  
JULY 22-25, LAS VEGAS**



THE ROAD TO MANDALAY

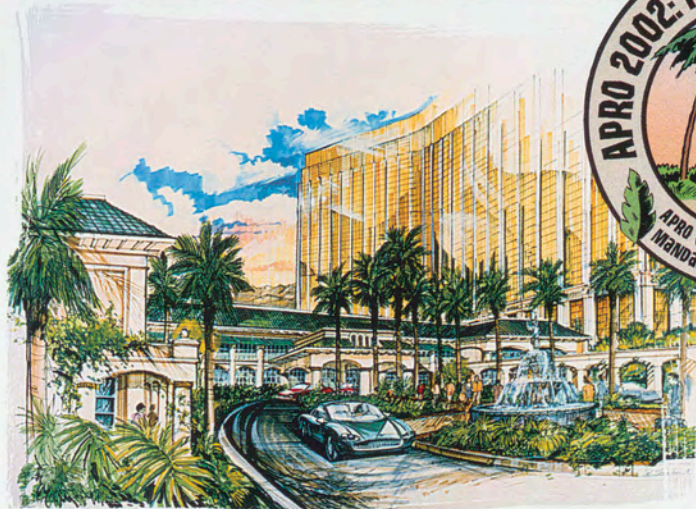
# Where the Strip

YOUR INVITATION TO ATTEND THE  
2002 APRO CONVENTION AND TRADE SHOW

JULY 22-25, MANDALAY BAY, LAS VEGAS

THE ASSOCIATION OF PROGRESSIVE RENTAL ORGANIZATIONS IS THE NATIONAL TRADE ASSOCIATION DEVOTED TO THE RENTAL-PURCHASE INDUSTRY, WHICH IS COMPOSED OF BUSINESSES THAT RENT FURNITURE, APPLIANCES, COMPUTERS, JEWELRY AND OTHER HOME PRODUCTS WITH AN OPTION OF OWNERSHIP. ALSO KNOWN AS RENT-TO-OWN, THIS IS A \$5.3 BILLION-A-YEAR INDUSTRY SERVING APPROXIMATELY 3 MILLION CUSTOMERS A YEAR.

**R**ental dealers will hit the road to Mandalay Bay this summer to attend the 2002 APRO Convention and Trade Show in Las Vegas. As the national trade show dedicated specifically to the rental-purchase industry, rental dealers and industry employees can check out the more than 200 booths exhibiting everything from appliances and electronics to furniture and delivery trucks. There are seminars for everyone presented by some of the most respected experts in the country, in addition to networking opportunities, social events and, of course, the non-stop entertainment of Las Vegas itself. So take a moment to see what's in store for this year's event. We promise you won't be disappointed!



## APRO'S 2002 HOST HOTEL, 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, Mandalay Bay features a 43-story tropically themed 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 daydream and a timeless piece of paradise. Inside the hotel, there is a giant aquarium, 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.

# meets the beach

**THIRD ANNUAL EMPLOYEE DAY** • **SEMINARS: HOT TOPICS IN THE TROPICS** • **FREE TRADE SHOW**  
**SOCIAL EVENTS WITH GREAT ENTERTAINMENT** • **RTO CUSTOMER OF THE YEAR AND EMPLOYEE OF THE YEAR AWARDS**  
**INDUSTRY UPDATES AND ANNUAL RTO SURVEY RESULTS** • **NETWORKING OPPORTUNITIES** • **GOLF TOURNAMENT**  
**EXCITING, CONVENIENT LOCATION** • **FIRST-CLASS ACCOMMODATIONS** • **FREE-ROOM CONTEST**

### WHO EXHIBITS AT THE APRO TRADE SHOW?

At the 2001 annual convention and trade show, more than 100 companies exhibited products and services in more than 200 booths. The following are a few of the products and services categories already registered for the 2002 convention:

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

### WHO ATTENDS THE APRO CONVENTION AND TRADE SHOW?

Large and small rental-purchase companies and their owners, managers and employees, will be represented. More than 1,000 people attended the 2001 APRO show, including:

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

## Golf

### APRO TOM KITCHENS/JOE EASON GOLF TOURNAMENT

MONDAY, JULY 22

SIENA GOLF CLUB AT SUMMERLIN

The Tuscany-themed Siena at Summerlin features a well-designed residential golf course complimented by rolling fairways and undulating greens. Panoramic views of the Las Vegas Strip accented by the Spring Mountains and Red Rock Canyon are visible from almost every hole. The 18-hole, par-72 championship course designed by Schmidt-Curley has 95 white sand bunkers and six water hazards, making strategy—not distance—a priority.

This tournament will follow APRO tradition with a shotgun start at 8 a.m. It is always an early sellout, so be sure to register right away, as space is available on a first-come, first-served basis. Your space in the tournament cannot be reserved until payment has been received by APRO. Registration deadline is July 5 or when all tournament slots are filled. The cost is \$100 per person.

*Sponsored by Whirlpool.*

## Down to business

### KEYNOTE ADDRESS, GENERAL SESSION AND BUSINESS MEETING

TUESDAY, JULY 23

This year's keynote speaker is Kweisi Mfume, president and chief executive officer of the National Association for the Advancement of Colored People. Since assuming the position of NAACP president/CEO, Mfume has raised the standards and expectations of NAACP branches nationwide and has worked with volunteers across the country to help usher in a whole new generation of civil rights advocacy.



As a former member of the House of Representatives, Mfume consistently advocated landmark minority business and civil rights legislation. Among many other accomplishments, he strengthened Equal Credit Opportunity Law and amended the Community Reinvestment Act in the interest of minority financial institutions. He also sponsored legislative

initiatives banning assault weapons and establishing stalking as a federal crime.

As a member of Congress, Mfume served on the Banking and Financial Services Committee, the Ethics Committee, the Committee on Education and as a senior member of the Small Business Committee and served as chairman of the Joint Economic Committee of the House and Senate.

An advocate of programs that bring services and benefits to communities that are under served by traditional banks, Mfume supports businesses that offer non-traditional ways to acquire goods and services unavailable to many living in urban and rural communities.

In addition to the keynote address, an overview of Association activities and the election of APRO board members will be included in this meeting. Winners of the 2002 Rental-Purchase Employee of the Year and Customer of the Year contest will also be announced. Following the meeting, Mfume will assist in the ribbon-cutting and Champagne Welcome ceremony to open the 2002 APRO Trade Show.

*Keynote address sponsored by G.E. Appliances.*

*Champagne Welcome sponsored by Imagery Marketing Consultants.*

## Guest program

### SPOUSE/GUEST AFTERNOON TEA: ANGELS AMONG US!

WEDNESDAY, JULY 24

Learn how to raise your awareness of angels and unveil their miraculous powers in this inspirational presentation. Kathleen Ronald of SPEAKtacular will educate attendees on how to connect with their own angels, opening the doors to a life of joy, miracles and more peace than can be imagined. Whether you come to this session believing in angels or not, you may by the time you leave. You'll be guaranteed a smile on your face and hug in your heart. This tea is included in the full guest registration. It may also be purchased a la carte for \$65 per person. The cost of this event is included in the guest registration fee. Please check the appropriate box on your registration form to reserve a spot.



## Parties

### Gala cocktail reception: Survivor Island

TUESDAY, JULY 23

Ah...the sand, the surf, the sun—not to mention the bugs, the snakes, the lizards! You never know what you'll find on APRO's "Survivor Island." Put on your grass skirt or grab your bongos for a tropical experience you won't soon forget. Sway beneath the palms and dine beneath the stars in this evening of fun and adventure. We promise not to have any insects on the menu! Prizes to the best "survivor" costumes.

Complimentary buffet dinner. Cash bar. Dress: Island or "Survivor" attire.

*Co-sponsored by Foresight, Rental Information Systems, Standard Furniture, Ther-A-Pedic International, Alliance Computing Technologies and Philips Consumer Electronics.*

### Annual Awards Reception and Banquet: Las Vegas Lounge Legends

THURSDAY, JULY 25

A visit to Vegas just isn't complete without a stop at a legendary Las Vegas lounge. Some of the top entertainers of all time have performed in these infamous venues. Come experience the APRO version of the Las Vegas lounge legends, where Frank Sinatra may croon a tune or Marilyn Monroe might just stop by to tell you why "diamonds are a girl's best friend." Join APRO for the presentation of the most coveted awards in the industry, as well as the finest entertainment and dinner of the year.

