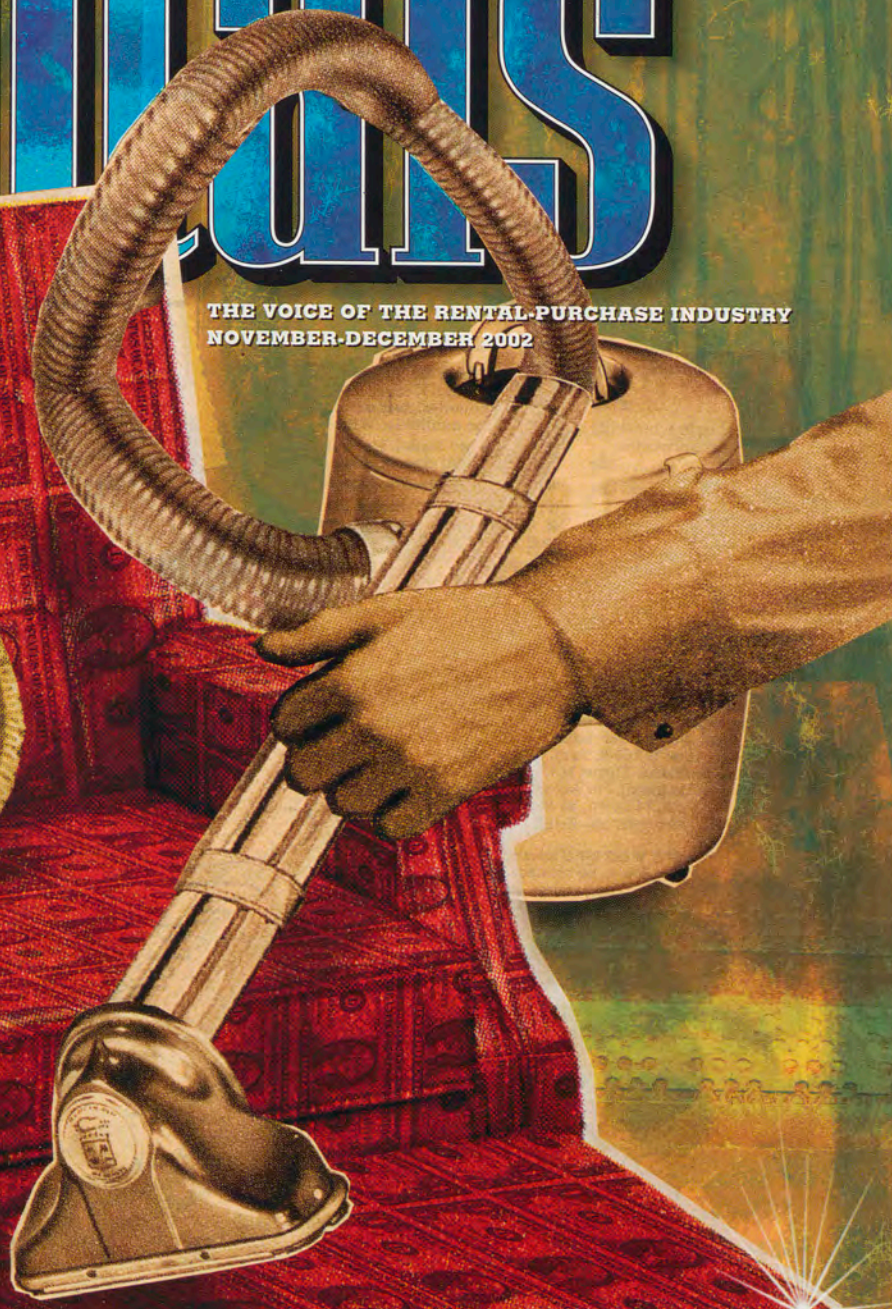


The art of promoting • E-signatures • Bestway's David Kraemer

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NOVEMBER-DECEMBER 2002

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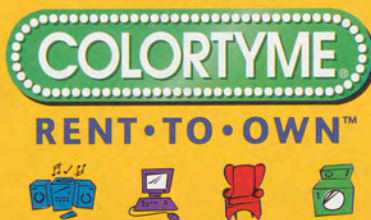
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STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION

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PROGRESSIVE Rentals

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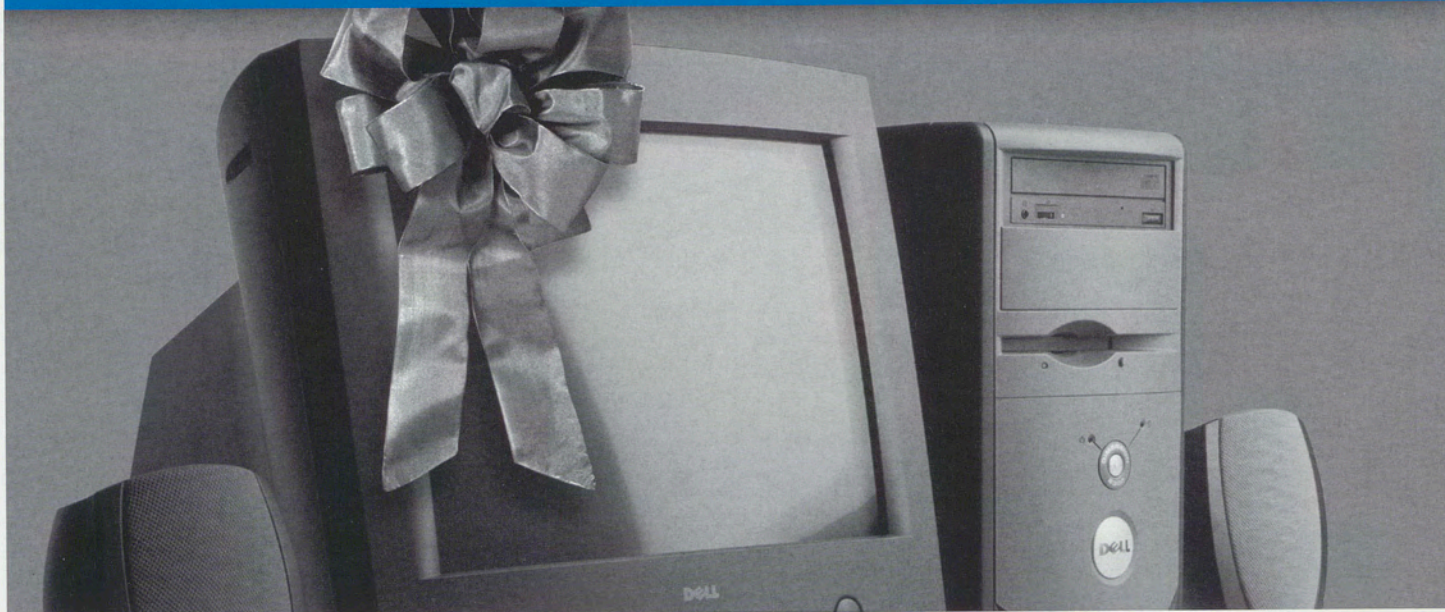
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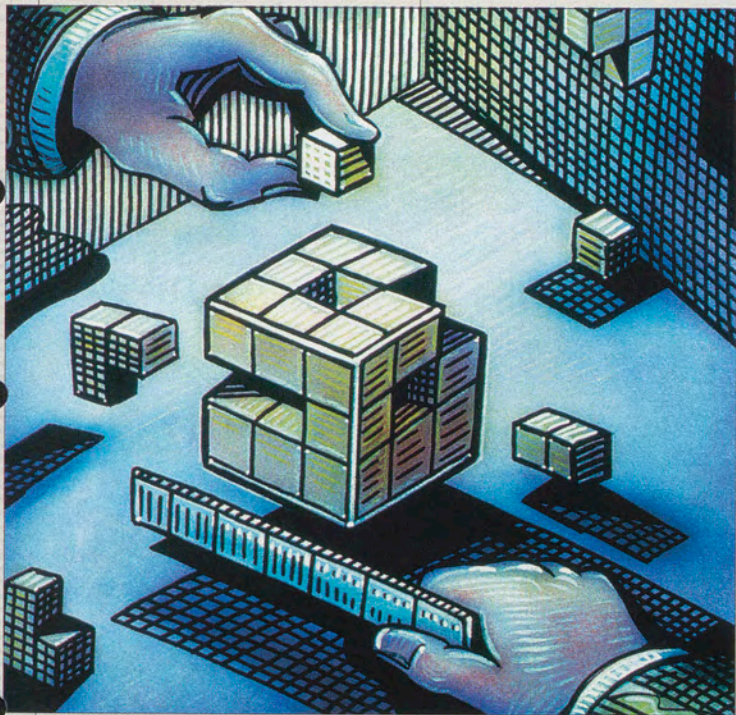
news

BREAK

COMPILED BY
JULIE SHERRIER

High Touch diversifies with RSSS acquisition

High Touch Inc., the leading software provider in the rent-to-own industry, announced on December 3 the acquisition of Rental & Sales Software Systems, a competitor in the rent-to-own software market. High Touch and RSSS will work closely with each other to serve more markets and offer tailored retail and rent-to-own software solutions to their customers.



Founded by Les and Rosie Feldser in 1982, RSSS has corporate headquarters in Corpus Christi, TX, and remote offices in Detroit, MI, Continental and Lima, OH, Las Vegas, NV and Houston, TX. RSSS operates nationwide, servicing industries that include rent-to-own stores, music and instrument stores, tire and wheel stores, furniture retailers and container rentals.

“As we approached retirement, we began looking into ways to strengthen our company and ensure the level of excellent service and

quality software our customers have come to expect,” says Les Feldser, who was awarded the APRO Vendor of the Year award in 1988.

“We are pleased to be acquired by High Touch and are confident this will be a win-win situation for our customers, our employees and the industries we serve.”

Ellison Crider, previously vice president of marketing for RSSS, will assume the duties of general manager. Crider says: “RSSS’s executive management team, as well as the current staff members, will continue to work as usual in Corpus Christi and our other remote offices and operate as a competitor in the rent-to-own industry.”

“We look forward to continuing and enhancing our great client relationships as we work in concert with High Touch to give rent-to-own dealers the choice of the best of both worlds in computer software to control their businesses. This is truly an exciting development for the industry.”

Currently, RSSS has 22 employees supporting and servicing 664 stores in the rent-to-own industry and music retail markets.

“We have a great deal of respect for RSSS as a competitor in the rent-to-own industry. They have quality products and dedicated people,” says Lyle

NEWS BREAK

Jones, president of High Touch. "This is a positive move because it allows High Touch to serve new markets while increasing both company's purchasing power for computers and peripherals. It also creates a combined synergy as the two companies join forces to better serve our customers."

Based in Wichita, KS, High Touch is a rent-to-own industry leader in software and hardware solutions. From its corporate offices, High Touch actively develops new products and services to more than 3,100 rent-to-own stores nationwide. In addition to this sector, High

Touch has developed PRO/STAR, a K-12 student management software product that is providing streamlined solutions to more than 300 schools in the Midwest. This year High Touch also launched a cutting-edge software package for the deferred-deposit industry.

Wisconsin Rent-A-Centers go retail

On October 1, Rent-A-Center's 23 Wisconsin stores were converted to retail and renamed Get It Now, offering in-house financial arrangements to customers wanting to purchase the store's electronics, durable goods and furniture.

This move is a first for the largest RTO chain in the nation and was brought about after a lawsuit was filed by the state's attorney general against Rent-A-Center and ColorTyme, a franchise subsidiary. A proposed settlement was announced on November 12 between the Wisconsin attorney general and Rent-A-Center resolving the attorney general's claims alleging that the company's rent-to-rent transaction in Wisconsin, coupled with the opportunity afforded the company's customers to purchase the rented merchandise under what the company believes is a separate transaction, violates the Wisconsin Consumer Act.

Rent-A-Center, together with its subsidiary ColorTyme, also entered into an injunction requiring each of them to comply with the Wisconsin Consumer Act in any transaction in which a Wisconsin consumer can become the

APRO debuts Rental Viewpoint newsletter

On November 14, the first issue of *Rental Viewpoint*—APRO's new online newsletter—hit the inboxes of the rental-purchase industry audience. *Rental Viewpoint* will be published every other week and, after January, will replace APRO's bimonthly print newsletter, *View*.

"The first issue of *Rental Viewpoint* was met with rave reviews," says APRO Executive Director Bill Keese. "Each issue will be chock full of pertinent information to rental dealers, employees and others affiliated with the industry. There will be links to highlight corresponding information on APRO's Web site, www.APROvision.org, as well as a news summary section and a poll question."

The online newsletter was developed to deliver news to the industry on a timelier basis than traditional print publications. It was also the second installment of a two-pronged effort to improve communications with the APRO membership, with the first part being the redesign of the APRO Web site, which went live last month.

"We are trying very hard to create a community of interest," says Keese. "We want to better serve our members' needs in a more efficient and technologically advanced format. It is our hope that this online newsletter will generate more interaction among rental dealers far and wide."

