

EMPLOYEE COMMUNICATION ↓ RENT-A-CENTER'S MARK SPEESE  
ARE YOU IN THE RENTAL BUSINESS OR IN RETAIL?

PROGRESSIVE  
**Rentals**

THE VOICE OF THE  
RENTAL-PURCHASE INDUSTRY  
JANUARY-FEBRUARY 2003

A detailed painting of a man in a dark suit, white shirt, and red tie, wearing a dark bowler hat. The man's face is partially obscured by a large, faceted diamond. He has a thoughtful expression, with his right hand raised to his chin. The background is a blue sky with white clouds. The artist's signature 'MARINSKY 03' is visible in the bottom right corner of the painting.

*Diamond in the Rough*

MAKING YOUR BUSINESS STRONGER  
BY CAPITALIZING ON YOUR STRENGTHS

# PROFIT FROM QUALITY!

dependable  
& profitable  
solutions



## HOUSE RULES

The cards are dealt. You're holding a combination of maximum cycles, multiple speeds, optional temperatures, and variable water levels. Wild cards are called: Ultimate Care, Super Capacity, Gentle Wash, Auto Options, Load Mode (top or front), Senseon™ Drying and more.

There is no dirty deal with Whirlpool laundry! Regardless of which cards you hold, you're a winner with Whirlpool laundry in the house!

We've got the models, options and pricing to make every rental a deal you, and your customer, will appreciate.

Get a pair, and double your winnings!

"our pair beats a full house."

(except in poker)



For information on our complete  
line of products & services contact  
Craig R. Moon at 616.923.3243

888.567.736  
WWW.WHIRLPOOL.COM

APRS Associate Member since 1981

# Rentals

JANUARY-FEBRUARY 2003

**FEATURES**

**24 | CAPITALIZING ON YOUR STRENGTHS**

To achieve everything you are capable of achieving as a person, you must become a skilled strategic planner with regard to your life and work. But instead of aiming to increase your return on equity, your goal is to increase your return on energy. Learn some tricks of the trade for getting ahead.

BY BRIAN TRACY

**28 | A FOOLISH INCONSISTENCY**

Sometimes rental dealers—ever alert to increase profits—argue with the IRS that they are not really in the rental business and, instead, are selling their merchandise. Find out why this may work against you and everything for which the industry has been fighting.

BY ED WINN III

**32 | THE SILENT TREATMENT**

When you encourage your employees to communicate with the senior team, you're helping each group understand the other's job duties and what each reasonably can and cannot do given the budget and expectations. Here are some tips for breaking down the barriers.

BY LINDA KEEFE

**36 | A PROFILE: RENT-A-CENTER'S MARK SPEESE**

Growth isn't the only thing on Rent-A-Center's CEO Mark Speese's mind these days—it is also getting the right people in place to sustain it. Working in RTO has been a full-circle journey for Speese, who began his career 22 years ago in a Rent-A-Center store in Grand Rapids, MI, and now is at the helm of the largest RTO chain in the country.

BY KATIE GARZA

**DEPARTMENTS**

**5 | NEWS BREAK**

**16 | PRESIDENT'S VIEW**

BY GARY ROMINE

**18 | RTO PERSPECTIVE**

BY BILL KEESE

**20 | THINKING RTO**

BY ED WINN III

**42 | WHO'S WHO IN MANAGEMENT SERVICES**

**48 | STATE ASSOCIATIONS**

Focus on the Oregon Rent-to-Own Dealers Association

**COVER ILLUSTRATION BY JANE MARINSKY**



**Bowman DISPLAYS**  
Digital Imaging, Inc.

**Increase Sales!**

Interlocking modular  
**LIGHTBOXES**

**LIGHT-UP DISPLAYS**  
MURALS • GRAPHICS  
MERCHANDISING & LIFESTYLE DISPLAYS

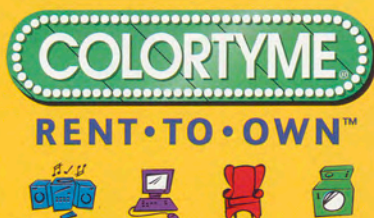
bowmandisplays.com **800.922.9250**

**APRO** Associate Member since 2003

**Welcome to the future of learning**

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

**Control your own destiny!  
Join a winning team!**



ColorTyme, Inc. is looking for qualified multi-unit operators, store managers, and conversion candidates to expand its franchise presence in the United States, Puerto Rico, Australia, South America, and Guam. This expansion will be fueled through five primary franchising avenues:

- 1) High net worth investors partnered with an experienced multi-unit rent to own operator. Multi-unit operator must have a minimum of five (5) years total rent to own experience, two (2) of which must be multi-unit management experience.
- 2) Store managers financially qualified to open one store, with minimum of three (3) years current store management experience.
- 3) Independent rent-to-own store owners, converting their store to a ColorTyme Rent-To-Own franchise.
- 4) International growth via master franchising.
- 5) Continued expansion by our existing franchisees of which 70% are multi-unit operated.

**Why ColorTyme?**

ColorTyme is the oldest and largest Rent-To-Own franchisor in the United States with 325 locations. ColorTyme's parent company is Rent-A-Center, Inc. (Nasdaq: RCII) with approximately 2300 stores, giving ColorTyme the purchasing power of 2600+ stores. ColorTyme also has award winning operations and management development training programs, as well as inventory and capital financing through financing partners (with approved credit), and award-winning marketing support. Site selection and lease negotiation support available.

**Financial Qualifications**

Total Investment: \$293,125 to \$517,167  
Net Worth: \$100,000 to \$350,000  
Cash Liquidity: \$60,000 to \$180,000

**Call Our Franchising Department  
(800) 411-TYME or (972) 608-5376  
Email: [pat@colortyme.com](mailto:pat@colortyme.com)**

ColorTyme, Inc. ranked in Success Magazine's top 200 Gold Franchises in America in 2000 and is a subsidiary of Rent-A-Center, Inc (Nasdaq: RCII). Check out our website at [www.colortyme.com](http://www.colortyme.com).

**APRO** Associate Member since 1992

**PROGRESSIVE Rentals**

VOLUME 22, NO. 1

PUBLISHED BY THE ASSOCIATION OF PROGRESSIVE RENTAL ORGANIZATIONS

**EDITOR**  
Julie Stephen Sherrier

**ART DIRECTOR**  
Neil Ferguson

**DIRECTOR OF MARKETING [ADVERTISING]**  
Cindy Ferguson, CEM

**EXECUTIVE EDITOR**  
Ed Winn III

**EXECUTIVE DIRECTOR**  
Bill Keese

**COLUMNISTS**  
Bill Keese, Gary Romine, and Ed Winn III

**CONTRIBUTORS**  
Katie Garza, Linda Keefe, Brian Tracy and Ed Winn III

**DIRECTOR OF CIRCULATION**  
Laurie Hill

**EDITORIAL/ADVERTISING OFFICES**

1504 Robin Hood Trail  
Austin, Texas 78703  
512/794-0095; fax 512/794-0097  
E-mail: [jsherrier@apro-rto.com](mailto:jsherrier@apro-rto.com)  
[www.APROvision.org](http://www.APROvision.org)

**APRO OFFICERS AND DIRECTORS**

**PRESIDENT**  
Gary Romine

**FIRST VICE PRESIDENT**  
Mamie Salazar-Harper

**SECOND VICE PRESIDENT**  
"Tiger" John Cleek

**SECRETARY**  
Lyn Leach

**TREASURER**  
Robert Briley

**IMMEDIATE PAST PRESIDENT**  
Gary McDougal

**DIRECTORS**  
Larry Carrico, David P. David, Gary Hughes, Chris Korst, Jeff Lebakken, Mark Peterson, John Rogers, Kelly Sayre, James Strong, Shannon Strunk, Michael Viveiros and Amy Zeller-Fankhauser

PROGRESSIVE RENTALS (ISSN 8750-6106) is published bimonthly by the Association of Progressive Rental Organizations (APRO) at 1504 Robin Hood Trail, Austin, Texas 78703; 512/794-0095. Basic price \$1 per year to APRO members. Additional subscriptions: U.S. and Canada—1 year (6 issues), \$30; 2 years (12 issues), \$50; 3 years (18 issues), \$65. Periodicals postage paid at Austin, Texas. POSTMASTER: Send address changes to Progressive Rentals, 1504 Robin Hood Trail, Austin, Texas 78703.