Complimentary cocktails during reception. Cash bar during dinner. Semi-formal attire.

*Reception sponsored by Thomson multimedia. Banquet sponsored by High Touch.*

# Schedule

## SUNDAY, JULY 21

2-6 p.m. Early registration

## MONDAY, JULY 22

8 a.m. Golf tournament (*sponsored by Whirlpool Corp.*)  
9 a.m.-5 p.m. Registration  
9 a.m.-10 p.m. Exhibitor set-up  
1-5:30 p.m. Employee Day  
3-4 p.m. State association workshop  
4-5:30 p.m. State presidents/congressional leadership reception (*sponsored by Nationwide Club Administrators*)

## TUESDAY, JULY 23

9 a.m.-5 p.m. Registration  
9-10 a.m. Exhibitor set-up  
10 a.m.-12 p.m. Keynote address, general session and business meeting (*keynote address sponsored by GE Appliances*)  
12 p.m. Exhibit hall grand opening and champagne welcome (*sponsored by Imagery Marketing Consultants*)  
12-5 p.m. Exhibit hall open (*ice cream break sponsored by Ashley Furniture*)  
6-9 p.m. Gala Cocktail Reception: Survivor Island (*sponsored by Foresight, Rental Information Systems, Standard Furniture, Ther-A-Pedic International, Alliance Computing Technologies and Philips Consumer Electronics*)

## WEDNESDAY, JULY 24

8:30 a.m.-5 p.m. Registration  
8:30 a.m.-12 p.m. Education seminars  
8:30-10:30 a.m. Exhibitor breakfast, training session and business meeting  
12-5 p.m. Exhibit hall open  
2-4 p.m. Spouse/Guest Afternoon Tea: Angels Among Us  
5-6:30 p.m. APRO president's hospitality/APRO PAC reception

## THURSDAY, JULY 25

9:30-10:30 a.m. APRO full board meeting and election of officers  
9 a.m.-1 p.m. Registration  
9 a.m.-1 p.m. Exhibit hall open  
1-5 p.m. Education seminars (*breaks sponsored by RES Marketing*)  
1-5 p.m. Exhibitor tear-down  
6-7 p.m. Awards reception (*sponsored by Thomson multimedia*)  
7-10 p.m. Awards banquet: Las Vegas Lounge Legends (*sponsored by High Touch*)

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

# Employee Day

MONDAY, JULY 22

APRO's popular day of education for store-level employees will again be offered this year on a complimentary basis. Be sure to take advantage of this exceptional program. Complimentary Employee Day registration includes the following:

MONDAY, JULY 22

1-2 p.m.

*12 Powerful Principles,*  
Glenn Gelabert

2-3 p.m.

*Rental Training Online,*  
Keith Carrico

3-3:15 p.m.

Break

3:15-4:15 p.m.

*What Hat Are You Wearing?,*  
Keith Carrico

4:15-5:30 p.m.

RTO Employee Round Table  
discussion

TUESDAY, JULY 23

10 a.m.-12 p.m.

2002 APRO general session,  
business meeting and keynote  
address by Kweisi Mfume

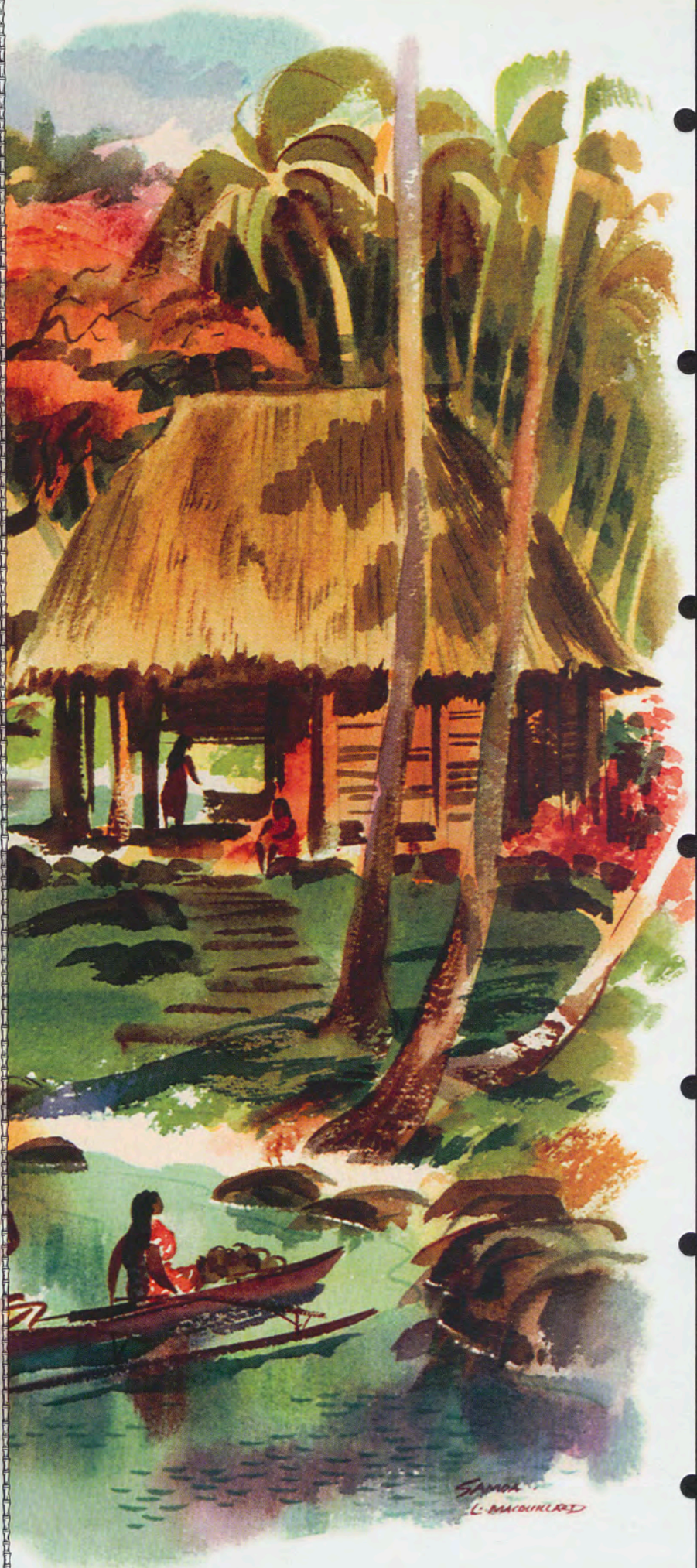
12-5 p.m.

Exhibit hall grand opening

If an employee wishes to attend events beyond the above, there will be a registration fee charged (see the Employee Day registration form). Individual functions can also be purchased a la carte.

Important: There must be at least one full-paid registrant per company in order to take advantage of the complimentary Employee Day.

The Employee Day registration form is on page 10.



## RENTAL INDUSTRY TRADE SHOW

**A**PRO's exhibit hall is the only national trade show dedicated specifically to the rent-to-own industry and Mandalay Bay offers some of the most beautiful exhibit space in Las Vegas. Here you will be able to view more than 200 booths displaying products targeted to our industry, such as appliances, electronics, furniture, jewelry, special services and more! Admission to the trade show is complimentary for those involved in the rental industry. Proper business identification is required to receive an entrance badge.

## 2002 RENTAL-PURCHASE EMPLOYEE OF THE YEAR AND CUSTOMER OF THE YEAR

**T**he search is on for the best in the industry. APRO's third annual RTO Employee of the Year and Customer of the Year contest will culminate with presentations during the General Session and Awards Banquet, so don't miss your chance to meet these special people. Many companies are holding their own contests as well as entering their employees and customers in APRO's national contest. Winners receive a complimentary trip to the 2002 APRO Convention and Trade Show. (Call APRO for contest entry information or visit [www.apro-rto.com/](http://www.apro-rto.com/).)

## RENTAL ADVERTISING EXCELLENCE AWARDS

**W**inners of the prestigious RAE awards will be on display during the APRO convention. The winning print, television and radio advertisement entries set new standards every year. Entries developed by rental dealers and entries developed by advertising agencies will be judged separately. For more information on how to enter your company's advertising in 2003, call Laurie Hill at the APRO office at 512/794-0095 or visit the APRO Web site at [www.apro-rto.com/](http://www.apro-rto.com/).