To receive a free subscription to *Rental Viewpoint*, send your e-mail address—along with your name, company (if applicable) address and telephone company—to Faye Rougeau at frougeau@apro-rto.com or call her at APRO at 800/204-2776.

RENTAL Viewpoint ONLINE

WELCOME TO APRO'S NEW ONLINE NEWSLETTER!

Top of the news

High Touch acquires RSSS

High Touch Inc., the leading software provider in the rent-to-own industry, announced on December 3 the acquisition of Rental & Sales Software Systems, a competitor in the rent-to-own software market. High Touch and RSSS will work closely with each other to serve more markets and offer tailored retail and rent-to-own software solutions to their customers. Founded by Les and Rosie Feldser in 1982, RSSS has corporate headquarters in Corpus Christi, TX, and remote offices in Detroit, Continental and Lima, OH, Las Vegas and Houston. RSSS operates nationwide, servicing industries that include rent-to-own stores, music and instrument stores, tire and wheel stores, furniture retailers and container rentals.

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Reader's poll

Do you think that Al Gore should run for president?

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Election enhances federal RTO legislative prospects

November's general election strengthened the prospects of the federal rental-purchase legislation during the next session of Congress, thanks to Republican gains in both their House majority victory and by their retaking control of the U.S. Senate starting next year.

Even though the industry lost a couple of good legislative supporters—namely Connecticut Democratic Congressman and H.R. 1701 co-author James Maloney and Senate bill sponsor and Georgia Democrat Max Cleland—the industry-supported bill should fare even better in the next Congress should that become necessary.

A quick assessment of next year's legislative scenario reveals an even better prospect for passage. The industry expects its prospects to improve in the next Senate with then Republican Majority Leader Trent Lott—friendly to the industry issues—and Alabama Senator Richard Shelby, who is expected to chair the Senate Banking Committee. All the rest of H.R. 1701 co-sponsors, including Walter Jones of North Carolina and House Sub-Committee Chairman Spencer Bachus of Alabama, will return and the industry has some new friends in the Senate: James Talent of Missouri, Norm Coleman of Minnesota and John Cornyn of Texas.

owner of merchandise other than through a single lump sum payment. As a result, Rent-A-Center then revised its business practices in Wisconsin to offer credit

sale transactions subject to regulation under the Wisconsin Consumer Act through its wholly owned subsidiary, Get It Now, LLC.

"We are pleased to

resolve this matter and look forward to putting it behind us," says Mark E. Speese, Rent-A-Center's chairman and CEO. "We believe our revised business model in Wisconsin complies with the Wisconsin Consumer Act and we look forward to serving the Wisconsin market under this new approach."

According to *Furniture Today*, Speese says the company "has no plans to use the retail approach anywhere else, although it will track the Get It Now stores to see if they're profitable." Also in the article, Fadel says the "Wisconsin stores are charging interest at 29.9 percent, a rate high enough to allow the company to sell to people who might be turned down by other credit sources—the same clientele the RTO operation was designed to serve."

2003 Mid-Year Conference to heat up Miami in March

Uncrinkle your linen shirts, dust off your straw hat, pack your favorite pastel shorts and huaraches and head to South Beach—the hottest of hotspots in Miami—this March for the 2003 APRO



CALENDAR OF EVENTS

2003

JANUARY

9-12
CES Las Vegas,
APRO Hospitality 6-7:30 p.m.,
January 10, Mandalay Bay,
sponsored by BDI-Laguna,
703/907-7600, www.cesweb.org

17-20
San Francisco Furniture Mart,
415/552-2311, www.sfmart.com

22
TARA Day in Austin,
940/497-1150

22
California Association of
Progressive Rental
Organizations meeting,
909/697-9275

FEBRUARY

TBA
APRO Executive Committee
Meeting/Strategic Planning
Session, 800/204-2776

11
Missouri Rental Dealers
Meeting Annual Business
Meeting and Seminar,
573/442-2963

20-23
Tupelo Furniture Market,
APRO booth will be located in
Lobby Hall B, Mississippi
Complex, APRO/Ashley
Hospitality 5-7 p.m., January 20,
APRO/Benchcraft Hospitality,
5-7 p.m., January 21,
662/844-1473,
www.tupelomarket.com

MARCH

3-5
TRIB Group Meeting of the
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NEWS BREAK

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Registration fee is \$375 for members, \$525 for non-members for the entire conference; or \$150 for members, \$195 for non-members per individual session.

Please indicate appropriate registration below:

- MARCH 25: How to Use the Internet for Profit in Your Company, 1-5 p.m. [\$150/\$195]
 MARCH 26: Legal and Accounting Updates, 9 a.m.-12 p.m. [\$150/\$195]
 MARCH 27: The State of the Industry and Networking Session, 9 a.m.-12 p.m. [\$150/\$195]
 All sessions [\$375/\$525]

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- ▶ Photocopy this form for additional registrants.
- ▶ Hotel registration is separate and must be made by calling the Fontainebleau Hilton at 800/548-8886 or 305/538-2000. Rooms at the special APRO rate of \$169 single/double are limited and reservations will be taken on a first-come, first-served basis. The deadline for hotel reservations is February 25 or when the APRO block has sold out, whichever comes first.
- ▶ Mail this form, with payment, to APRO, 1504 Robin Hood Trail, Austin, TX 78703. Preregistration for conference will be accepted until March 10. On-site conference registration will be available, but we recommend that you reserve your accommodations now.

[YOU CAN ALSO REGISTER ONLINE AT WWW.APROVISION.ORG]

Registration in three easy steps

STEP 1: CONFERENCE REGISTRATION. Mail or fax the form at left, with payment, to APRO, 1504 Robin Hood Trail, Austin, TX 78703, by March 10. Cancellations may be made with refund, less \$25 cancellation fee, if postmarked by March 10. After that date, no refunds will be issued. You can also register online at www.APROvision.org.

STEP 2: HOTEL RESERVATIONS. Hotel registration is separate and must be made by calling the Fontainebleau Hilton at 800/548-8886 or 305/538-2000. Rooms at the special APRO rate of \$169 single/double are limited and reservations will be taken on a first-come, first-served basis. The deadline for hotel reservations is February 25 or when the APRO block has sold out, whichever comes first.

STEP 3: TRAVEL RESERVATIONS. Visit www.APROvision.org to get the best deals on flights to the Conference. Follow these links: Travel Channel > Travel Center > Reservations > Airlines.

Art Deco district of South Beach.

The resort setting is magnificent, beginning with a half-acre lagoon style rock grotto pool with cascading waterfalls surrounded by lush tropical greenery.

The APRO Mid-Year Conference is an annual gathering for both APRO members and non-members who want to learn more about the latest issues facing the industry. A different workshop will be held each day of the conference. On March 25, find out how to make the Internet generate revenue

from two of the industry's most techno-savvy members. On March 26, the annual RTO legal and accounting update will be presented by APRO attorney Ed Winn III. On



the last day of the conference is the state of the industry presentation, which highlights legislative efforts and other

subjects of interest that impact the industry as a whole.

Register today by completing the registration form on this page. Online registration will be available in early January.

Legislative Conference dates set

The 2003 APRO Legislative Conference, an annual gathering of rental dealers who are interested in meeting and lobbying their elected representatives on behalf of the

rental-purchase industry, is scheduled for May 20–22 in Washington, D.C. at Jurys Washington Hotel in Washington, D.C. Hotel information is available at 202/483-6000. The room rate is \$165 single/\$180 double (ask for APRO rate).

The Conference agenda on May 20 includes a Vendor Advisory Committee meeting (8:30–10 a.m.), an APRO board meeting (10 a.m.–12 p.m.), a first-time attendee seminar (2–4 p.m.), a general session (4–5 p.m.) and a cocktail reception



(5–6 p.m.).

The May 21 agenda includes meetings on Capitol Hill (8 a.m.–4:30 p.m.) and an APRO PAC social event (5:30–10 p.m.).

On May 22, there will be a buffet breakfast (8:30–9:30 a.m.), more

meetings on Capitol Hill (10 a.m.–4 p.m.) and a debriefing cocktail reception (5–6 p.m.).

Conference and registration information will be mailed in January. For more information, contact Laurie Hill at APRO at 800/204-2776, ext. 103, or via e-mail at lhill@apro-rto.com.

RSSS's Crider assumes vendor post on APRO committee

Ellison Crider, general manager of High Touch



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APRO needs your e-mail address for its files. Please send your up-to-date e-mail address—along with your name, company name, address and telephone number—to lhill@apro-rto.com. That way, APRO will be able to provide you with up-to-date information via its new *Rental Viewpoint* online newsletter, published every other week.

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NEWS BREAK

[after a December acquisition of RSSS by High Touch; see related story at the beginning of this "News Break"] recently was elected to the APRO Vendor Advisory Committee. He replaces the post vacated by Steve Lee of John Lee Companies, who resigned in November.

The APRO Advisory Committee serves a critical function in addressing APRO's supplier needs and issues. The committee sets the direction and helps with many of the specifics of the convention and trade

show, while providing an important link between vendors and dealers.

Crider has been a tireless advocate of APRO and RTO for many years. High Touch—and its recent acquisition, RSSS—exhibit at all the national APRO trade shows. Crider is also involved as the company's representative at many other industry functions, including the annual Legislative Conference in Washington, D.C.

The vendor committee meets three times a year—once at the conclu-

sion of the annual convention, in the fall and again in the spring. The spring meeting will be held at the 2003 Legislative Conference in Washington, D.C., on May 29.

APRO Rental Training Online implements new billing system

Due to the immense popularity of Rental Training Online, APRO, in conjunction with its online company, 360Training, has imple-



mented a new administrative billing system. With the new system, each corporate account will be sent a monthly invoice listing all students and classes taken for that month. This will

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allow each company to reconcile the invoice with its own records and make any corrections before payment is sent. Courses will no longer be automatically charged to a corporate credit card. Individuals without a corporate account can still take courses and charge them to an individual credit card online.

During the changeover of administrative systems, APRO is offering discounted courses at \$9.95 each. This incredibly low price will be in effect until December 31, 2002, so make sure you take advantage of this great bargain. Beginning in January, a new price structure will be in place with discounts tied to corporate codes, so that your company will be charged the correct price based on your memberships in APRO, TRIB Group or your state rental dealer's association.

Another advantage to the new system is that students will be able to print their own certificates when they complete the course. They can also print the final page for an official record of their score on the course. If they don't have access to a printer, they will be able to request a certificate from APRO. It is important that students list all information properly when registering, as the self-printed certificate will list the name exactly

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since 1983

as they type it in when they sign up for courses.

Many students are anxiously awaiting the release of the next Rental Training Online course, "Customer Satisfaction in Rent to Own." The course is currently under development and it should be online in January 2003. The tremendous demand for the online program has been much higher than anticipated, therefore causing a lot more administrative work than APRO had expected. With the new administrative billing system and self-printed certificates of completion, we hope to reduce the administrative load to a manageable level, leaving more

resources for the creation of new courses.

Rental Training Online is accomplishing what our industry has set out to do: offer convenient, accessible, affordable and specialized training for the rent-to-own industry. Thanks to all the users who have been patient during the first year of the program. We look forward to new courses for both store-level employees and management level employees. If you have comments or questions concerning APRO's Rental Training Online program, call Shelley Martinek at the APRO office at 800/204-APRO or via e-mail at smartinek@apro-rto.com.

Are you going to CES?

All rental-purchase dealers attending the Consumer Electronics Show in Las Vegas, January 9-12, are urged to join fellow dealers for complimentary drinks and hors d'oeuvres—generously sponsored by BDI-Laguna—from 6 to 7:30 p.m., Friday, January 10, Mandalay Bay Resort, Las Vegas. See your APRO representative at booth L-11 in the Las Vegas Convention Center lobby for more information; or call 800/204-2776. For more information on CES, call 703/907-7600 or visit www.cesweb.org.



Winter markets dates set

APRO extends its invitation to all participating rental dealers to get together during the Consumer Electronics Show in Las Vegas, Janu-

ary 9-12. BDI-Laguna will sponsor a rental dealers' hospitality suite 6-7:30 p.m., January 10, at Mandalay Bay. The APRO booth, which is always a popular gathering place for those affiliated with the rental-purchase industry, will be located in the lobby of the Las Vegas Convention Center, booth L-11. For more information on the Winter CES Show, call 703/907-7600 or visit the CES Web site at www.cesweb.org.

Other markets of interest to rent-to-own dealers include the San Francisco Furniture Mart, held January 17-20. APRO will not be attending this market this year, but for more information, call 514/552-2311 or visit www.sfmart.com.