Copyright © by APRO, 2003. All rights reserved. Cover and contents may not be reproduced in whole or in part without prior written permission. Back issues \$5 each, subject to availability. For subscription, change of address, back issues, write to above address. Three weeks required for changes on orders. Allow six to eight weeks for the first subscription copy to be shipped.



# BDI Laguna

brings you

**SAMSUNG**

dvd



digital  
video



lcd  
tv

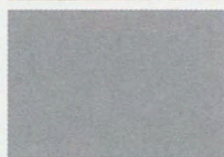


home  
theater



Everything you  
expect and more.

digital  
tv



digital  
sound



hdtv



BDI Laguna is proud to become Samsung's first National Distributor to the RTO industry. Samsung has long been recognized as a leader in quality, ultra slim product design and is an acknowledged leader in digital convergence products. BDI Laguna and Samsung offer a full range of products including High Definition Large Screen televisions, LCD TV's and Home Theater in a Box. Bring the future into your store today.

**SAMSUNG**

BDILaguna's solutions are flexible, robust and fully supported by:

- EDI capable
- One stop shopping
- Large on-hand inventory
- Online ordering available
- Dedicated sales and customer service
- Same day shipping
- Free freight with minimum purchase
- Free small parts program for computers
- Three strategically located warehouses (Georgia, New Jersey and Nevada)

All trademarks are the property of their respective owners.

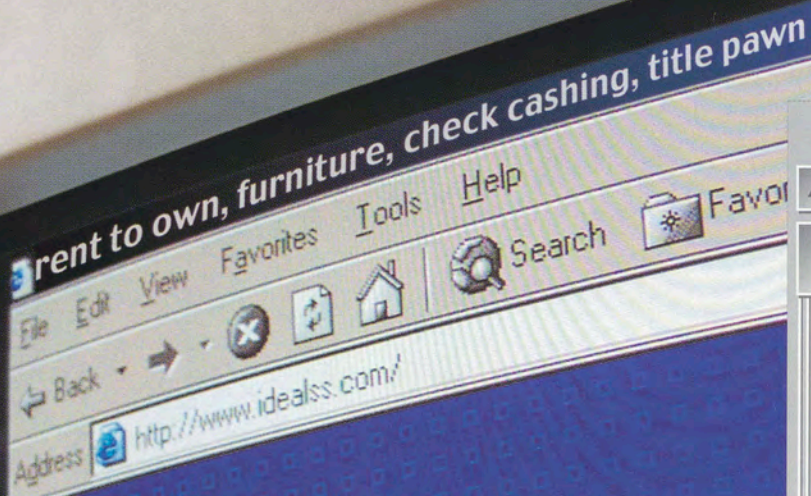
**BDI Laguna**

Your convergence experts!  
[www.bdilaguna.com/rto](http://www.bdilaguna.com/rto)

**800.241.5641**

**APRO** Associate Member since 1997

# Answers :) to Important Rent to Own FAQ's...



## The Ideal Rental Manager (TIRM)

### Help & Support

#### Ideal Products

- Rent to Own Retail Furniture
- Check Cashing
- Family Entertainment
- Pawn

#### Ideal Services

- 24 Hr. Tech Support
- FAQ's
- Onsite Installation
- Training Classes

#### Frequently Asked Questions & Answers

*Q: Can TIRM secure my store from employee theft?*

**A: TIRM owners have complete control** to allow or restrict over 98 different employee-specific functions

*(Coming soon: September issue)*

*Q: Can switching to TIRM be painless?*

**A: We'll hold your hand through the entire hassle-free process!** Certified installers and qualified trainers are available. Conversions from most other RTO software programs are a snap!

*(Coming soon: November issue)*

**Q: How can my store take advantage of the new post-911 depreciation rules?**

**A: Progressive Rentals Magazine 3/13/02 — RE: Section 101 of H.R. 3090**

*"It appears like the new law the President has just signed will save rental dealers some money on their taxes over the next several years...in many cases it will allow dealers to depreciate property purchased for rental and other personal property used in business more quickly, resulting in lower tax liability..."*

For those companies that choose to implement the new depreciation rulings...

**Ideal has the IRS numbers!**

For qualified rental merchandise, The Ideal Rental Manager software now offers the capability to take an allowance equal to 30% of the adjusted basis of the merchandise...before applying the normal MACRS3 depreciation deductions. As always, Ideal allows you the option to elect to have "date of service" defined by either Date of Stock or First Out Date.