# Seminars

WEDNESDAY, JULY 24	ISLANDER D	ISLANDER E	ISLANDER I	ISLANDER H	ISLANDER G
8:30-9:30 a.m.	Maximizing Your Company's Value Mark Quinlan, Textron Financial	What Hat Are You Wearing? Keith Carrico, Innovative Insights	How Many Ways Can I Sue You? Larry Montgomery, Truce Dispute Systems	Slaying Inner Dragons: Overcoming the Seven Common Mistakes in RTO Larry Helms	How Your Company Can Have an Employee of the Year Panel Discussion
9:45-10:45 a.m.	Maximizing Your Company's Value Mark Quinlan, Textron Financial	Rental Training Online: An Overview of Course Content Keith Carrico, Innovative Insights	No Excuses for Anything Less Than the Best Customer Service Kathleen Ronald, SPEAKtacular	Slaying Inner Dragons: Overcoming the Seven Common Mistakes in RTO Larry Helms	Death of the Death Tax David N. Wood Wood, Mitchell & Associates
11 a.m.-12 p.m.	How Many Ways Can I Sue You? Larry Montgomery, Truce Dispute Systems	2002 RTO Statistical Survey Results Thomas Noon, Industry Insights, and Shannon Strunk, Babers	No Excuses for Anything Less Than the Best Customer Service Kathleen Ronald, SPEAKtacular	How Being Online Affects Your Bottom Line: Time- and Money-Saving Ideas Panel Discussion	Death of the Death Tax David N. Wood Wood, Mitchell & Associates
THURSDAY, JULY 25	ISLANDER D	ISLANDER E	ISLANDER I	ISLANDER H	ISLANDER G
1-2 p.m.	Creating Sales Superstars Frank Matthews, Decision Maker	Preventing Loss from Internal Theft Rick Silvas, Security and Emergency Mgt.	RTO Legal Update Part I Ed Winn III, APRO's general counsel	Street Savvy Advertising Techniques Kizer & Bender, KB Worldwide Speaking	Success in RTO Jay Roberts, National TV Sales & Rentals
2:15-3:15 p.m.	Creating Sales Superstars Frank Matthews, Decision Maker	Preventing Loss from Internal Theft Rick Silvas, Security and Emergency Mgt.	RTO Legal Update Part II Ed Winn III, APRO's general counsel	Street Savvy Advertising Techniques Kizer & Bender, KB Worldwide Speaking	Success in RTO Jay Roberts, National TV Sales & Rentals
3:30-5:30 p.m. COMPANY-SIZE ROUND TABLES	Rental Round Table 1-2 stores	Rental Round Table 3-12 stores	Rental Round Table 12+ stores		



## Important dates

**JUNE 1:**  
Free-ROOM Contest Deadline  
at Mandalay Bay

**JUNE 15:**  
Last Day to Make Hotel  
Reservations. The APRO Room Block  
will be released after this date.

JUNE 15 is also the last day  
for the APRO early  
registration discount.

**JULY 5:**  
Final Deadline for APRO  
Convention Pre-Registration  
(On-site registrations will be  
taken at the convention).  
JULY 5 is also the final day APRO  
will accept convention  
registration cancellations.

## Convention registration in three easy steps

- 1. HOTEL RESERVATIONS.** The deadline is June 15 to guarantee the special APRO rate of \$113 single/double at the Mandalay Bay Resort Hotel. Call 877/632-7200 and ask for the APRO room rate. Register with the hotel by June 1 to be entered in a drawing for a free room during the convention. Online reservations are not accepted for groups at Mandalay Bay.
- 2. AIRLINE AND CAR RENTAL RESERVATIONS.** APRO is offering discounted travel rates through Stellar Access. Call 800/929-4242 and mention APRO group #680. To avoid the \$10 transaction fee that is charged for phone orders, book online through the APRO Web site at [www.apro-rto.com](http://www.apro-rto.com) (first-time users must register and refer to group #680 when prompted). Remember to book your flights early as each airline offers a limited number of discounted seats. Once those are taken, you may have to book at a higher price. If you choose to book through your travel agent, call APRO for the discount file number for American or America West airlines, which offer up to 10 percent off the lowest published rate for that airline.
- 3. CONVENTION REGISTRATION.** Send in your registration form by June 15 for discounted registration rates. Final pre-registration deadline is July 5. After July 5, registrations will be accepted on-site only. Call 800/204-2776 for additional registration forms or visit [www.apro-rto.com](http://www.apro-rto.com) to register on APRO's secure Web site. And don't forget to complete and send in the Employee Day registration form and/or the Golf Tournament registration form if participating in either of those events.

# APRO's 2002 Trade Show exhibitors

A.B.S. Artistic Jewelry  
APA Marketing  
Achievement Tec  
Alliance Computing Technologies  
Almo Corp.  
Armen Art  
Ashley Furniture Industries  
BDI-Laguna  
Benchcraft  
Bernards  
Jerry Bogo Co.  
Bonnie the Flyer Specialist/  
America On Hold  
Botanical Silk Accents  
Bradlin & Associates  
Bryce Co.  
Budget Phone  
CBC Classic/Nova Lighting  
Camas Lamas  
Capitol Sales Co.  
Cat Communications International  
Central File  
Coaster Co. of America  
ColorTyme  
Compaq Computer Corp.  
Continental Jewelry Express  
Coventry Furniture Mfg.  
DPI Teleconnect LLC  
Delta Phones  
ESI/E&S International Enterprises  
FLX-Industries  
Fashion Craft Jewelry  
Fleet Lease Disposal  
Florida State Games  
Foresight  
Fouts Bros. UD-Isuzu-GMC Truck

Fraenkel Co.  
G & G Graphics and Promotions  
GE Appliances  
Good Companies  
Hayes Truck Group  
High Touch  
Home Line Industries  
Ideal Software Systems  
Imagery Marketing Consultants  
Inform Business Services  
JVC Corp.  
Klaussner Furniture  
Lane Home Furnishings  
Les Brown Chair  
Maytag Appliances  
McNamara Isuzu Trucks  
Media FX  
Michels & Company  
Midwest Tropical  
Mirror Dynamics Ltd.  
Nationwide Club Administrators  
New Age Electronics  
Next Dimension Studios  
PFC Furniture  
Philips Consumer Electronics  
Philips Priority Services/TM Sales  
Pilliod Furniture  
Progressive Furniture  
RES Marketing  
RTO PRO Software  
Rental & Sales Software Systems  
Rental Information Systems  
Rose Hill Furniture  
Royal Sleep Products

Sealy  
Sears Contract Sales  
Sears PartsDirect  
Shoppers View  
Simmons Co.  
Southern Rings  
South Shore Industries  
Sportworx  
Standard Furniture  
Step2 Company  
Steve Silver Co.  
TRIB Group  
Tax Mart  
Teletrack  
The Crosley Corporation  
The Relax-R Corp.  
Ther.A.Pedic International  
Thomson multimedia  
Toshiba America Inc.  
Ultra Shield  
United Distributors  
United Furniture Industries  
Vaughan-Bassett Furniture Co.  
Welton Furniture  
Welton Sound Systems USA  
Whirlpool Corp.  
Whitaker Partners Inc.



**FOR MORE INFORMATION, CALL SHELLEY MARTINEK  
at 800/204-2776 OR 512/794-0095.**

**SEND e-MAIL INQUIRIES TO [SMARTINEK@APRO-PTC.COM](mailto:smartinek@apro-ptc.com).**

**FAx REGISTRATION FORMS TO 512/794-0097  
OR REGISTER ONLINE AT [WWW.APRO-PTC.COM/](http://WWW.APRO-PTC.COM/).**

**FOR INFORMATION ON EXHIBITING,  
CALL CINDY FERGUSON OR CAROLYN MAY  
at 800/204-2776.**

## APRO 2002 Employee Day Registration

AVAILABLE TO STORE-LEVEL EMPLOYEES ONLY WHOSE COMPANY HAS AT LEAST  
ONE FULL-PAID REGISTRATION TO THE APRO 2002 CONVENTION

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

COMPLIMENTARY EMPLOYEE DAY REGISTRATION INCLUDES ENTRANCE INTO ALL THE EMPLOYEE DAY SEMINARS LISTED  
ON PAGE 6 OF THIS BROCHURE, AS WELL AS ENTRANCE TO THE APRO GENERAL SESSION AND THE EXHIBIT HALL.  
THE FOLLOWING OPTIONAL EVENTS ARE ALSO AVAILABLE A LA CARTE:

### OPTIONAL EVENTS

Check additional events you will attend and enclose payment information:

- Gala Reception: "Survivor Island," July 23, \$90     Reception and Awards Banquet: "Las Vegas Lounge Legends," July 25: \$105  
 Regular seminar sessions, July 24 and 25: \$250     Employee full registration (includes all paid events listed above): \$345

### PAYMENT METHOD (FOR OPTIONAL EVENTS ONLY)

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

Credit card number \_\_\_\_\_ Expiration date \_\_\_\_\_  
Signature \_\_\_\_\_ Name on card \_\_\_\_\_

PLEASE MAIL OR FAX THIS FORM BY JULY 5 TO:  
ASSOCIATION OF PROGRESSIVE RENTAL ORGANIZATIONS  
1504 ROBIN HOOD TRAIL, AUSTIN, TEXAS 78703  
FAX 512/794-0097

## APRO 2002 TOM KITCHENS/JOE EASON GOLF TOURNAMENT Registration

8 A.M., MONDAY, JULY 22, SIENA GOLF CLUB AT SUMMERLIN (BUSES DEPART FROM MANDALAY BAY AT 6:30 A.M.)  
REGISTRATION DEADLINE: JULY 5. SPACE IN THE TOURNAMENT CANNOT BE RESERVED UNTIL PAYMENT  
IS RECEIVED BY APRO. PLEASE SUBMIT THIS FORM WITH THE CONVENTION REGISTRATION FORM AT RIGHT.  
A SEPARATE FORM IS REQUIRED FOR EACH PLAYER. THIS FORM MAY BE PHOTOCOPIED.

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

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

Convention attendee affiliation:     vendor     rental dealer     guest/spouse

Shirt size:     S     M     L     XL     XXL

Rental clubs will be the responsibility of the golfer and will be paid directly to the golf course on the day of tournament.  
Please indicate if you would like to reserve clubs:     Rental clubs: \$50     Right-handed     Left-handed

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You may complete convention registration and airline and auto reservations online at [www.apro-rto.com/](http://www.apro-rto.com/). Hotel reservations at Mandalay Bay must be made by calling the hotel at 877/632-7200 in order to get the APRO group rate.

## APRO 2002 CONVENTION AND TRADE SHOW Attendee Registration

PLEASE USE THE SEPARATE "EMPLOYEE DAY" REGISTRATION FORM IN THIS BROCHURE FOR STORE-LEVEL EMPLOYEES.

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

PRINT OR TYPE, ONE FORM PER REGISTRANT AND SPOUSE/GUEST. (PERSONAL GUEST IS DEFINED AS "SIGNIFICANT OTHER" OR IMMEDIATE FAMILY MEMBER NOT EMPLOYED BY YOUR COMPANY.) A WRITTEN CONFIRMATION WILL BE SENT TO YOU FROM THE APRO OFFICE ONE WEEK PRIOR TO THE CONVENTION.

IF YOUR REGISTRATION IS RECEIVED IN OUR OFFICE AFTER JULY 5, IT WILL BE TREATED AS AN ON-SITE REGISTRATION AND NO CONFIRMATION WILL BE SENT.

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

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

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

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

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

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

Is your company a member of APRO?  Yes  No Is this the first APRO Convention you will have attended?  Yes  No

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

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

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

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

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

**FULL REGISTRATION INCLUDES:**

- ▶ Gala Cocktail Reception: "Survivor Island" (July 23)
- ▶ Awards Reception and Banquet: "Las Vegas Lounge Legends" (July 25)
- ▶ All educational seminars (July 24 and 25)
- ▶ General session with keynote by Kweisi Mfume (July 23)
- ▶ Entrance to exhibit hall

**FULL REGISTRATION DOES NOT INCLUDE:**

- ▶ APRO Golf Tournament (July 22)
- ▶ Guest program is included in spouse/guest registration only

SPECIAL SAVINGS	FULL REGISTRATION (AFTER JUNE 15)	DISCOUNT RATE FOR REGISTERING BEFORE JUNE 15	
APRO offers discounts for multiple attendees from the same company. To qualify for discounts, multiple registrations must be sent to the address on this form, along with full payment. If registrations are not sent together, they will be charged at the higher rate. Please—no exceptions!	CONVENTION ATTENDEE		
	<input type="checkbox"/> First through third APRO member from same company	\$425	\$395
	<input type="checkbox"/> Fourth APRO member and over from same company	\$395	\$365
	<input type="checkbox"/> Non-member	\$595	\$565
	<input type="checkbox"/> Spouse/guest. Includes Afternoon Tea, July 24 You must indicate in advance if you plan to attend the guest program: <input type="checkbox"/> Will attend <input type="checkbox"/> Will not attend	\$295	\$275
<input type="checkbox"/> Child (12 and under only)	\$95	\$75	

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

A la carte prices allow entrance only to individual functions as listed:

	APRO member	Non-member
<input type="checkbox"/> Exhibit hall only (will not allow entrance to seminars or social functions)	FREE	FREE
<input type="checkbox"/> Seminars, Wednesday and Thursday, July 24 and 25	\$250	\$450
<input type="checkbox"/> Gala Cocktail Reception: "Survivor Island," Tuesday, July 23	\$90	\$90
<input type="checkbox"/> Reception and Annual Awards Banquet: "Las Vegas Lounge Legends," Thursday, July 25	\$105	\$105
<input type="checkbox"/> Guest/Spouse Afternoon Tea: "Angels Among Us," Wednesday, July 24	\$65	\$65

**OPTIONAL EVENT** **GOLF TOURNAMENT:**  I will be attending the 2002 APRO Tom Kitchens/ Joe Eason Golf Tournament. (Complete the separate Golf Tournament registration form at left and include it when mailing this registration form. Cost is \$100 per player.) \$ \_\_\_\_\_

**ADD ALL FEES DUE AND ENTER TOTAL HERE** ➤ TOTAL \$ \_\_\_\_\_

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

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

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

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

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

**CANCELLATIONS WITH 20 PERCENT SERVICE CHARGE ACCEPTED BEFORE JULY 5. NO REFUNDS WILL BE ISSUED AFTER JULY 5.**



# CALLED Off

## HOW NEW "DO-NOT-CALL" TELEMARKETING STATUTES MAY IMPACT RENTAL DEALERS



**R**ental dealers market their products and services in a variety of ways. A few make cold calls to consumers, but it is more frequently the case that dealers will make a marketing pitch when calling personal references on a rental order or will pull files and call old customers to see if they want to come in and rent something again. The "do-not-call" statutes that are popping up all over the country may affect all of these marketing behaviors. These statutes are not aimed at rental dealers, but the broad language in the acts may inadvertently pick up some rental dealer conduct within their sweep. The issue has become a popular legislative target and so far 20 states have enacted "do-not-call" statutes with more almost certainly on the way. [See list in sidebar on the following page.]

BY ED WINN III

IT HAS ALMOST BECOME A NATIONAL JOKE—the family sitting down to dinner only to be interrupted repeatedly by unsolicited telemarketing calls. Only the joke wasn't funny to the family being interrupted and so the government has stepped in to regulate the telemarketing industry. What follows is a survey of existing legislation to date and its impact on the rental industry, but dealers are cautioned that a number of states not listed are considering legislation and there is a federal "do-not-call" bill pending that may pass this year.

In 1991, the Federal Communications Commission began to enforce the Telephone Consumers Protection Act. This Act and the 1995 Telemarketing Sales Rule adopted by the Federal Trade Commission required telemarketing companies to establish internal do-not-call lists. Consumers may request to be put on the list and the companies must maintain the lists, make their policies available upon request and train their employees not to call people on the lists.

The federal statute specifically regulates the use of automatic tele-

- Telephone companies
- Real estate agents and brokers
- Motor vehicle dealers
- Insurance agents
- Funeral homes

However, no state excludes rental dealers. There are other exceptions in most states that will cover most marketing calls that rental dealers make, but not all. All states have an existing-business-relationship exception that allows a merchant to call consumers with whom an ongoing business relationship exists, at least until the consumer instructs the merchant not to call any more. In some states, this notice must be in writing to be effective.



## RENTAL DEALERS IN STATES WITHOUT "DO-NOT-CALL"

LEGISLATION MAY WANT TO SEE WHETHER BILLS ARE PENDING IN THEIR STATES. IF SO, THEY SHOULD FIND OUT IF THEY CAN GET A RENTAL-PURCHASE EXCLUSION ALLOWING DEALERS TO MARKET TO REFERENCES AND, PERHAPS, OTHER CONSUMERS THEY WANT TO CALL.

phone dialing systems. If any dealers are using such machines, they are subject to this Act. Far more likely, however, is coverage under one of the state "do-not-call" statutes. These laws differ in their particulars, but generally create statewide "do-not-call" lists to which any consumer with a telephone in the state can subscribe.