APRO will again be participating in the 2003 Tupelo Furniture Market, held February 20-23. The APRO booth will be in its usual location in the lobby of Hall B of the

How to make APROvision your home page

For those of you who haven't had the opportunity to check out the new APRO Web site and all its myriad offerings, now's the time. With links to industry news, sports, travel, weather, shopping and all the information you need to help you run your rental-purchase business, you'll want to make APROvision your first stop when surfing the Internet. It's simple and fast and you should find everything you need at APROvision.org! Here's the quick steps you need to make APROvision

your home page:

1. Click on your Internet access button
2. Click on the "Tools" button on your toolbar
3. Click on "Internet Options"
4. Go to the "General" page where you will see "Home page"
5. In the "Address" field, enter www.aprovision.org
6. Click "OK"
7. Close your "Internet Options" box
8. Close your browser, open it back up and your home page should be APROvision

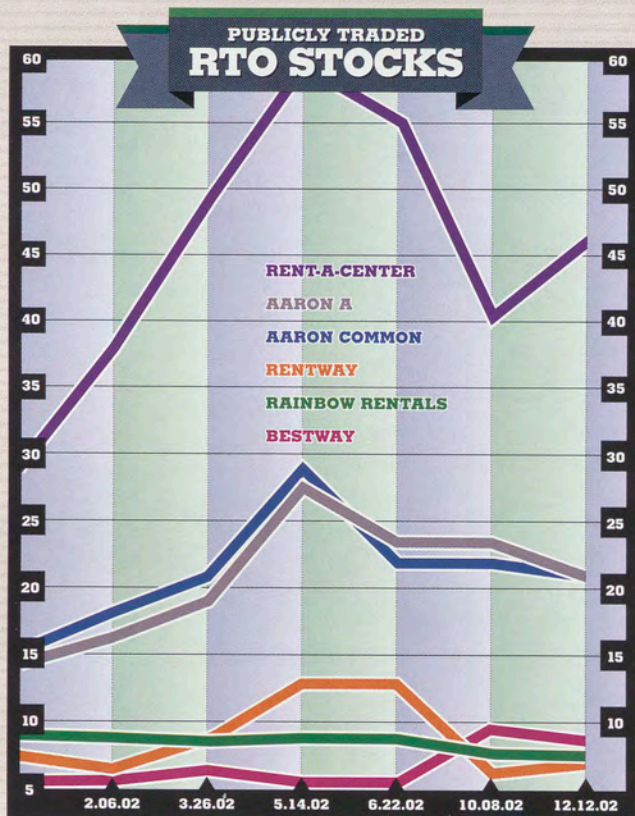


Mississippi Market Complex. There will be two APRO hospitality functions during the Tupelo market. Hors d'oeuvres and drinks will be served to rental dealers February 20, in Tupelo Building #4 (sponsored by Ashley Furniture) and dinner and drinks will be served along with some great entertainment on February 21 at the Benchcraft showroom. Both events will be held 5-7 p.m. More information on this market is available by calling 662/844-1473 or by visiting

www.tupelomarket.com.

The last market that APRO will visit will be in the spring at the High Point Furniture Market, held April 3-9. Progressive Furniture will host the APRO Hospitality for Rental Dealers 5-7 p.m., April 4, in the company's showroom at Furniture Plaza, fourth floor. The number for information on High Point is 336/888-2700 and the market's Web site is www.ihfc.com.

We hope to see you at one or all of the upcoming markets! Check out other upcoming events at www.APROVision.org.



The Ultimate Extraction Cleaning System With Stain-Removing Upholstery Cleaner. Extend furniture life. Lower maintenance costs. Increase profits.

Most fabric manufacturers recommend a deep extraction cleaning once a year to improve appearance and increase service life. In your business, furniture needs cleaning even more often - usually at the end of every rental contract. The Rug Doctor Pro extraction system is the easiest, most reliable and most effective way to clean furniture.

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Greg Yurevich, Director of Merchandising, Aaron Rents, Inc.

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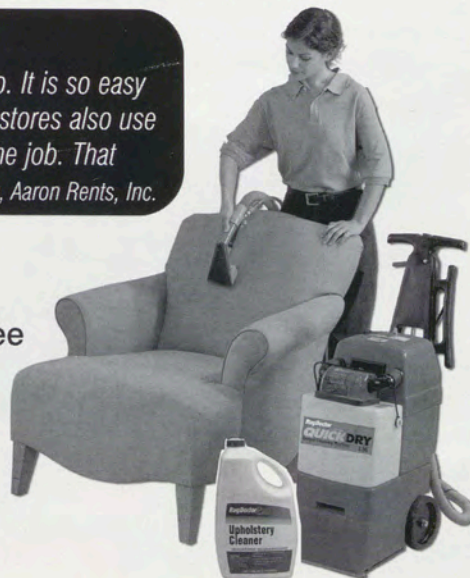
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Note: If you're on a centralized purchasing plan, let your Corporate office know of your interest in Rug Doctor.

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"I was country when country wasn't cool." This Barbara Mandrell song defined my life when I was younger. As an adult, the song's meaning took a new twist to become "I was rent-to-own when rent-to-own wasn't cool." My song today is one made popular in our rank and file by a Florida RTO operator and self-proclaimed "reverend of RTO" Larry Sutton in his very original compositions entitled *Oh, I Am Proud to be Rent-to-Own* and his follow-up, *It's Still Rent-to-Own to Me*.

I was first introduced to the rental business in the mid-1970s while attending Central Missouri State University. A company out of Oklahoma

Taking pride in RTO

was looking for someone to manage the rental of refrigerators to college students. I got the chance to introduce this program to CMSU and quickly had 500 units on rent.

My degree was in marketing and distributive education—a functional major that emphasized marketing and education with a minimum of liberal arts classes. With a strong affinity for education, I made a commitment to teach high school for five years. I lasted four.

My success and enjoyment in business, however, kept calling. My brother-in-law was getting ready to open a residential security business; I was looking for an opportunity to use my marketing skills. After a year of working with my brother-in-law, an opportunity opened for me in what I considered a new frontier—the rent-to-own industry.



By **GARY ROMINE**
APRO's President

I already was aware of the convenience and benefits of the rental transaction, but to add an option of ownership made me realize that this was going to be the next growth industry. That was in 1983. I have been proud to be a part of this service industry ever since. It has been good for my customers and it has

been good to me.

There has been one thing that has bothered me, however, during the past 29 years in this business. That is the negative image this industry has been burdened with across the country. When the Uni-

versity of Massachusetts professors offered to do a study of our transaction, I was all for it. I thought that this would be a good step to legitimize a great industry and if the study revealed any flaws, this would be a

great opportunity to identify and fix them.

I felt the same way about the FTC report, which was an independent, government-sanctioned analysis of what we do. What an opportunity.

These reports have been invaluable in assisting us to redefine our image. In my previous column, I wrote about the need to educate people about our industry. We have a great story to tell. As with any industry, we have our bad eggs, but as an Association we have the opportunity to say, "that's not how we sanction this transaction."

We are an industry that provides a service that meets a market need. As Keith Carrico, an industry human resource consultant, has said, our industry provides a "win/win/win" deal that combines customer satisfaction, employee satisfaction and company satisfaction. All three benefit when the rent-to-own transaction is rendered properly.

For all of those who are a part of rent-to-own, but have yet to take pride in a cool industry, open your eyes and see the great future ahead. Shake off the misconceptions of the past and take part in promoting this great industry. I like APRO Executive Director's Bill Keese's comment about the singular strength of our industry in the September-October issue of *Progressive Rentals*: "We have the strength of unity." Some day we will look back and say, "I was rent-to-own when rent-to-own wasn't cool." ■

Gary Romine is owner of Show-Me Rent-to-Own in Farmington, MO.

"For all of those who are a part of rent-to-own, but have yet to take pride in a cool industry, open your eyes and see the great future ahead."

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APRO has launched a new Web site. I hope you have already had a chance to explore its contents. Actually, www.APROVision.org is more than a Web site, it is a plethora of information designed to aid everyone in the rent-to-own community.

What is an online rental community and why did we create APROVision?

APROVision offers a wealth of resources for everyone in the industry—from store personnel to CEOs of multi-store chains. Product manuals can be downloaded directly from the manufactur-

A vision of the future

er; state laws and quick reference charts are available by state for your use; the latest industry information is posted daily on Rental News Network; and a unique dealer-to-dealer sales program is now available only on APROVision. The very best in online training is on the Learning Channel on APROVision. Accept no substitutions. There is nothing comparable to APRO's online training.

But APROVision extends well beyond the rent-to-own industry. Being a truly comprehensive community, APROVision includes resources for your life. We have more than 7,500 links to business journals, news networks, international weather conditions and traveling for business or pleasure. You can keep up with your favorite sports, find the latest in entertainment in your neighborhood or nationally and book vacations anywhere in the world.



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

We shouldn't limit ourselves to providing the best information about the industry. You should expect more than that. Every community needs to look outside its borders, to find its place in the universe. APROVision does just that.

Why, you ask? Gary Hamel, author of *Competing for the Future*, writes that 80 percent of what you need to know to make your business successful in the 21st century is outside your industry or your profession. He isn't alone in this assessment. You can't pick up a management book today without finding similar state-

ments. It is therefore imperative that a thoughtful and reflective online community provide rental dealers and employees a portal to the world—the world of exploration and enlightenment. Single-purpose sites are as endangered as that single-purposed amoeba that perished ions ago because it wasn't able to adapt to a new order.

We know there is more to success than conducting business as usual. You are a progressive business person and looking to improve yourself. We know you demand the most of your time. That's what APROVision is about.

Our promise to you goes far beyond profitability. After all, APRO is a non-profit entity. And, we invest every thing we receive back into rent-to-own. We live rent-to-own. We fought all the battles to make this a better and safer industry. We have a greater stake in the health and success of the industry than anyone else.

We will always provide you with information about our industry in a responsible manner. You will never be subjected to silly and sometimes inflammatory tabloid-type headlines that cause the industry more harm than they are entertaining. You can trust the content and the execution in APROVision. It is created by a staff with 133 collective years working for rent-to-own and governed by a board of directors with hundreds of years of collective experience with the industry. Clearly, we are no "Johnny-come-lately."

We have also replaced the *View* with a new, electronic newsletter, *Rental Viewpoint*, in order to provide you with more timely information than print material will allow. You will be receiving *Rental Viewpoint* every two weeks. This electronic newsletter will deliver to you the latest news about rent-to-own. With special features, I know you will find it both informative and entertaining. But remember, you can go to APROVision and select RNN, the Rental News Network, and get news daily. ■

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

"We shouldn't limit ourselves to providing the best information about the industry. Every community needs to look outside its borders, to find its place in the universe."



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APRO Associate Member since 1984

He grew up in the business. There was no grand career design. He needed a job and the neighborhood RTO store was hiring. He made a good first impression and started out on a truck. He rose through the ranks and, after a few years, was named store manager after the last one got fired. Today, he is the master of his RTO kingdom. It has been a long, hard road, if you ask him, but he has finally arrived. Owners have come and gone over the years, but he knows how to deliver the numbers and the home office pretty much leaves him alone.

customer problems. He's learned when to push and when to back off and he is best at pushing and it usually works.

He has found his niche in the world and walks tall in it. He is in control of his store and life. He has no ambition to move up. Regional managers have to travel too much and, besides, running this store is what he is really good at. Leave him alone and he will deliver month in and month out. He will win the company contests and generally keep his store off everyone's worry list.

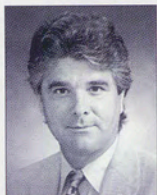
.....
 "What Woody Allen once said of sharks and love affairs is also true of rental stores: 'If they aren't moving forward, they die.'"

For some owners, he may be the perfect employee. The problem is that underneath the patina of

The power trip goes nowhere

Delinquencies up? Look at the list and make a few pick-ups. Deliveries down? Offer a few manager specials, make a few calls and get a few new agreements. It is not easy and it is not always fun, but he knows how to get results. There may be bigger stores in the system, more profitable stores, stores where employee morale is higher, but he does not care. In this store, he is the boss and being the boss feels really, really good.

Scratch a little deeper, however, and you will find either a staff constantly turning over or a mediocre staff stuck with little hope or promise of anything better. He is not going to hire anyone who might challenge his authority. He is not going to put up with anyone wanting to know where he goes when he is MIA during the week.



By ED WINN III
APRO's General Counsel

He wants a crew that is beholden to him and in awe of his management talent and abilities. And if not in awe, fear will do.

He has been around the business too long to listen to new ideas. It is an old business with a simple premise: rent and collect. There is no need to do it any way but his way and woe be to anyone who thinks otherwise. And so they

either go along or they quit.

Customers are no different. They tow the line or are not customers for long. He knows the street and is in tune with how customers act. He's been around long enough to know how to fix most

success, there is not a real sense of teamwork. There is, instead, a sense of intimidation.

This store manager says that he is happy and fulfilled, but he is really stuck. He cannot share his power with his employees because he might lose control. He cannot cut customers any slack for the same reason. He has to be the tough guy because that is how life is in the rental business.