Feel confident Ideal's dedicated development staff is constantly working to respond quickly to the ever-changing needs of the Rent to Own industry!



Tel 800 964-3325  
www.idealss.com



APRS Associate Member since 1998

**Answers :) to more of your important questions are available from an Ideal Representative. Call today: 1-800-964-3325, ext. 153.**

# news

## BREAK

COMPILED BY  
JULIE SHERRIER

### Landrieu RTO's latest advocate in the Senate

**U**.S. Senator Mary Landrieu (D-La.) has offered to lead the Democratic side in pushing for passage of a federal rental-purchase bill in this session of the Senate. Rental-purchase industry legislative representatives are pleased to have her support as they recognize her legacy of fighting the good fights.

Landrieu was born to be a politician; it's in her bloodlines. The oldest of nine children from a southern version of the Kennedy family, she was groomed for a political life at the knee of her father, colorful former New Orleans mayor "Moon" Landrieu. In 1979, then 23-year-old Landrieu was elected to the Louisiana House of Representatives, serving two terms before becoming the first female Louisiana treasurer for eight years. In 1997, Lan-

drieu became the first woman from Louisiana elected to a full term in the U.S. Senate.

She is married to Frank Snellings and they have two young children. Her home and family were used against her in her hard-fought battle to win re-election, when her run-off opponent ran political advertising criticizing her Washington, D.C. mansion and her decorating styles. No one ever said Louisiana politics wasn't personal.

This rough-and-tumble political upbringing has qualified her to take on controversial causes without wilting under the scrutiny of political

attacks and should bode her well as she leads the fight on the Democratic side of the aisle to pass a rental-purchase law like that passed in the House of Representatives in the last session. She certainly expressed confidence in pushing forward on the bill this session when she met with rental-purchase industry representatives during the first week of the new session.

For more information on this interesting cham-



pion of our cause, visit Landrieu's Web site, <http://landrieu.senate.gov>.

### California dealers meet to reorganize association

Rental dealers met in Visalia, CA, on January 22 to reorganize the California Association of Progressive Rental Organizations under the lead-



ership of California rental dealers Paul and May Davis. The Davis's have worked hard to contact dealers across the state to get Cal-APRO back up and running. Paul Davis indicates that there are some 300 stores in the state owned by more than 50 companies. More than half of the

stores in the state were represented at the reorganizational meeting.

Ed Winn III, APRO's general counsel, talked about the value of association membership at the meeting. He led a discussion of some of the issues affecting California dealers under the state rental-purchase

statute, the most comprehensive statute of its kind. APRO vendor Tele-track explained its program to rental dealers and sponsored a luncheon for attendees.

After lunch, rental dealers elected officers and a board of directors for the new association. The officers are President

Paul Davis, Nations Rent-to-Own; Treasurer Dale Jacobs, Rent-A-Wheel; and board members Linda Riggs of RTO and J.D. Epley of Rent-A-Center.

## ColorTyme holds annual winter operations meeting

The ColorTyme franchise family finished up three days of work and play at the 2003 Winter Operations meeting in Dallas, TX, held over Super Bowl weekend. ColorTyme is a national rent-to-own franchise system with some 80 franchisees and more than 300 stores. This year's meeting marked the second time ColorTyme worked the Super Bowl into the meeting by bussing attendees to Arlington Stadium, where the Texas Rangers play baseball, Sunday night to watch the game on a 50-foot screen.

This is the annual meeting where franchisees are recognized for achievements over the past year. A large number of franchisees brings employees to this meeting to attend training seminars and to be recognized for their stores' outstanding performance at the general session. This year, 113 franchise stores

## Meet the future at APRO's 2003 Legislative Conference

**T**he 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 at the Jurys Washington Hotel, 1500 New Hampshire Ave., N.W., Washington, D.C. 20036, 202/483-6000. The room rate \$165 single/\$180 double (ask for the APRO rate).