There are various procedures for getting on the list, but the states have made the process easy. There is a nominal charge to consumers—a few dollars—to be listed. The lists are most often updated quarterly and a consumer's name and number stay on the list for a few years before the subscription must be renewed. The statutes then provide that merchants who want to market their products and services on the telephone must purchase the list periodically and implement policies to ensure that they do not call people who are listed. Calling consumers on the "do-not-call" list subjects merchants to fines and penalties.

Other than establishing an overall framework for creating "do-not-call" lists, the state statutes show little uniformity. Numerous exemptions have carved out whole industries in different states, seemingly dependent upon which lobby group was in town when the bill was pending. Most states exclude calls seeking religious, political, educational or charitable contributions. The following industries are exempt in one or more of the states that have enacted "do-not-call" statutes:

- Newspapers, magazines and other periodicals
- Cable TV subscription services
- Licensed securities and commodities brokers and dealers
- Book and video clubs with negative check-off options
- Banks and other "supervised financial institutions"

This exclusion will cover all existing rental customers, but may go beyond that.

State rental-purchase laws have created reinstatement rights that arguably extend the business relationship between a dealer and a customer at least until the end of the statutorily mandated reinstatement period, even though the rental agreement has been terminated. Rental companies with longer reinstatement periods than are required by law (e.g., RentWay's "Lifetime" reinstatement program) may have an even longer existing business relationship, although several states have language excluding only a business relationship that "has not been terminated by either party." Has a customer who has returned the rental property terminated the business relationship notwithstanding ongoing statutory or contractual reinstatement rights?

Related issues may involve the circumstances of the termination. A customer who returns rental property after it is "too late" under the rental-purchase statute may have forfeited all reinstatement rights

and thus there may no longer be any "existing business" relationship.

A number of states also allow calls to consumers on the "do-not-call" list if there has been a prior business relationship for a period of time after the existing business relationship has been terminated. Those states are as follows:

- Alabama: Any prior business relationship
- Alaska: 24 months
- Arkansas: 36 months
- Colorado: 18 months
- Connecticut: Any pre-existing business relationship
- Florida: Any prior business relationship
- Georgia: Any prior business relationship
- Kentucky: Any prior business relationship
- Louisiana: Six months
- Missouri: Six months
- Oregon: Any previous purchasers
- Tennessee: 12 months
- Texas: 12 months

Another important exception in some states is the "come on down" exception. Rental dealers in Alabama, Indiana, Ken-

tucky, New York and Oregon can call consumers on the "do-not-call" list and invite them to come to the store to rent something. What they cannot do is to attempt to close a transaction on the phone. Rental dealers cannot call "with the intent of completing or obtaining the provisional acceptance of a sale (or rental)."

Most state "do-not-call" statutes apply to solicitations of sales, rentals, leases, extensions of credit or any other transaction involving the exchange of consideration for goods or services. A few state statutes, however, only apply to sale or purchase solicitations: Alaska, Florida, Idaho, Kentucky, Oregon, Texas, Wisconsin and Wyoming.

In these states, the "do-not-call" statutes may not apply to rental dealers. That would be the case if those statutes were read literally, which is how they should be read since they punish certain conduct.

However, rental dealers must ask themselves whether this is an argument they want to make and then have to confront the reason these statutes likely were enacted—the legislative intent—which was to allow consumers the means to stop those pesky unsolicited telephone calls at dinnertime and not, presumably, just the calls trying to sell something. Judges can and do consider the legislative intent when interpreting a statute.

Finally, rental dealers should be aware of what these "do-not-call" statutes do not do. None attempt to interfere with existing business relationships and most go on to clarify that the "do-not-call" lists do not protect consumers from calls by merchants or others "in connection with an existing debt or contractual obligation, payment or performance of which has not been completed at the time of such call." (Ark. Consumer Telephone Privacy Act, Sec. 3(b).)

All of the "do-not-call" statutes are intended to protect consumers from unwanted telephone solicitations. They are not intended to protect consumers from any lawful collection efforts by rental dealers or others.

"Do-not-call" statutes have proliferated in the past few years over the strenuous objections of telemarketing companies that have argued unsuccessfully that their business gives consumers a lot of useful information in an efficient and timely manner. The rental industry has only lately learned of the possible impact of these new statutes on the marketing practices of some rental dealers.

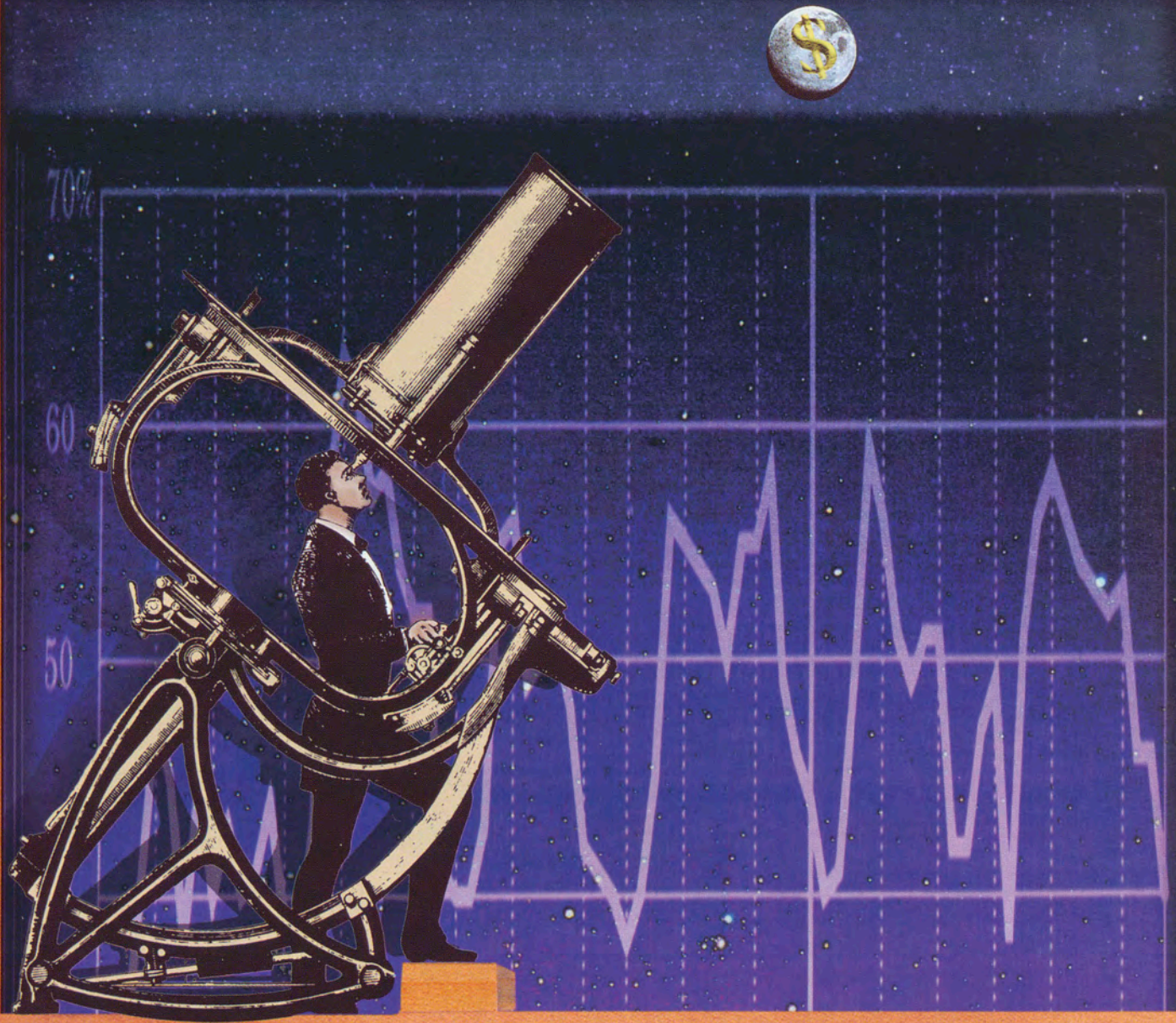
Rental dealers in states without "do-not-call" legislation may want to see whether bills are pending in their states. If so, they should find out if they can get a rental-purchase exclusion allowing dealers to market to references and, perhaps, other consumers they want to call. Dealers in states with "do-not-call" statutes already in place will want to review the applicable statutes and their own current marketing practices to ensure compliance. Copies of the state "do-not-call" statutes are available to APRO members through the APRO office. ■