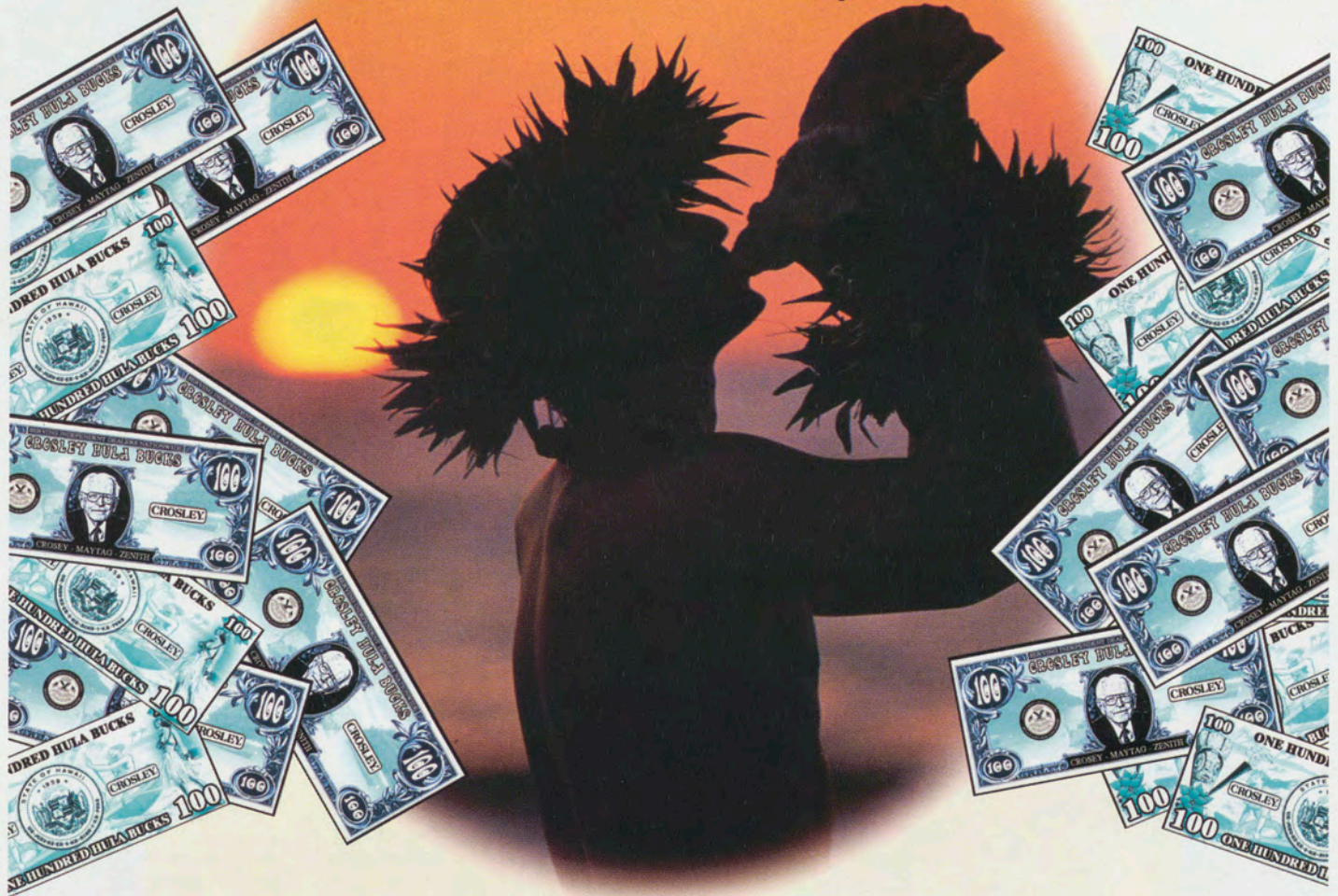
It is not a bad thing to have a store that performs consistently. But what Woody Allen once said of sharks and love affairs is also true of rental stores: "If they aren't moving forward, they die." It can be a slow, almost imperceptible process in a rental store, but it is happening out there every day. ■

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

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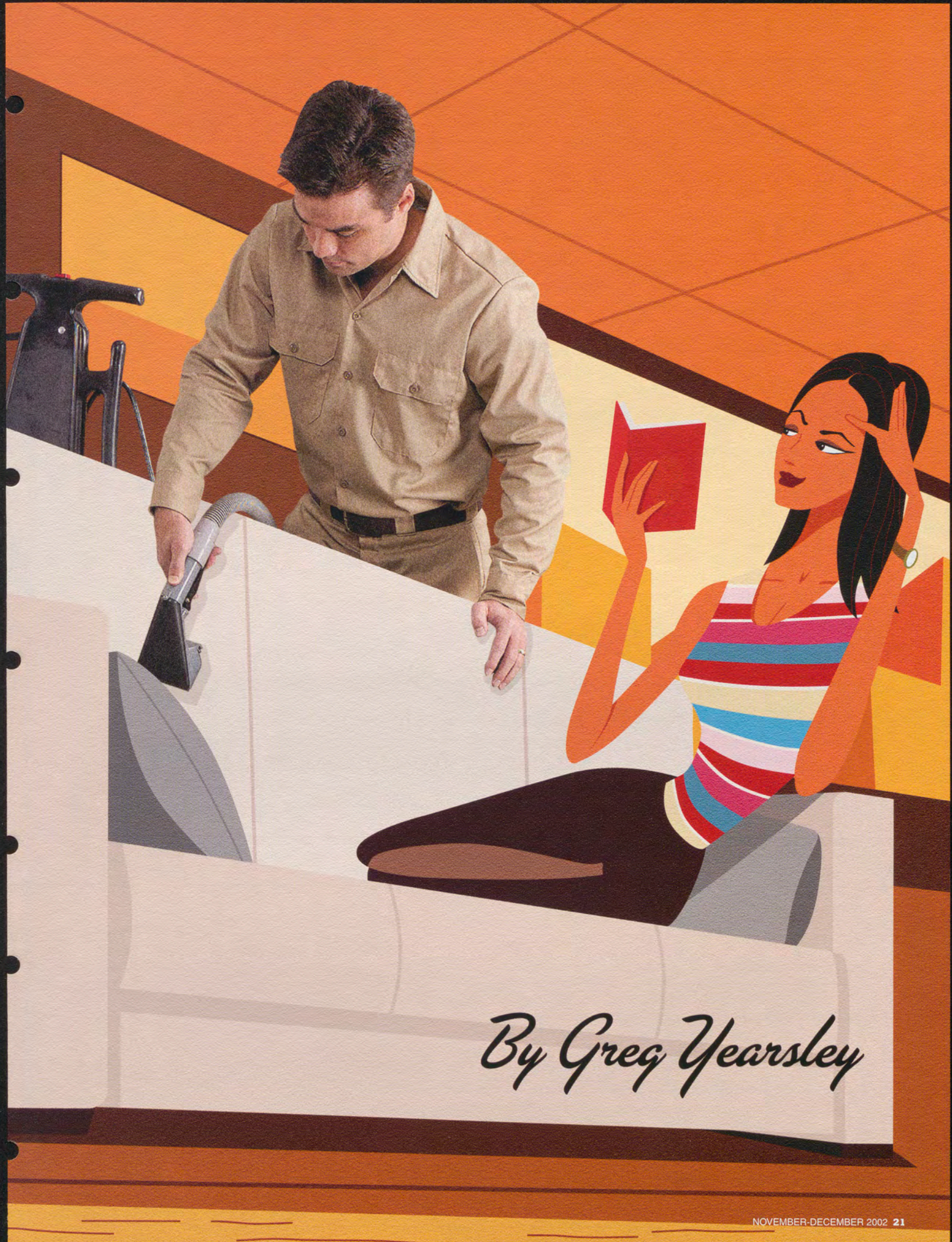
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Keep it clean!

*Rental furniture in
top condition helps make
your business sparkle*

The upholstery cleaning process that a rent-to-own company chooses can have a big impact on improving furniture appearance, extending service life, increasing client satisfaction and decreasing returns. The look and condition of furniture can also affect the rental rate and a client's desire to rent or purchase the piece. Delivering cleaner furnishings may even improve the chances that clients will take better care of the items.



By Greg Yearsley

Not only is it important to use a cleaning program that provides good results, it also makes sense to select a process that fits staffing and budget resources. It's of little value to use cleaning methods that are labor-intensive, do not provide reliable service or cost too much. There are three basic options for cleaning and maintaining rental furniture: Hiring contract services, using spot remover products and maintaining on-site equipment. Let's take a look at these processes and review the advantages and disadvantages of each.

OUTSIDE SERVICE CONTRACTORS

Overview: Some RTO businesses use outside service professionals for cleaning and spot removal. Factoring in the expense of outsourcing cleaning jobs against the benefit of saving internal resources is an economic decision that each business needs to evaluate for its specific circumstances.

"Because it's so expensive, we try our best to get furniture clean with our own system before calling in the pros," says Larry Randolph of Customer's Choice in east Texas. "But, it's worth it to spend \$100 or more if a piece of fur-

niture is available for an appointment when you need them the most. If soiled furniture sits idle waiting to be cleaned, it's not generating any revenue. Plus, it takes up valuable storage space either in the store or the warehouse."

SPRAY-ON SPOTTERS

Overview: Some rental companies invest very little in furniture cleaning and rely on mass-market spot removers for emergency upholstery cleaning. While these over-the-counter products usually cost only a few dollars

ucts are also designed to use on smaller spots, so larger areas require extensive time and labor. In addition, it may take multiple cans or bottles to clean one piece of furniture, so cost-per-use can be relatively high.

ON-SITE EQUIPMENT

Overview: For most RTO businesses, investing in on-site equipment saves money and can provide added flexibility in getting furniture back into service fast. Depending on the size of the rental operation and how much space is devoted to home furnishings, cleaning may take place at the store level or in a central warehouse. When deciding to purchase or upgrade equipment, there are several different types of equipment to consider, many of which are described below.

DRY EXTRACTION SYSTEMS

Overview: Dry cleaning systems generally use low-moisture foam or gel compounds that bond to dirt and dry quickly to a powdery substance.

"Because it's so expensive, we try our best to get furniture clean with our own system before calling in the pros. But, it's worth it to spend \$100 or more if a piece of furniture can be salvaged and rented again."

niture can be salvaged and rented again."

Advantages: The most direct benefit of using an outside service company is that it requires no labor from on-site staff. Some people also believe that service contractors have a degree of training and equipment technology that allows them to achieve better cleaning results than RTO staff.

Disadvantages: The expense of outsourcing may be hard to justify, especially in a tight economy. Plus, to reduce billing expenses, there may be a tendency to let moderately dirty furniture go back into service without the benefits of cleaning. In addition, contractors may not be scheduled for a service call or be

a can and are readily available from just about any supermarket or janitorial supply house, they usually are not very efficient for the RTO market.

Advantages: Small package sizes are ready-to-use and require little storage space. Most products spray on and blot off, which requires no equipment or training.

Disadvantages: Household spot removers usually have problems taking out the toughest stains and are known to leave residues that promote resoiling. These prod-



Advantages: Because there is very little water used, the biggest benefit of dry extraction systems is fast drying.

Disadvantages: Dry compounds tend to sit on the surface and provide little penetration. They also require a thorough extraction vacuuming to remove the dried powder.

HOME SHAMPOO UNITS

Overview: Much of this home care equipment is designed for use on carpet and upholstery and is available in an almost endless array of choices. Decision points include price, power, capacity and performance. While these units may be inexpensive to purchase, they may not always provide satisfactory results.

Ed Spuzello of Furniture Source in Des Moines, IA, reports only moderate success with a home unit. "We use a small home machine. With that machine, the stains basically lighten, but they don't really come out. If they're too bad, we have to rent the furniture as is or sell it off," he says.

Advantages: Equipment designed for the home market is relatively inexpensive, lightweight and easy to use.

Disadvantages: These units provide little cleaning power and marginal deep cleaning ability. Most use a high-suds shampoo, which creates a foam mess and leaves a residue that promotes re-soiling. Some units have a rotary brush that can flatten and mat fabric.

STEAM CLEANERS

Overview: Steam equipment has been used for a variety of cleaning applications for decades. While vapor steam cleaning—with temperatures above 200 degrees F—is still used for some carpet and upholstery jobs, this process is largely being phased out and replaced by hot water extraction processes.

Advantages: Steam effectively emulsifies and suspends a wide range of deep-down oily and non-oily dirt.

Disadvantages: Steam creates excessive moisture and heat that can damage fabric, dull color and strip off stain-resistance compounds. Plus, as a safety concern, steam vapor can burn skin.