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

## STATUTORY/REGULATORY CITATIONS—STATE BY STATE

- Alabama: Ala. Code §8-19A-3
- Alaska: Alaska Stat. §45.50.475
- Arkansas: Ark. Stat. Ann. Code §4-99-404
- California: Cal. Civ. Code §17590
- Colorado: Col. Rev. Stat. §6-1-901
- Connecticut: Conn. Gen. Stat. §42-288a
- Florida: Fla. Stat. §501-059
- Georgia: Ga. Code Ann. §46-5-27
- Idaho: Idaho Code §48-1003A
- Indiana: Ind. Code Ann. §24-4.7
- Kentucky: Ky. Rev. Stat. §367.46955
- Louisiana: La. Rev. Stat. Ann. §45:844.11-15
- Maine: Me. Rev. Stat. Ann. Tit. Ch. 128 §14716
- Missouri: Mo. Rev. Stat. §407.1098; §407-1101
- New York: N.Y. Gen. Bus. Law §399-z
- Oregon: Or. Rev. Stat. §646.574
- Tennessee: Tenn. Code Ann. §65-4-405
- Texas: Tex. Bus. & Comm. Code §43.001
- Wisconsin: Wisc. Stat. Ann. §100.52
- Wyoming: Wyo. Stat. §40-12-301





BY ED WINN III

A new

# DEPRECIATION

law aids rental dealers

**M**ost rental dealers know by now that the Job Creation and Worker Assistance Act of 2002, which the president signed into law in early March, gave them an unexpected tax benefit. This benefit is the result of a depreciation provision in the Act that applies to most kinds of depreciable property purchased between September 10, 2001, and September 11, 2004. For dealers with calendar-year year ends, they were eligible for the extra depreciation on most of their fourth quarter purchases last fall.

**“REINVESTING THOSE FOUND DOLLARS INTO THE BUSINESS MAY MAKE THE MOST SENSE OF ALL FOR MANY DEALERS WHO INTEND TO STILL BE IN THE RENTAL BUSINESS IN 2004.”**

**T**he law applies to “qualified property” and that term is broadly defined. It includes all property purchased by dealers as rental inventory. It includes any other property purchased with a recovery period of 20 years or less. It includes trucks. It includes certain qualified leasehold improvements. The qualifications are very restrictive. You should check with your accountant or tax adviser. In a word, almost any property a rental dealer purchases (except real estate) that is not expensed and, therefore, is depreciated, is covered by the new law.

The law gives a dealer an additional, immediate depreciation allowance of 30 percent right off the top. Then the law says to apply whatever other depreciation method is appropriate to the basis in the property after taking the 30 percent.

For example, assume a dealer bought \$100,000 worth of rental inventory after September 10 to have full showrooms during the fourth quarter. Under the old law, using three-year MACRS and all the conventions that apply, the dealer would take 33.33 percent of the cost of the inventory in the first year or \$33,300 in allowable depreciation.

Under the new law, the dealer gets 30 percent off the top or \$30,000. Then the regular depreciation rules apply to the remaining basis of \$70,000. Those rules haven’t changed and the dealers get 33.33 percent of the \$70,000 or \$23,331 for total allowable depreciation of \$53,331.

The faster write-off will mean money in the dealers’ pocket immediately, but the savings do not go on forever. In fact, they end in the foreseeable future—September 11, 2004, to be exact. A few years down the road, there will be a shortfall and if the dealer has spent all those savings generously offered up by Congress and the president in 2002, the dealer could feel the pinch. Unless Congress extends the first year bonus depreciation (as many think

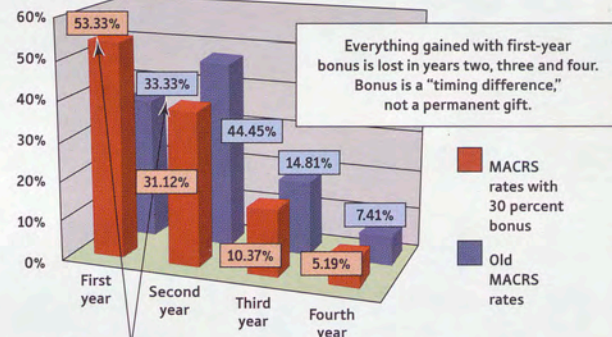
likely), the bonus depreciation expires on all purchases required after September 10, 2004. Furthermore, the depreciation you gain in year one, you lose in years two, three and four because the depreciation will be less than it would otherwise have been [see charts below].

And so, rejoice in the unexpected rental wealth created by this new law, but exercise some restraint and moderation at the same time. Reinvesting those found dollars into the business may make the most sense of all for many dealers who intend to still be in

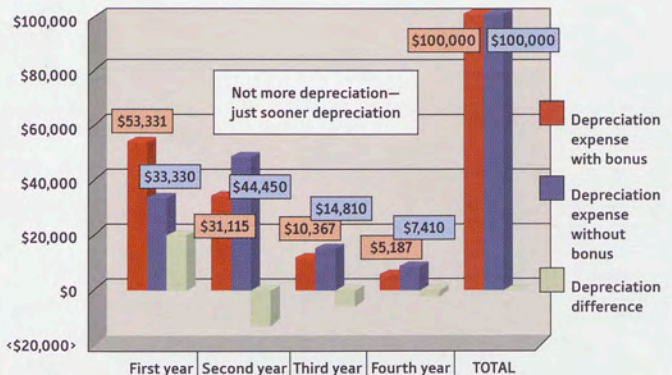
the rental business in 2004.

Copies of the new law are available to APRO members through the APRO office. ■

*Ed Winn III is APRO’s general counsel. His e-mail address is [edwinn@e-byllaw.com](mailto:edwinn@e-byllaw.com).*



Also note that 30 percent is really just 20 percent. Why? Because you reduce your depreciable base for the rest of the MACRS depreciation. But this is still a great deal—especially if you are clearing out your rental equipment in years two and three



CHARTS BY DAVID N. WOOD, CPA/ABV OF WOOD, MITCHELL & ASSOCIATES





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Z-BEST



## [ AN APROFILE *of* JAN ARNETT ] By STEPHEN SCHENCK

**O**ne summer day, when 16-year-old Jan Arnett was dropped off in a Hamilton, OH, neighborhood for his first day of door-to-door sales with the Fuller Brush Co., he didn't know what to expect. In fact, before knocking on his first door, Arnett wasn't even sure he wanted the job, let alone whether he had the persistence to overcome the repeated rejection typical of door-to-door selling. So when he found himself face-to-face with a large, intimidating woman wearing an apron, hair curlers and a Lucky cigarette dangling from her lips, Arnett says he thought he'd landed in a scene from one of his comic books. Prepared for courteous introductions and a welcoming smile, he was treated instead to an abrupt, "What do you want?" and a slammed door. Standing on that porch alone, Arnett says that moment was an important one in his life. "I thought, 'I'm either going to quit right now, fold up my case, head out to the curb and wait for my ride or I'm going to turn around, knock on her door again and give it the old college try.'"

IS YET TO COME 

**A**s anyone who has worked with Jan Arnett in the 30 years since that day can attest, what happened next was not surprising. Arnett knocked on that door again, this time assuring the woman that he didn't want anything except to offer her a choice of two free gifts. When her cigarette, which had pointed upward while she was angry, began to droop as she smiled, Arnett says he knew her interest

through 36 states and into countless RTO stores.

Arnett was first exposed to the RTO industry in 1979, while he and his first wife were living in Tunica, MS. After graduating high school in 1974, Arnett had joined the Middletown, OH, police force for three years and, on a recommendation from his police chief, took a two-year military leave of absence.

Fresh out of basic training, Arnett met his future wife and within a few

environment he found in Tunica, until he joined the Remco staff in nearby Memphis. In fact, Arnett says his days in Tunica seemed more like the racially divided South he'd seen in movies.

"We were at the doctor's office for the birth of our oldest son, Jason, when I noticed another waiting room over the nurse's shoulder," he remembers. "I asked her what it was for and she said, 'Well, that's the waiting room for the blacks.' I thought, 'You've got to be kidding me.'"

So, based solely on that single advertisement and knowing nothing about the rental-purchase business, Arnett applied for the position. He was hired shortly after and immediately embraced Remco as a place of broader vision and equal opportunity, where promotion was earned through good effort, rather than personal connections.

Arnett trained in Memphis and, within a week, was promoted to product and delivery specialist and sent to a store in Nashville. He says he felt an instant connection with RTO and its customers, but admits he was initially skeptical of who, exactly, rented televisions.

"I discovered the answer was thousands of people in the Nashville area—blue-collar, hard-working people like my parents with whom I've associated with my entire life." In only nine months, Arnett was promoted to store manager of a store in Norfolk, VA.

Before Arnett arrived, the Norfolk store had been a virtual revolving door for mediocre store managers and was one of the worst producing locations in all of Remco. Yet, through hard work and a hands-on approach, Arnett proved to his unbelieving employees that this time things would be different.

"I'd always tell the customer that, like



From left: Justin Arnett, assistant manager; John Hushin, store manager; Maureen Russo, assistant manager; Don Falconer, service manager; Mike Van Heusen, general manager; and Marianne Pew, store manager

was piqued. He was soon invited inside and when the sales pitch ended, she had spent \$75. By the end of his first day, Arnett had outsold his sales group and was promoted to group leader.

Dogged determination and an ability to form genuine bonds with customers have been key to Arnett's successful career and were essential to his opening Z-best Rentals in 1996. Despite his natural business sense and knack for selling, Arnett's advancement through the world of RTO could hardly be considered a meteoric rise. Instead, it has been an often-exhausting, 23-year journey that has taken him

months, they were married. The couple moved to Tunica to be closer to his in-laws and he took a job as a bartender. Then, after seeing an ad for Remco that featured a photo of William "Buck" Fisher, the manager of a Memphis store, Arnett says he knew immediately that rent-to-own was for him.

"When I was kid growing up in Ohio, I always thought that the world was going to be like the command center for Star Trek, where you've got people of all backgrounds getting along and coming together to form a team," Arnett says.

Unfortunately that was not the en-



Only Z-best price will make Max smile!

Arnett's son Christian and Max the family dog in Z-best's popular television commercial

[PHOTOGRAPHS BY Z. SUPINSKI/DIGIPHOTO STUDIO]

“I'D ALWAYS TELL THE CUSTOMER THAT, LIKE HARRY TRUMAN, THE BUCK STOPS HERE. I WAS GOING TO BE THE GUY WHO TOOK CARE OF ALL THEIR NEEDS, ANSWERED ALL THEIR QUESTIONS AND MADE SURE THEY NEVER HAD A REASON NOT TO DO BUSINESS WITH US.”



Harry Truman, the buck stops here. I was going to be the guy who took care of all their needs, answered all their questions and made sure they never had a reason not to do business with us. They thought I was crazy for saying that, but that's exactly what I did," he says.

Every day, Arnett would show his employees the store's position near the bottom of the ratings sheet and convince them that together they could make it to the top. Just as he promised, the Norfolk store reached No. 1 in the company 90 days later and remained there for eight weeks. Arnett and his team had tripled the BOR from 600 to 1,743 and had dramatically increased the store's profitability from negative 9 percent to a positive 49 percent.

The success, says Arnett, was a direct result of the work ethic taught to him by his mother. "[My mother] always

said that it doesn't matter if you're overpaid or underpaid, if they pay you a dollar, give them the best dollar's worth of work that you can because your work is your signature for that day of your life." It wasn't long before Remco's owner, Chuck Sims, took notice.

"Chuck came in and observed me on the job. I was nervous, but I sold the customers, and when I was done, Chuck called me into the office. He said, 'Jan Arnett, do you know we have a policy and procedure for our sales process here at Remco?' I said, 'Yes sir, I do,' and he said, 'Well, you don't need any policy to sell. You're one of the best salesmen I've seen.'" Arnett would stay with Remco until 1986, working his way up to CEO and earning the nickname "Dr. Gain," because of his ability for turning around poor-performing stores.

During the many nights he spent on

the road, traveling between Remco stores all over the country, Arnett developed an extensive business plan to help him achieve his dream of owning his own company. Despite his efforts, however, he says creditors knew little of the rental transaction and would "laugh [him] out of the bank."

Looking to find another way to reach his goal, Arnett joined two businessmen in Cincinnati to open Better Living TV and Appliance Rentals. Believing that he would be offered an equal partnership after three years, he agreed to help get three stores up and running. Then, during a disappointing time after the divorce from his wife in 1989, Arnett was dealt a second blow, this time from the business partners he had trusted. "I was a single father with two boys at the time. They called me out to the parking lot and said they



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were letting me go," he says.

Needing to find work as quickly as possible, a humbled Arnett accepted a manager-in-training position from Bud Holladay at Alreco, which, with his many years of experience, Arnett perceived as a "slap in the face." But, like clockwork, "Dr. Gain" was rapidly promoted through the ranks, eventually becoming vice president of the southern region and increasing profits 1,000 percent in 18 months.

Rediscovering success was a proud moment for Arnett, but he says it pales in comparison to the most significant experience at Alreco and in his life—meeting his current wife, Sherry, who was a manager there in 1990. In a whirlwind romance, the two were married within 40 days of their first meeting.

"I've just never met a better human being in my life and, you know, if that was all RTO ever did for me, all those years would still have been worth it," he says. "I'm still as enamored with her today as I was then."

In the first three years of their marriage, both he and his wife left Alreco, Arnett joined Colortyme and the family moved four times, finally planting roots in Palm Coast, FL. By May 1994, Arnett's constant traveling and another failed attempt to find financing for his own RTO venture had taken its toll, so he decided to leave the industry, uncertain if he would return.

"I always said I would do this business until it wasn't fun and that year it quit being fun," Arnett says. "Though we still had a roof over our heads, we were very close to being destitute. I came to the realization that no one was going to loan me the money for this endeavor."

After 15 years in the rental business, Arnett began his new career as a 100 percent commissioned salesman in the message-on-hold business—selling systems that allow businesses to play promotional messages to customers while they hold on the telephone.

As he had done before, time and again, Arnett excelled in his new position, surpassing every expectation and eventually landing high-profile accounts with United Health Care and Domino's pizza.

"Chuck Sims told me once that my



Arnett's family, from left: sons Justin and Mark, Jan, wife Sherry and son Christian

## REGARDING HIS WIFE, SHERRY:

"I'VE JUST NEVER MET A BETTER HUMAN BEING IN MY LIFE AND, YOU KNOW, IF THAT WAS ALL RTO EVER DID FOR ME, ALL THOSE YEARS WOULD STILL HAVE BEEN WORTH IT."

gift was that I could communicate with anybody. So, even though I had always dealt with blue-collar people, I wasn't intimidated and ended up talking to a lot of influential people. As it turns out, one of those people was Greg Kostka, owner of more than 20 Domino's franchises in Florida, whom he met while trying to sell message-on-hold to Domino's.

"He runs one of the top five Domino's chains in America. He believed customers deserve the best service, best service and best price," Arnett says, "which was what my motto was for RTO." Arnett showed him his business plan and an impressed Kostka offered him financial backing.

In 1994, Arnett had nearly given up on his dream, but, in an ironic twist, leaving the RTO industry had actually brought him closer to that dream than ever. He never expected that only two years later, he would have the opportunity to open his own store.

Arnett returned to RTO as if he had never left and his business, Z-best Rentals, based in Palm Coast, FL, has

been trouble-free ever since—a fact he attributes to his "PhD in Rentology," a reference to his many years in the industry. Also, he says the opportunity to work with Dan Rudden, Bud Holladay, Chuck Sims, Bob Wise and others, he calls the "godfathers of RTO," have been crucial to the operation of Z-best.

"They say God works in mysterious ways, but from day one, business has been phenomenal. Maybe after 15 years, that's just how it was supposed to work out," he says.

In 1998, Arnett opened up a second store and bought out his financial partner to gain complete ownership. Then, this past February, he celebrated the opening of an 8,000-square-foot Z-best Rentals superstore in Palm Coast, complete with corporate offices and training facilities. Though the store is only his third, Arnett says he has every intention of expanding in the future, but how much depends on customer demand.

"My wife always tells people that we'll open up a 100 stores if that's what the customers want," says Arnett.

Z-best may, indeed, become a powerful force in the RTO industry, but reaching mega-chain status isn't what drives Arnett. Instead, his motivations remain what they have always been—to create a rent-to-own environment, rooted in family and focused on genuine care and concern for the customers.