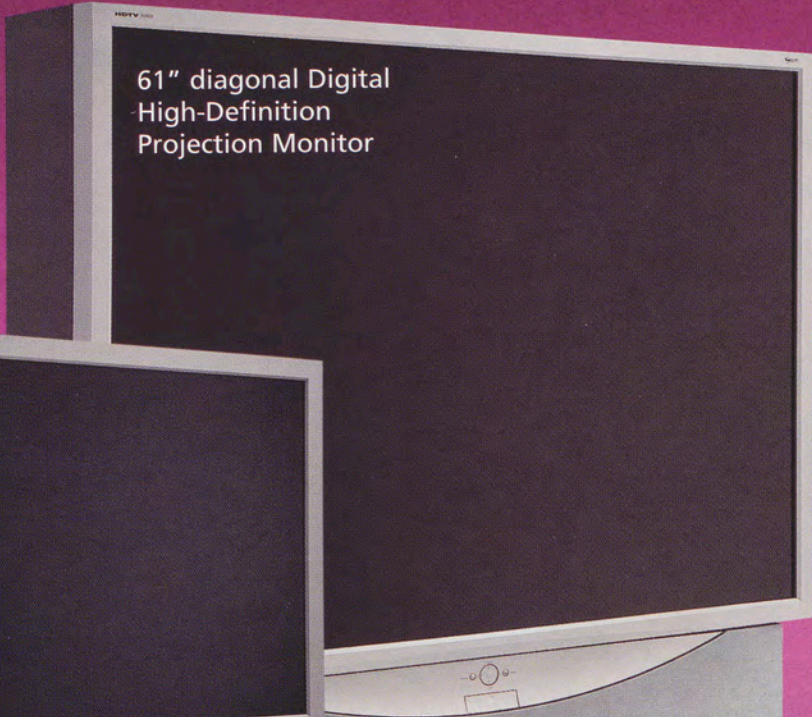
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Guide to spot and stain removal

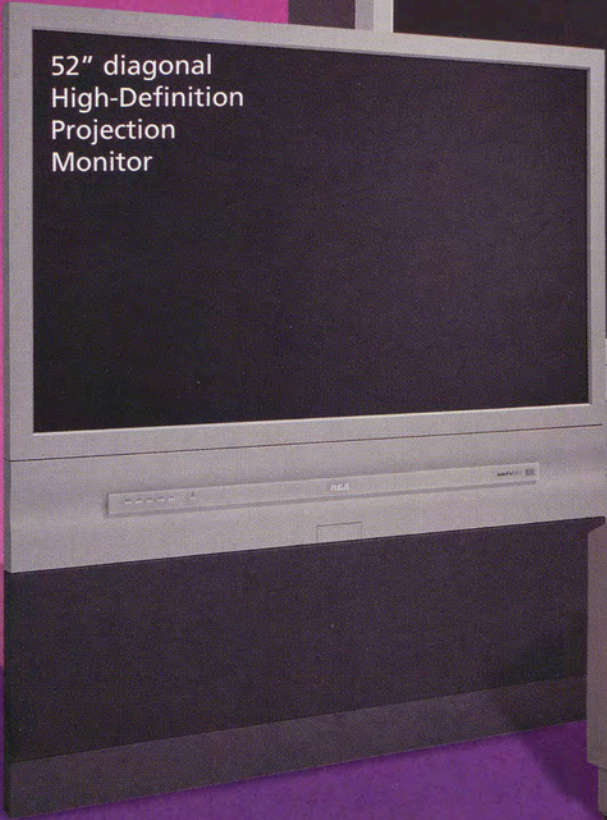
Upholstery stains can come from anywhere: a spilled drink, a dropped sandwich, a greasy head—you name it. Successfully removing these stains leaves RTO furniture looking like new and ready to draw top dollar. When fabric stains remain, the piece looks worn-out and much of the value is lost. Here are some quick cleaning application tips when attempting to clean upholstery:

- **Remove dry and loose material before cleaning.** Vacuum up, scrape off or wipe away any loose matter so it does not have a chance to liquefy and add to the cleaning problem.
- **Test an inconspicuous place.** Even though rental furniture is usually chosen for durability and colorfast fabrics, it is a good idea to test cleaners on a small area before doing the complete job. Also be prepared to clean the whole piece, because cleaning a small area may create a noticeable contrast.
- **Blot—don't rub.** Not only can aggressive rubbing damage fabric weave, it can also spread the stain. That's why gentle but firm blotting is usually the best method for removing stains. Work the stain from the outside edge inward to reduce the possibility of leaving a ring or spreading the staining material. Also be sure to use a clean, white cloth so as not to transfer spots or dye to the furniture.
- **Don't saturate surfaces.** Water can be readily absorbed into the foam padding used in many types of upholstered furniture. Not only does water absorption leave the surface feeling wet, it can also draw staining material hidden in the pad back through the fabric. This process is called "wicking" and can leave a brownish-yellow spot.
- **Increase contact time.** For tough stains, it may be necessary to pre-treat the area and allow the cleaner to work for a minute or more before cleaning. Again, take care not to overwet the surface.
- **Try another cleaning formulation.** Not all cleaners are designed to take out all types of stains. For instance, if you're using a cleaner formulated to remove water-based materials and your stain doesn't budge, try using a product designed for oil-based stains. Product labels should provide information as to the types of stains that they remove.
- **Use cleaners and processes that don't leave residue.** While there are certainly parts of furniture prone to soiling (the arms of chairs, for example), one reason the same area keeps getting dirty is because some cleaners leave behind an oily film or a light powder that quickly attracts new dirt.
- **Sorry, some stains are set.** If you've worked on a stain without much success, it may be permanent. Things such as red soda or yellow mustard actually dye the fabric color and there is little that can be done to remove them. Sometimes working too vigorously on these spots can do more harm than good and it may be best just to remove as much as possible and leave the rest alone.


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HOT WATER EXTRACTION EQUIPMENT

Overview: To extend service life and brighten appearance, most fabric manufacturers recommend an annual deep cleaning with hot-water-extraction equipment. There are many hot-water-extraction systems on the market and it's important to get one that is durable and easy for employees to use.

"We use an extraction system now that has solved all of the service and training issues of other equipment we used in the past," says Bill Sebastian, field communications manager at Aaron Rents. "We're delighted with the performance. It's easy for our staff to use."

Some extractors can also clean large carpeted areas so they can be used to maintain the store showroom.

"We used to rent extractors at the grocery store, but we decided to buy the equipment so we can clean and turn inventory more often," says Les Pearsey, of Pearsey Rentals in Bakersfield, CA. "One other benefit to the extractor machine we use is that it also cleans our store carpet."

Advantages: If the right extraction system is chosen, the equipment should provide outstanding cleaning performance with little need for maintenance or staff training. Extraction equipment is also known for delivering

The best method?

Contract services, spot removing products and on-site equipment are the three primary ways to clean rental furniture between leasing contracts. There are several factors to balance when choosing which process will provide the most benefits.

CLEANING METHOD	ADVANTAGES	DISADVANTAGES
Contract services	Requires no staff labor. May have expertise to remove tough stains.	Costly. May not be available when you need them.
Spot-removing products	Readily available. Small packaging.	Labor-intensive for larger areas. Limited cleaning power.
On-site cleaning equipment	Professional quality results. Can clean furniture anytime.	Figuring out which cleaning system to buy. Some machines require training to operate.

impressive deep-cleaning results. In addition, portable extractors are easy to transport and can provide commercial-size tank capacities (more than 2 gallons) that minimize refill frequency.

Disadvantages: Some systems can be complex and awkward to operate, which

may require staff training. If improperly used, extractors can also deliver too much water for some types of upholstery. It's wise to select a system where flow rate can be easily controlled and use compounds such as foaming cleaners that minimize water absorption.

Bubble away the trouble

Cleaners that foam provide many benefits for upholstery cleaning. Foam not only suspends and removes dirt, it also makes the cleaning process drier by reducing the amount of moisture that penetrates into fabric and padding. In addition, foam provides excellent vertical surface cling, which is a big help when cleaning sofa and chair backs. When using foaming upholstery cleaners with an extraction machine, it's a good idea to use a bit of anti-foam additive in the recovery tank to control suds build-up.

Other products used for fabric cleaning include compounds that dry to a powder and cleaners with petroleum ingredients. While powders can effectively suspend and clean away many types of surface soil, they usually do not penetrate deeply into fabric and require an additional step to vacuum away the residue. The benefit of petroleum-based products is that they work well to break down greases and oils, but they usually leave a sticky film that quickly attracts more dirt.

While there are many ways to clean and restore RTO furniture, good maintenance procedures extend furniture life, increase customer satisfaction and boost revenues. Choosing the best method not only increases profitability, it can also minimize the time and effort spent on operating the equipment. ■

Greg Yearsley is the commercial marketing manager for Rug Doctor Pro (www.rugdoctorpro.com). The company specializes in portable commercial cleaning systems, including an extraction process for brightening and restoring upholstered furniture that has been successful in RTO centers nationwide. Yearsley can be reached at 972/673-1466.

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FROM BUDDY





**12 STEPS TO SUCCESSFUL
STAFF PROMOTIONS**

TO BOSS

Promoting Susan to that new management position seemed like a great idea. She always worked long hours and wanted to move up. And she was so popular with her co-workers! Why bother tracking down an outside candidate when there was already a staff member ready to roll? ❧ Unfortunately, problems cropped up as soon as Susan took on her new duties. She failed to keep her staff informed about new initiatives. She scheduled meetings only to keep everyone waiting while she completed some phone calls. The staff—formerly her friends—started to grumble that she was “too bossy.” People lost interest in doing a good job and the business started missing its sales and profit goals. ❧ Not a pretty picture, but one that is all too common. Done right, promoting from within motivates the entire team and fosters staff loyalty. Done wrong, it sparks workplace friction and resentment. ❧ How can you make sure your own internal promotions move people up the ladder of success without falling on their heads? For the answer, look to the first half of this article, in which consultants from around the country offer valuable pointers. The second half contains advice for the new supervisors themselves.

BY PHILLIP M. PERRY

PART I: TIPS FOR COACHES

1. BE A GOOD ROLE MODEL

Your own behavior must demonstrate the style of leadership you expect from newly promoted individuals. For starters, you need to treat your staff fairly. "If they have been mistreated by their own managers, new supervisors will commonly do the same with their subordinates," warns Ian Jacobsen, president of Jacobsen Consulting Group, Sunnyvale, CA. "Just as a child from an abused home is more likely to be an abuser, new supervisors who have not had good role models will behave in dysfunctional ways."

Second, you need to play by the company rules. "A lot of people think they can start slacking off once they are promoted," says Peggy Morrow, a Houston-based consultant. "Show them this is not your way by being a strong role model."

2. INVOLVE YOUR STAFF IN THE PROMOTION

What characteristics will make a successful candidate for the available position? Ask your staff. People will more likely accept a decision in which they have invested their own ideas. "Have the people who are going to be supervised participate in the development of criteria for selection," says Jacobsen. "Hold a meeting to discuss how the job may have changed in recent months and what the company now needs to look for in a new leader."

The criteria may be as varied as technical competence, communications ability and talent in solving problems. "Brainstorming these criteria not only gives people some input into decision making, but also helps them better understand more of what the job entails," says Jacobsen. "All of this will make it easier for the new person coming in as long as the criteria have been adhered to when the selection is made."

3. TRAIN THE PERSON

Good leadership is learned. You need to groom the person for the job. "Too often today, new supervisors are not given a sense of what to expect from their positions," says Judy Foritano, president of Somerset Consulting Group, Titusville, NJ. "They need to be trained so they know how to deal with relationship issues."

Consider having a current supervisor mentor the prospective manager, suggests Fred Martels, president of People Solution Strategies, Chesterfield, MO. This mentor may develop a plan for success and put it into motion. "The mentor can serve as a coach, answering questions such as 'what will your first day as a supervisor be like?'" suggests Martels. The mentor may also outline the expectations the company holds for new supervisors and impress upon the prospect the need to meet them.

One approach is to give prospective supervisors temporary work assignments which will hone the skills required to do similar work full time. "Try having the prospective manager develop the skills of a buddy," suggests Mel Kleiman, President of Humetrics, Houston. "Then see how the person deals with problems that arise."

Skills need not all be gained on the job. "Maybe someone is president of the PTA or other civic organization," says



"IF THEY HAVE BEEN MISTREATED BY THEIR OWN MANAGERS, NEW SUPERVISORS WILL COMMONLY DO THE SAME WITH THEIR SUBORDINATES. JUST AS A CHILD FROM AN ABUSED HOME IS MORE LIKELY TO BE AN ABUSER, NEW SUPERVISORS WHO HAVE NOT HAD GOOD ROLE MODELS WILL BEHAVE IN DYSFUNCTIONAL WAYS."

Kleiman. "Encourage individuals to get active in such groups because it is a non-threatening way for them to gain skills that can be effective on the job."

4. ANNOUNCE THE PROMOTION APPROPRIATELY

The formal transition to supervisor must be announced in an unambiguous way so the staff realizes the new supervisor has the backing of the organization. The process will vary by size of group. "In a small group, I would hold a short meeting to inform the group of decision," says Martels. "Then let the new supervisor take the reins." The new supervisor needs to not only express his or her vision, but also must let people know she is behind each of them. "People always want to know 'What's going to happen to me?'" says Martels. "If the new supervisor expresses a desire to move each of them forward, then everything will be okay."

In large work group, says Martels, communicate the promotion through a letter from the person who made the decision. "Inform people of the decision and ask for their support. Invite anyone with questions to come and see the person who wrote the letter."

5. FOLLOW THROUGH AFTER THE PROMOTION

How's everything going? That's the question to answer after a person is promoted. Jacobsen suggests finding out on an informal basis. "As you walk around the workplace, ask people how the new manager is working out. You are not being a snoop, but you are getting the feedback you need as you go about your task of coaching the new manager."

Informal discussions are likely to be more fruitful than passing out a questionnaire, says Jacobsen. "People feel much more at ease talking about this on an informal basis."

6. TACKLE PROBLEMS

Suppose the new manager just can't seem to get the respect of subordinates, who start carrying out their duties in a perfunctory manner or let things slide. The way to tackle this issue is to ask questions, either of the supervisor or of the subordinates. "Be sure to cite the specific behaviors," says Jacobsen. "And then state that this is not what you expected when you made the promotion."

If you are approaching one of the new supervisor's subordinates, ask: "I've really been surprised that [...] doesn't get the respect from you that I thought he would. This is what I see going on [*cite the specific behavior issues*]. How come?"

PART II: TIPS FOR NEW SUPERVISORS

7. PARTICIPATE IN THE FORMAL ANNOUNCEMENT

Your supervisor will announce your promotion in a staff meeting, then invite you to say a few words. Consultant Jacobsen suggests you express how happy you are to be in your new role and discuss how you want to retain your friendship with each of them, while understanding that in your new position you will have new expectations as to how you will interact with them.

"State that you have a vision as to what the group can accomplish and describe what this vision is," says Jacobsen. Add that you want to include them in the process of developing shared goals and that you will be talking with each of them on an individual basis to obtain their ideas before making your decisions. Finally, let them know you want to help each of them achieve their personal goals.

8. BECOME A SKILLED LISTENER


"Listening is a key skill for a leader," says Martels. Most workplace consultants agree. Listening is a vital and perhaps determining factor in the ability to understand and motivate people. "When someone talks with you, pause whatever you are doing and give your full attention. Make good eye contact. Be genuinely interested in what people have to say and learn to have real empathy for them."

Says Morrow: "Ask questions. Talk with your people. Come back and get their ideas for improvement. What can be changed? What can be made better?"

9. LEARN HOW TO OPEN PEOPLE UP

Part of being a good listener is encouraging people to speak up in the first place. "Get skilled in stimulating people to advance their ideas and opinions," says Martels.

HANDLING RESENTMENT



Getting promoted is great. But how about Sam—that co-worker who was bucking for the same job and got passed over? Now Sam will report to you. How will you handle his resentment?

Rather than wait for Sam's simmering emotions to explode into workplace issues, schedule a one-on-one talk with him, says Ian Jacobsen, president of Jacobsen Consulting Group, Sunnyvale, CA. "Acknowledge that you know the person was a contender for the job. Say you recognize it may be an awkward situation and your intention is to create a situation where Sam will be able to thrive. You want to honor his wishes to move up and will do whatever you can do to help support him in his career growth."

Then emphasize that you want to cultivate a positive working relationship. "State that you look forward to working with Sam as someone who is strong and can add to the team," says Jacobsen. Follow through with additional one-on-one's when situations arise that can benefit from his expertise. "Involve Sam as an ally by getting his perspectives on issues."

In serious cases, the resentful co-worker may harbor ill feelings that start to surface in performance issues. In such cases, once again, it is important to act promptly. "The danger of waiting is that it gives time for the per-

son's resentments to fester," says consultant Judy Foritano, president of Somerset Consulting Group, Titusville, NJ. "The individual can become dysfunctional or counter functional to the team." So schedule one-on-one meetings and concentrate on performance issues. "You need to be very sensitive to changes in behavior," says Foritano. "Keep notes of such changes and be able to describe them and their impact on work performance."

Not all such behaviors need be directly tied to the staff member's work duties. Resentment may surface, for example, in the forms of derogatory comments, jokes, a decline in initiatives or even in long silences during meetings. Because all such actions impact team performance they may be referenced in a one-on-one with the staff member.

Describe what you have seen and ask what is causing the activity.

You might address such problems in words such as these: "Sam, I've noticed that you have not been [*performance description*]. When I asked you to do that last report you didn't get it in on time. Tell me a little bit about why that happened." Avoid making value judgments such as "you are not supporting my authority" or "you are not a team player." Such assessments address attitudes rather than actions and will only spark denial and arguments. Instead, identify the behaviors that are causing you to feel the person is not supporting you as a new supervisor. Then talk about those.

Such meetings can be difficult at first. "It requires a strong sense of self-esteem for a new boss to sit down and have such a chat," says Foritano. "But these talks will help you get the information you need, and can help avoid an escalating performance problem with the staff member."

And when people advance ideas, don't shoot them down. "Avoid idea-killer phrases such as 'I can't sell it to management' or 'We've tried that before.' Instead say, 'Tell me more about that' or 'How does that work?' and 'How does the group feel about that?' These approaches encourage people to bring more of themselves to the table."

Every group has an informal leader, a person who is not officially in management, but seems to perform as a pivot for the group's ideas. "You will be smart to identify and work with your informal leader," says Morrow. "If they support your initiatives, everyone else in the group will. Get their 'buy-in' by asking their opinions, listening to them and working extra hard to get their input."

10. AVOID PRECIPITOUS ACTIONS

Many new supervisors want to make their mark quickly with dramatic initiatives. Avoid this. "Don't make major changes in the early days," says Morrow. "Your authority has not yet been established." Instead, get that valuable feedback from your staff so they will feel invested in the decisions you will make.

11. SOCIALIZE WITH YOUR STAFF

So now you're the boss. Can you still have beers with your peers? "There used to be a rule that you had to stop being buddies when you were promoted to management," says Morrow. "Today you can still be friends and maintain authority." Indeed, maintaining social relationships pays rich dividends. Today's supervisor gets work done through subordinates. And if you're going to get work done through others, they have to be on your side.

Furthermore, in social settings your staff is more likely to provide you with valuable new ideas and advance warnings of brewing problems. "People will tell you things over a beer that they won't tell you otherwise," says Jacobsen. "That's the value of maintaining relationships and communications."

Socializing also helps develop trust among the members of your staff. And that can help smooth the way when it comes time to say "no," as a supervisor often needs to do. People must understand that you are saying no because you have the organization's larger goals in mind, not because you have become "too good for them."

Even so, your relationships with co-workers will change in subtle ways. For example, there may be some resentment from people who remember you as one of the gang and now see you as taking "management's side" in discussions. And how about the jokes about management that always seem to crop up after hours? Should the new supervisor chuckle in harmony? "You can laugh along," says Jacobsen, "but you have to know where to say something like this: 'O.K., that's enough joking. I know Bill and he's not such a bad dude after all, and the things you are criticizing him for, he doesn't have much control over.'" Walking the fine line between humor and disparagement calls for sensitivity as to what is considered a joke and what is considered serious. "The position you are in makes people read things into your messages that they may not have thought of otherwise," says Jacobsen.

To maintain friendship with your employees while mak-

"TODAY YOU CAN STILL BE FRIENDS AND MAINTAIN AUTHORITY. PEOPLE WILL TELL YOU THINGS OVER A BEER THAT THEY WON'T TELL YOU OTHERWISE. THAT'S THE VALUE OF MAINTAINING RELATIONSHIPS AND COMMUNICATIONS."



ing the difficult decisions that you need to make, do lots of listening. "Keep soliciting feedback from people on how things can be made better and you will get a reputation as a person who wants to make a difference," says Morrow. "Do what you can to make each person's job better than before you become a supervisor. The people you used to be just a buddy with will sense that."

12. CONTROL YOUR FEELINGS OF SELF-DOUBT

It's natural for any new manager to have second thoughts or to worry that things are not going as well as they should. "Remember that you have been put in a bigger pot so you have room to grow," says Morrow. "If you knew how to do everything you would have been put there a lot sooner. Talk to yourself with statements such as, 'This is a new job requiring new skills. People are giving me trouble now but I can handle this.'"

Self-talk can also relieve the doubt and anguish that arise when new supervisors have to make decisions, such as termination, that harm other people. "Keep reminding yourself of the criteria you use to make decisions," says Foritano. "The better grip you have about why you make decisions the more confidence you will feel over time."

Your superiors promoted you because they have faith in your capabilities. You should remind yourself of that from time to time. "Remember why you were chosen for the position," says Foritano. "If they didn't tell you the reasons why they judged you would be a good supervisors—and sometimes companies forget to do that—ask them. Remind yourself of your strong points. A personal pat on the back once in a while is perfectly acceptable."

Another way to bolster yourself is to get constant feedback from your staff, says Jacobsen. "The new boss should ask people, 'How's it going? What am I doing that is making life easier for you? Am I doing anything inadvertently that is making life harder for you?'"

For most new supervisors, the transition from buddy to boss is fraught with stress. These tips should help most new managers make a transition that will minimize team disruption and lead to greater profits and success. ■

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

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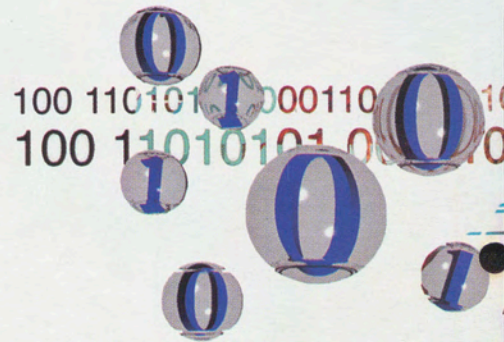
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Rental dealers probably are not ready to start renting units to customers over the Internet using “paperless” transactions, just yet. Given the frequent face-to-face contact between rental customers and store personnel, consumer e-commerce may come later to the rental industry in contrast to other industries that focus more on the product than the relationship.



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e-Sign

E-DOCUMENTS AND E-RENTAL-PURCHASE TRANSACTIONS BY ED WINN III



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However, despite how much customer contact and familiarity is involved in the rental-purchase process, there may be a customer segment out there today that cannot or will not visit rental showrooms for whatever reason. These customers may already buy books and CDs on the Internet and might be interested in the goods and services offered by rental companies. Rental companies, in turn, are beginning to carry specific product offerings on their Web pages. And so, while e-rental-purchase transactions may never replace paper agreements, in time they may begin to play a significant role in the operations of at least some rental companies. What will happen sooner and is already occurring in a number of rental companies is business with vendors via the Internet.

There are some issues that arise for rental dealers contemplating the development of e-commerce both with vendors and with consumers that focus on how the law and technology are dealing with electronic documentation and signatures.

For contracts with vendors, the statute of fraud in the Uniform Commercial Code in every state requires a signed writing for the sale of goods for a price over \$500 and signed by the party against whom enforcement is sought (UCC sec. 2-201). For rental customers, nearly

developed, but the legal business and technological worlds are working together to craft a safe, secure, predictable way to carry on e-commerce on both a large and a small scale.

In 2000, the president signed into law the Electronic Signatures in Global and National Commerce Act (E-Sign) (15 USC sec. 7001). In essence, this federal law grants the same legal status to electronic signatures, contracts and records as was historically afforded to those items in written form.

In addition, a majority of states have enacted some version of the Uniform Electronic Transactions Act (UETA). These statutes do not tell merchants or consumers how to do business over the Internet. They are, instead, scrupulously "technologically neutral," not preferring one protocol over another. They were written to allow the marketplace to make such determinations and to allow the process to develop further.

Alongside these laws, several recommended safeguards for e-transactions have arisen. The World Wide Web Consortium (W3C), the National Institute of Standards and Technology, the American Bar Association, and the United Nations Commission on International Trade Law (UNCITRAL) have all issued technical guidelines for creating and safeguarding digital signatures. A number of private companies have been started to implement these systems of digital signatures into user-friendly formats for commercial use on the Internet.

Not surprisingly, a lot of legislative concern has been on consumers. Literally thousands of consumer protection statutes and regulations require a written document, often with written disclosures beforehand and written notices afterwards. E-Sign and UETA have dealt with this issue by doing away with these requirements in e-commerce. Here is the E-Sign language:

Notwithstanding any statute, regulation, or other rule of law... (1) a signature, contract, or other record... may not be denied legal effect, validity, or enforceability solely because it is in electronic form; and (2) a contract... may not be denied legal effect, validity, or enforce-

How can the rental customer ensure X on her computer screen and signs electronically?

every state rental-purchase statute requires that certain disclosures be made "in writing in a form that the consumer may keep." A number of state statutes also require that the written agreement be signed by the parties.

If the whole of contract law is based upon the intent of the parties, it historically has been by means of a written document duly executed by the parties that has been used to determine that intent. How then do you, as a rental dealer, preserve the vast body of contract law laboriously evolved to ensure the predictability, integrity and authenticity of written documentation into the cyber world of electronically transmitted 0's and 1's?