From day one, his wife Sherry, with her years of RTO experience, has been an integral part of Z-best's success. And between school and soccer practice, which Arnett passionately coaches, their three children have been working in the family business since they were young boys. Together, Arnett believes, they have created a special place in the RTO world.

"I think we're going to change our logo to 'not your typical rental store,' because we do everything I dreamed of doing in a rent-to-own store and more," he says. "Buck Fisher told me once that you'll always be successful if you love your customers and they love you...and that's what I've done." ■

*Stephen Schenck is a free-lance writer.*

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# STATE ASSOCIATIONS

By Julie Sherrier

Arkansas Rental Dealers Association  
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Snugly nestled between Oklahoma and Mississippi, Arkansas is rich with stories of American Indians, Civil War battles, oil booms, diamonds and crystals, mountain folk and blues music.

This is the story of the growth and formation of the Arkansas Rental Dealers Association. The association was officially formed on October 8, 1986 in North Little Rock, according to Charles Cloud, one of ARDA's co-founders. Cloud, David Pyle and Roy May called the meeting to develop a strategy to introduce pro-active legislation.

"The organizational meeting was attended by 18 dealers, each one very positive about the goals. We elected officers, agreed on a charter and an attorney was hired to incorporate the Arkansas Rental Dealer Association as a nonprofit organization," says Cloud on the ARDA Web site.

"The group of officers became active politically and within six months, Act 490 of 1987 was passed and signed into law. This marked the very first time a state had quietly formed an organization, met with legislators and had a law passed without doing so in response to negative publicity," says Cloud.

"Before the group could catch its breath and enjoy the results... The Arkansas Gazette printed an article in May 1987 that said a bill would soon be introduced that would place a double tax on all rental transactions. But because we were already organized, it took only a few phone calls and a group met the next day to formulate a plan to beat the proposed legislation. After many meetings and telephone calls with members of both houses, a compromise was reached that most now say was very beneficial to rent-to-own dealers," he says.

As a result, Arkansas has laws and other legislation that is the envy of other states, says Cloud.

"The Arkansas RTO law is very strong in almost every area," says ARDA President Geron Vail. "Because those guys worked so hard in the late 1980s, the rest of us have enjoyed the past 10-plus years in business."

Vail has served as ARDA secretary for two years and this is his third year serving as president. The association's focus the past five years has been edu-

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-rto.com.

cation and to increase membership.

"We almost lost a reason to come together several years ago until we took a survey that revealed that our members really wanted education opportunities," says Vail. "Education has been the glue that has kept our members actively involved."

For example, last year ARDA took a seminar on the road to three locations around the state. "We covered account management and marketing and had various speakers," says Vail. "We rented small meeting rooms and had about 15 people per class. The program was very well received."

ARDA is also looking to create more value-added services for members, such as a statewide insurance program, car rentals and other low-cost services for RTO businesses. ARDA members are also looking to put together a trade show. "I see a huge opportunity there," says Vail, who is also currently looking at hiring a part-time executive director for ARDA.

ARDA members have an annual golf tournament and business meeting and seminar. In the spring and fall, an education/training seminar is held.

"I want to recognize several active ARDA members who have been with the association for a long time," says Vail. "We lost a lot of members during the heated merger-and-acquisition period a few years ago and these people have hung in there through thick and thin and have kept the association going. Don Cecil, Fred Pearson and Darryl Canfield have been invaluable through the years," he says.

ARDA, says Vail, is looking at setting up an advisory board, similar to the Texas Association of Rental Agencies, where new board members can be tapped for vacant positions as they arise. "We've found it hard sometimes to find and recruit fresh faces to serve on the ARDA board," he says.

Vail reports that the association has been successful in keeping members abreast of news through the publication of its new newsletter, which is published three times a year. The ARDA Web site is also a valuable tool, listing events and contacts, as well as posting the state rental-purchase statute. ■

## STATS:

**2002-03 ARDA Board of Directors:** President: Geron Vail, Furniture & Appliances Now, Jonesboro; Vice President: Alan Frazier, RentWay, Pine Bluff; Secretary-Treasurer: Gary Hoyt, Furniture & Appliances Now, Jonesboro; Immediate Past President: Fred Pearson, Furniture & Appliances Now, Jonesboro

**Board Members:** Rhonda Weatherford, Don's E-Z Pay, Mena; Joe Burchfield, Right Choice Rentals, Taylor; Theresa Hardin, Don's E-Z Pay, Waldren (RTO employee representative); John Blair, Jerry Bogo Co. (vendor board representative)

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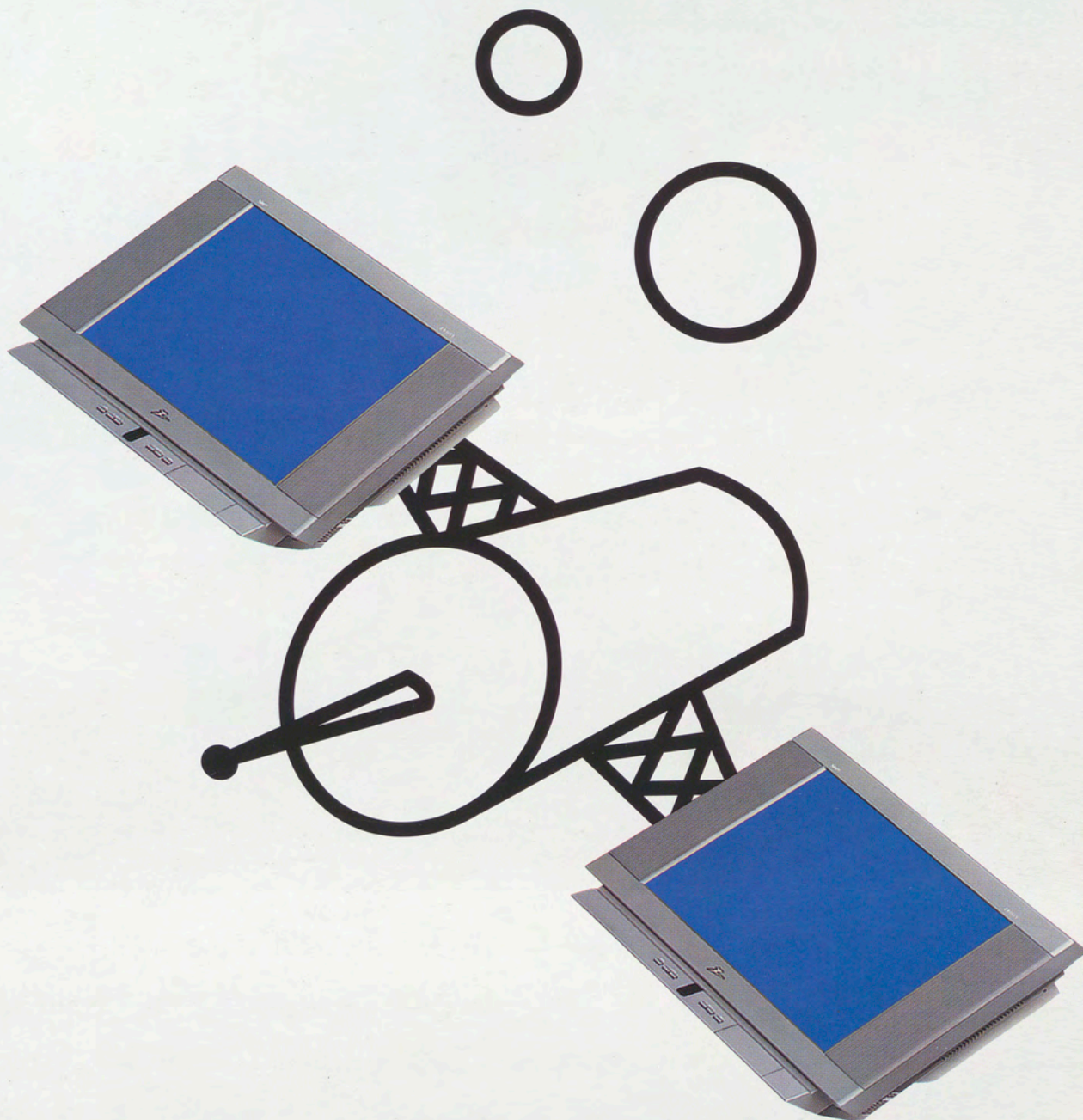
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