The answer to this question is still being

ability solely because an electronic signature or electronic record was used in its formation.

Interestingly, the law has never required that a signature always be the inked handwritten designation of the name of the person signing. The UCC defines "signed" as being "any symbol" as long as it is "executed or adopted by a party with the present intention to authenticate a writing." In certain cases, an "X," a company's letterhead, a typed name, a name on a telegram and a name on a fax have all been held to be signatures under traditional law.

The reasons for requiring a signature on a document in the first place are practical ones: (1) as evidence that the signer is identified with the document; (2) for the ceremonial purpose of calling the signer's attention to the legal significance of the transaction; (3) to signify that the signer both consents to and understands the contents of the document signed; and (3) to impart a sense of finality and authenticity to a transaction so that there is less need to look into facts and cir-

cumstances beyond those set forth in the document.

The new e-commerce statutes have attempted to achieve these same goals. The e-commerce world recognizes two kinds of signatures: electronic signatures and digital signatures. The first is the more general term and refers to any method by which one "signs" an electronic document or record. It includes a name typed at the end of an e-mail, a mouse-click, the header in an e-mail address, a digitized image of a handwritten signature, a PIN or other code number unique to the signer; a password; a fingerprint, a retinal scan or a digital signature.

A digital signature is a technology-specific type of electronic signature. It uses public key cryptography and is probably the most widely used type of electronic signature today. (For the technology minded, public key cryptography uses an algorithm with two different but mathematically related cryptographic keys. One key takes a digital signature or other data and translates it into an unintelligible form for transmission; the other key verifies the signature or other data by returning the information to its original form.)

While digital signature technology exists, as well as other technologies, to secure the authenticity and identity of an electronic signer, the law has been reluctant to dictate a particular technology over another. The California e-signature statute, for example, provides that an electronic signature is valid only if: (1) it is unique to the person using it; (2) is capable of verification; (3) is under the sole control of the person using it; and (4) is linked to the data in such a manner that if the data is changed, the signature is invalidated. The Federal Reserve Board has proposed regulations for e-loans and other transactions covered by Truth-in-Lending, which would provide similar protections. The law is silent as to the best means of achieving these goals, which means it will almost certainly change over time.

Another issue raised by e-commerce is the integrity and authenticity of the document itself. How can the rental dealer be sure that the order he sent to his supplier via e-mail is the same order that the vendor receives on his computer and then fills? How can the rental cus-

In addition, the consumer must be given the hardware and software requirements for access to and retention of electronic records. And, perhaps most important, consumers must confirm their consent electronically. This must be done "in a manner that reasonably demonstrates that the consumer can access information in the electronic form that will be used to provide the information that is the subject of the consent."

This means that the merchant must verify that the consumer can open and read any documents, notices, agreements and the like that the merchant sends to the consumer concerning a given transaction.

Finally, E-Sign requires that any electronic document must be "capable of being retained and accurately reproduced for later reference by all parties...who are entitled to retain the contract or other record." This language is intended to prevent either party from being able to alter a document that has been agreed to.

While the world of e-commerce is a brave new one, thoughtful people are working hard to make e-transactions safe, reliable and predictable. As much as the Internet is changing how Americans live in a number of ways, it may also change how rental dealers do business with their customers and vendors, if not immediately and completely, perhaps to some extent, over time. Rental dealers interested in staying at the forefront of their industry will pay close attention to evolving trends in the world of e-commerce and grab those parts of it that make sense to the

dealer and that will enhance operations overall. It is almost certain that e-rental-purchase is not as far-fetched or a far off as some dealers think. ■

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

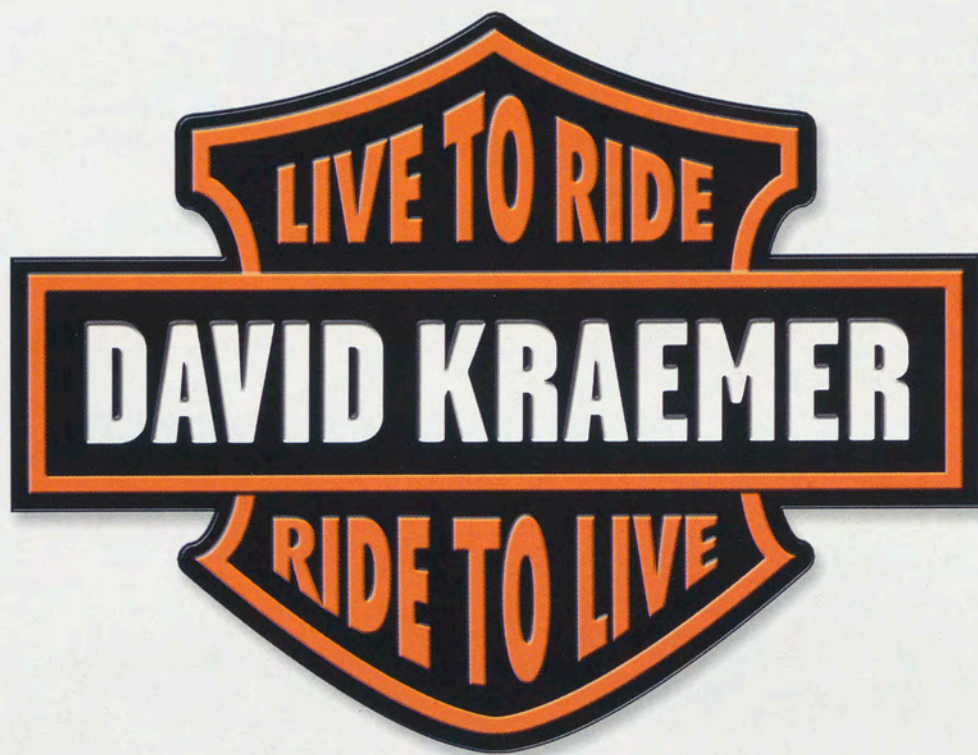
Copies of the statutes referenced in this article are available to APRO members in hard copy from the APRO office (800/204-2776) or electronically at www.APROvision.org.

that the agreement she reads does not get altered over time?

tomers ensure that the agreement she reads on her computer screen and signs electronically does not get altered over time either inadvertently or maliciously?

At least for consumers, the federal and state statutes speak effectively to this issue. First, any e-transaction must have the consumer's consent. Before the consumer can give consent, the consumer must be given a statement of the following:

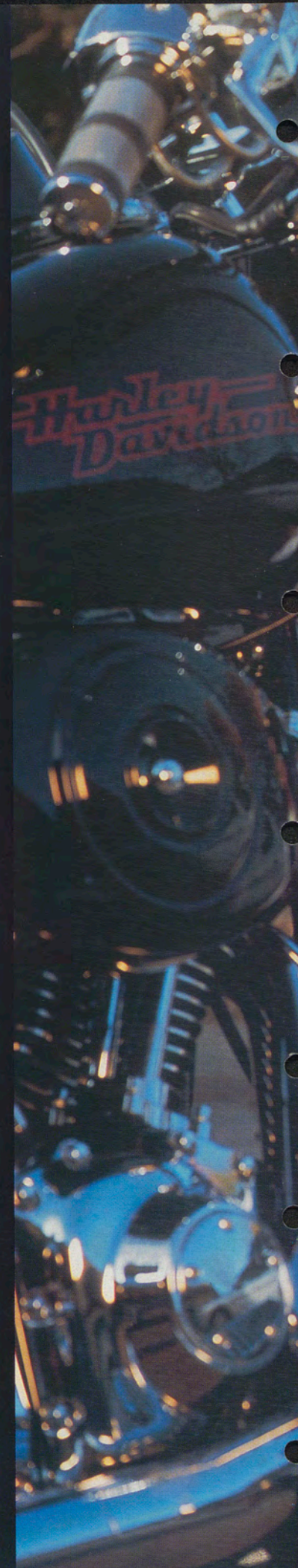
- Any right or option to get a copy of the contract in non-electronic form;
- The right to withdraw consent and the method and consequences of doing so;
- What transaction(s) the consent applies to;
- The procedures for updating the information needed to contact the consumer electronically;
- How, after consenting to an electronic transaction, the consumer can get a paper copy and the fee for such, if any.

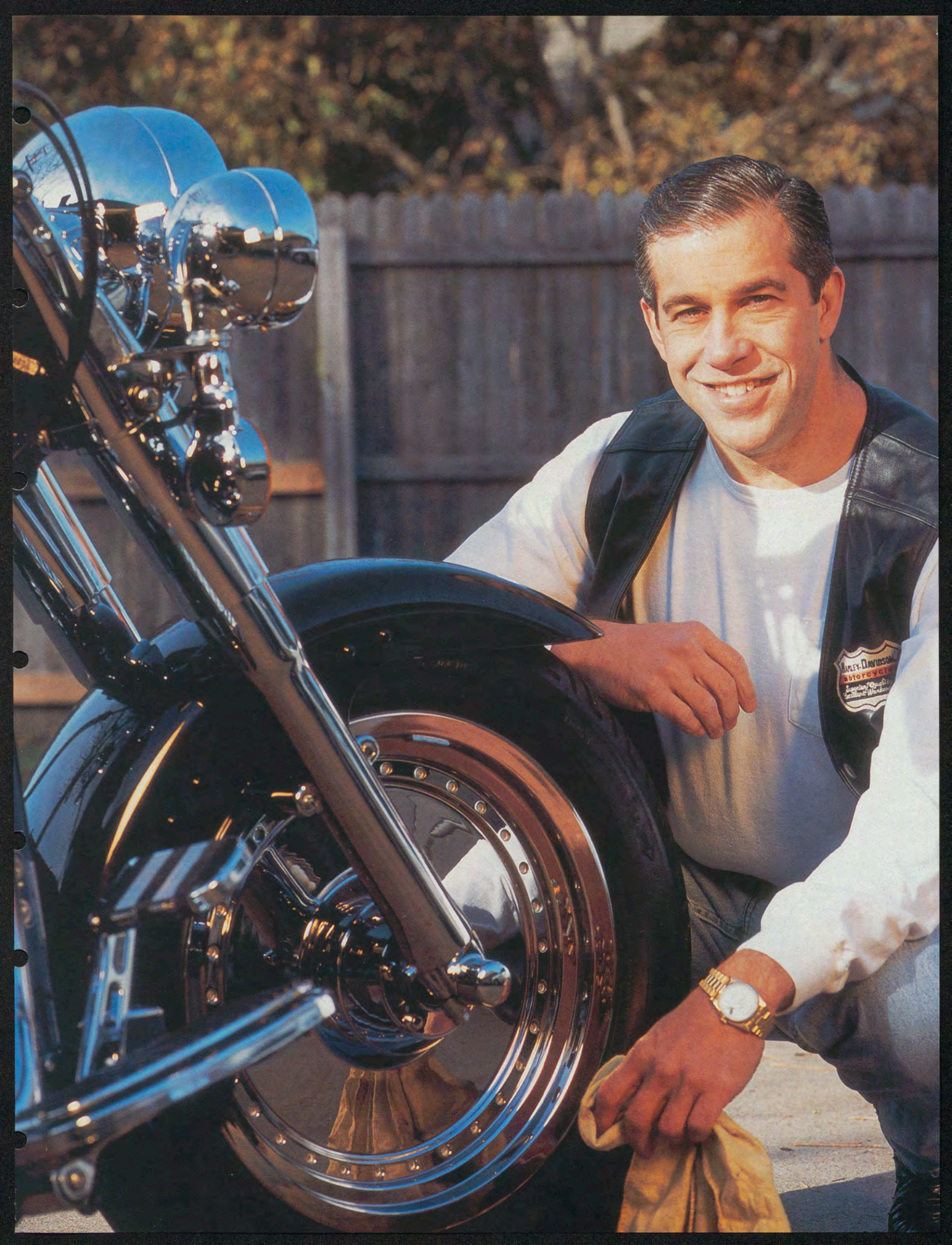


*David Kraemer
is driven to make the most of
highways and Bestways*

David Kraemer is a thinker. He likes to reflect upon where he's going and how he's going to get there—and he sometimes does it from the seat of his 2000 Harley Davidson Fat Boy, for which he admittedly spent a “sick” amount of money. “I like to ride out in the country, just to get away to where it's peaceful,” says Kraemer, who lives in Rowlett, TX, a city on the outskirts of Dallas.

BY KATIE GARZA
PHOTOGRAPHS BY REX FLY





Yet Kraemer deserves any down time he can find—whether it is an afternoon of cruising or spending quality time with his two sons, Justin and Ryan. These days he regularly clocks seven-day work weeks as president and CEO of Bestway Rent to Own, a publicly traded company with 69 stores in Alabama, North Carolina, South Carolina, Georgia, Tennessee, Mississippi and Arkansas. Even with those long hours, you won't find him complaining.

"I'm so charged up with this company," he says. In July 2002, the 41-year-old businessman left his post as executive vice president of Rent-A-Center, where he was in charge of more than 1,000 stores, to take the helm at Bestway Rent to Own.

"I bring a real sales approach to whatever stores I'm overseeing," he says. "My strength has been growing stores and growing revenues. That's what Bestway asked me to do for them.

"The company was flat lining; it wasn't losing, but it wasn't growing," Kraemer says. "They'd done an excellent job on their cost containments and things of that nature, but they just hadn't grown the company."

With 19 years' experience in the rent-to-own industry and a knack for turning stagnant businesses into profit-generating centers, Kraemer's know-how appealed to Bestway executives. After a few meetings, Bestway made him an offer he couldn't refuse.

Only a handful of months after his initiation into the company, Kraemer says his co-workers have done an excellent job of embracing his proactive programs to increase sales, upgrade product lines and provide top-rate customer service. "Coming into Bestway, my approach was seek first to understand, then be understood," he says, a philosophy Kraemer has adopted after being involved in more than a few acquisitions over the past two decades.

Starting out as an account manager for Lease Town in Waco, TX, Kraemer quickly rose to leadership positions as the companies he worked for seemed to change ownership year after year. His knack for knowing what business practices help or hinder a company's success was fine tuned as he oversaw repossessions and foreclosures of unproductive rent-to-own companies for TransAmerica (dba Magic Rent to Own) from 1988 to 1994.



"I TRY TO ELIMINATE THOSE EXTRA FORMS AND REPORTS THAT ARE FILLED OUT AND SENT TO A DISTRICT MANAGER OR A CORPORATE OFFICE, BECAUSE THAT ISN'T HELPING THE STORE MANAGER OPERATE AT A BETTER LEVEL. I DON'T WANT MY STORES WORKING FOR THE DISTRICT MANAGER; I WANT MY STORES WORKING FOR THE CUSTOMERS."

"In the '70s and '80s, a lot of people got into this business initially to make some fast cash," Kraemer says. "Early on, there wasn't much competition, so people got away with a lot more. And the customers weren't as knowledgeable. So some of the people who didn't necessarily have good business ethics did well even in spite of the way they ran their companies. When the competition increased, those guys weren't able to compete because they didn't have the platform of a well-run company."

A year later, in 1995, Magic Rent to Own underwent its own transition when Renters' Choice, then owned by industry veteran Ernie Tally, bought the company. Kraemer experienced firsthand what growing a company entails as Renters' Choice expanded from 300 to 500 stores before buying out Rent-A-Center, a significant acquisition that grew the business to more than 2,000 stores.

Developing a business model

As he navigated the road map of company takeovers and makeovers alongside industry heavyweights such as Tally and

Rent-A-Center CEO Mark Speese, Kraemer says he developed a "best practice" approach to the rent-to-own business. It's an approach that—on the surface—sounds too simple to be true, but it has proven successful time and time again. The goal, says Kraemer, is to attract good employees, apply the business model with consistency and return to the basics of renting and collecting.

"I believe in making things very simple," Kraemer says. "I try to take away from the monotonous tasks that stores have to do, so they can focus on the things that drive the business, like the sales programs, taking care of customers...and making sure that our product offerings are what the customers want.

"I try to eliminate those extra forms and reports that are filled out and sent to a district manager or a corporate office," he says,

"because that isn't helping the store manager operate at a better level. What it's doing is saving the district manager the time of compiling his own report. I don't want my stores working for the district manager; I want my stores working for the customers."

Another of Kraemer's objectives at Bestway has been to revamp the product offerings in every store to better reflect customer demands. Unprofitable items have been dropped and new, top-of-the-line products have been added.

"I believe our customers want the same high-quality goods that you and I want, yet they can't afford them," he says. "The rent-to-own industry is an avenue for them to acquire ownership of some higher-end products. I don't believe in being all things to all people. I want to carry the higher-end items that will encourage pride in ownership. When they

BESTWAY'S EXECUTIVE TEAM:
DAVID KRAEMER, GERRI RANKIN, ROGER ESTEP, BETH DURRETT, STEVE KRUSE, PAM LOWERS AND BENNY CHEEK



bring it into their houses and their families and friends come over, they're going to be wowed."

Placing power

Additionally, under Kraemer's leadership, the store managers now play an integral role in selecting what their stores carry. "I give them perimeters on what they're allowed to select, but the managers make the final decisions," he says, adding that store managers' input is critical selecting the right products because only they know what merchandise moves in their stores and which products are more resistant to wear and tear. The managers also have firsthand knowledge of how vendors conduct business.

"Our managers vote on which products are the best by how they buy," Kraemer says. "The vendors either get or lose business based on how they perform as a vendor. It's not about them coming in and telling me what a great vendor they are. It really comes down to the store managers knowing which products perform the best for them."

Kraemer also believes advertising decisions must be made with input from the store level if the company's message is going to reach the right people. "We dug into our advertising right away," he says. "Our stores are all in the Southeast; we don't have any in Texas. I don't believe that I can have advertising people sitting in Dallas and making well-informed decisions on what type or where

"I GIVE THEM PERIMETERS ON WHAT THEY'RE ALLOWED TO SELECT, BUT THE MANAGERS MAKE THE FINAL DECISIONS. OUR MANAGERS VOTE ON WHICH PRODUCTS ARE THE BEST BY HOW THEY BUY. IT REALLY COMES DOWN TO THE STORE MANAGERS KNOWING WHICH PRODUCTS PERFORM THE BEST FOR THEM."

our advertising should go. I want to empower my store people and make sure that they're involved in these decisions."

Kraemer hired a new ad agency, another Dallas-based outfit, yet this time he closely supervised the proposed direct-mail initiatives and asked the store managers and employees for their input.

"We sent the proposals out into the field and let the stores be the final decision makers on where they wanted their mailers to go," he says. According to Kraemer, the store employees are the ones who are most familiar with the demographics of the neighborhoods surrounding their businesses. They know where the customers can be found and how to reach them. "They're going to know that if you have fixed income in an apartment complex down the street, you don't mail them in the middle of the month," he says.

Proactive customer relations

Knowing your customers is important, but earning their trust is equally vital to success in the rent-to-own business, says Kraemer, who favors a more proactive than reactive approach in handling customers, particularly those with delinquent accounts. The crux of being proactive hinges on laying the groundwork up front on what the rent-to-own agreement requires of the customer and then following through with attentive account management.

"We find that it aggravates customers to receive calls and that they get frustrated when their account isn't taken care of the way they expect," he says. "We try to communicate with them on the front end and give them full disclosure on how a rent-to-own agreement works. Then we follow up and make sure that their products were delivered and installed properly. We reiterate that that was a convenient day for them to make their payment and the importance of it."

"If a customer does come in and his account is delinquent, we get that customer off to the side and speak to him specifically about when he gets paid and how often he gets paid,"

KRAEMER, RIGHT, WITH MEMBERS OF THE BESTWAY TEAM BENNY CHEEK AND ROGER ESTEP





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Kraemer says. "And then, on the opposite side of that, we go over the benefits of paying on time. For instance, if they make their on-time renewals, they'll never have any late payments and will be able to open new accounts with us if they need additional items. And although we can't serve as a credit reference, if they need a reference, we can show that they've been timely with their payments."

Last, but certainly not least, Kraemer says that customers in good standing deserve special treatment as well. "If you compliment people for doing something good, they have a tendency to repeat it. As they come into the store, you always compliment them for making their payments on time."

*Happy employees =
happy customers*

Yet gearing up a company to be more proactive in its approach to rentals, customers and collections does not happen

"BESTWAY HAS AN EXCELLENT CULTURE. IT'S BEEN RUN AS A VERY TIGHTLY KNIT GROUP. PROBABLY THE THING THAT I HAVE BEEN MOST IMPRESSED WITH IS THE TENURE OF A LOT OF OUR STORE MANAGERS AND EMPLOYEES. IT'S A LOT HIGHER THAN WHAT YOU'D SEE IN THE INDUSTRY."

without dedicated employees to back the plan. Fortunately, Kraemer says Bestway Rent to Own possesses a strong infrastructure of people who have stood by the company for years.

"Bestway has an excellent culture," he says. "It's been run as a very tightly knit group. Probably the thing that I have been most impressed with is the tenure of a lot of our store managers and employees. It's a lot higher than what you'd see in the industry. And there's no question that customers want to see a familiar face when they come in the store.

"We have a lot of good people who are real enthusiastic," he says. "A good business model certainly starts with people. I have to put people close to me who believe in what I believe in and that is: you'll never have happy, satisfied customers until you have happy, satisfied employees. That's critical."

How does one keep employees happy?

"Celebrate the small victories," says Kraemer. "We put new programs out there and give these folks in the stores new challenges and things to aspire toward and the smallest improvements have to be celebrated. You've got to pat people on the back and let them know that you appreciate what they do for the company."

Kraemer offers the example of how one additional delivery a day can make a significant difference in a store's long-term success.

"It doesn't have to be a monumental program that brings in 100 more deliveries," he says. "We basically say we don't have to go out and hit home runs; we'll settle for a lot of base hits. If we consistently go out there and earn the respect and gain one more customer than what we traditionally have every day, then we feel like we're making great ground to getting where we want to be."

According to Kraemer, who sometimes ponders these simple truths as his Harley rolls along country back roads, "getting there" is one of the most satisfying and enjoyable parts of the journey in the rent-to-own business.

"I can't say honestly, in over the past 10 years, that I've ever gotten up and hated coming to work. I love what I do," he says. "There's probably nothing that gives me more satisfaction than working with people who have goals and dreams and desires, giving them the training and direction and support they need and then watching them become successful." ■

Katie Garza is a free-lance writer.

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Eagan, MN 55121-2234
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fax 800/440-4077
skonsor@capitolsales.com

The Crosley Corp. Inc.*^+

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Winston Salem, NC 27102-2111
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crosley-sales@crosley.com

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mgerwejr@resacc.com

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nkozlow@sears.com

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kwade3@sears.com

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STATE ASSOCIATIONS

By Julie Sherrier

Florida Rental Dealer's Association

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On August 11, 1987, Florida rent-to-own dealers were asked to attend a meeting about forming a state association. Twenty-six dealers attended, representing approximately 150 stores. An executive committee was elected and legal representation was hired to draft state RTO legislation.

Some of the original FRDA members included Norman Slatton Sr. of Bi-Rite Co. Inc., Harold Hutchins of American Rent to Own, attorney Sam Choate, William F. Donahue of RentWay, Dan Gaffney of Companion TV Rental and Paul Upchurch and Margo Tillotson of Champion TV.

At the time, a Florida rental dealer was faced with a lawsuit that sought to put the entire industry in the state out of business. Needless to say, that didn't happen. The industry quickly banded together and passed favorable RTO legislation by September 1988.

Champion TV "championed" the initial leadership roll with Margo Tillotson at the helm. She saw FRDA's efforts rewarded when it was crowned APRO's State Association of the Year in 1993. Shortly after that, merger mania took off in RTO and Champion TV was no more and FRDA became inactive for several years. During this time, legislation was introduced and passed exempting RTO dealers from being able to file criminal charges against those who stole our property.

In the summer of 1998, Bi-Rite Co., dba Buddy's Home Furnishings, accepted the task of re-organizing rental dealers in Florida and a meeting was held. Terry Beville was elected president and Kim Slatton secretary and treasurer.

In 1999, FRDA was notified of unfavorable pawn shop legislation and, wanting to change

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.

the unfavorable exclusion of rental dealers in criminal prosecution, association members traveled to the state capitol to meet with legislators and senators and hired a lobbyist. An active board of directors was in place: Jan Arnett, Michael Bennett, Kirk Kaye, Mike Rutledge, Ed Stanko, Larry Sutton and Ron Thomas. In early 2000, FRDA became the first state RTO association to hold a state legislative conference. Two sponsors were secured and in 2001, the association successfully passed into law revised wording to the statute eliminating rental dealers in Florida from being excluded from filing criminal charges.

This past June, FRDA held its most successful annual meeting in Orlando, with 54 golfers, 150 meeting attendees and 26 vendors.

Last year, Buddy's Home Furnishings in Tampa won a major victory for all RTO dealers in Florida with an out-of-court settlement with Cash America Pawn in four lawsuits. Basically, the settlement consisted of the pawnshops agreeing to return any pawned merchandise upon presentation of proof of ownership at no cost to the appropriate rental store.

FRDA also has plans to create the FloRiDA newsletter and an FRDA Web site, to pursue the creation of a statewide rental dealer stolen property database and putting the final plans together to honor one of Florida's truly great RTO heroes at its 2003 annual meeting by hosting the first annual Norman "Slatts" Slatton Sr. Golf Tournament and an evening of old friends and memories during a "Post Roast" emceed by the one and only "Reverend of RTO" Larry Sutton.

STATS:

President: Terry Beville, Bi-Rite Co. Inc., dba Buddy's Home Furnishings, Tampa, FL
Vice President: Lee Duval, Bi-Rite Co., Tampa, FL

Number of regular members:
26 companies, representing 338 RTO stores
Number of associate members: 30
State law passed: 1988

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