Conference and registration information will be mailed this month. The schedule for the conference is as follows:

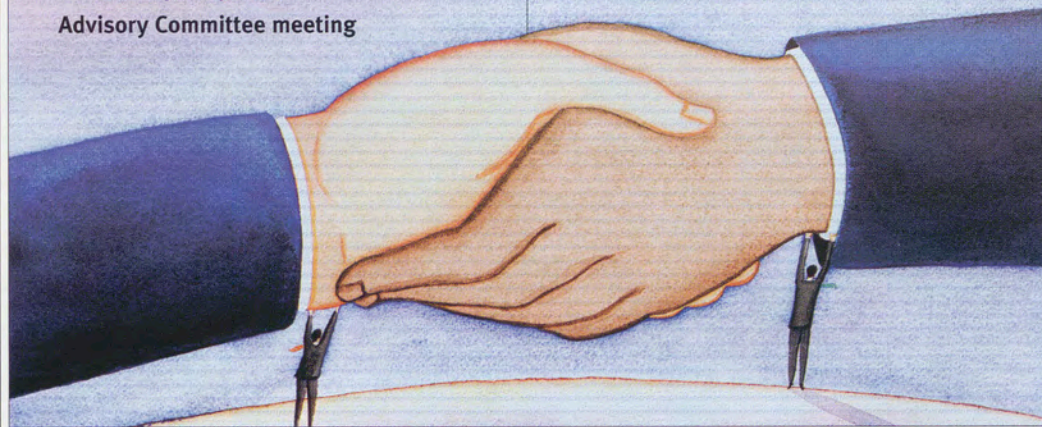
**Tuesday, May 20**, will include a Vendor Advisory Committee meeting

(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 kickoff cocktail reception (5–6 p.m.).

**Wednesday, May 21**, will include meetings on Capitol Hill (8 a.m.–4:30 p.m.) and an APRO PAC social event (5:30–10 p.m.)

**Thursday, May 22**, will include a buffet breakfast (8:30–9:30 a.m.), meetings on Capitol Hill (10 a.m.–4 p.m.) and a debriefing cocktail reception (5–6 p.m.)

For more information, contact Laurie Hill at APRO at 800/204-2776, ext. 103, or via e-mail at [lhill@apro-rto.com](mailto:lhill@apro-rto.com).



received awards in one of five categories based on annual revenues. Awards are given when stores reach \$700,000 in revenue. The top store in the system last year had revenues of more than \$1.6 million for 2002. The number of stores in the system earning awards increased 20 percent over the prior year. More than one-third of the stores in the ColorTyme system earned awards by having revenues over \$700,000 last year.

At the meeting, ColorTyme's President and CEO Steve Arendt introduced industry veteran Sam Lowe as the new vice president of operations and announced the promotion of Craig Bloomquist to director of marketing.

Franchise owners and employees attended a number of meetings and seminars, including a review of the annual franchisee survey, a review of marketing plans for 2003, field management training, the pro's and con's of employee leasing, product knowledge training and a chance to shoot individualized tag spots for the six new television commercials that ColorTyme will be unveiling in 2003. In addition, the franchisees had an opportunity to order product for the upcoming months at an outstanding vendor show.

At the closing ban-



## What makes this year's Mid-Year Conference special?

**W**hat do the movies *Goldfinger*, *Scarface*, *The Bodyguard*, *Ali* and the HBO hit *The Sopranos* have in common? Aside from the fact that they were all big hits, they were all filmed at APRO's 2003 Mid-Year Conference hotel, the Fontainebleau in Miami Beach, Florida—one blockbuster of a resort.

Since its opening in December 1954, the Fontainebleau has been the gathering place in Florida for the famous in show business and politics. Elvis Presley, Frank Sinatra, Sammy Davis Jr., Ann-Margret, Joey Bishop, Liberace and Judy Garland performed in the hotel's famous La Ronde Room, now known as Club Tropigala. The resort continues to attract celebrity clientele, including Madonna, Jennifer Lopez and former New York Mayor Rudolph Giuliani.

In addition to the crystal chandeliers, sweeping curves and unique design by famed architect Morris Lapidus, you'll find lush tropical landscaping, a magnificent rock grotto pool with cascading waterfalls, a wet-and-wild Octopus water park, a multitude of dining options and an abundance of recreational and rejuvenating facilities. The hotel recently completed a \$65-million renovation and is truly one of the nicest hotels at which an APRO event has been held.

After the APRO seminars held during the Mid-Year Conference, you will have your choice of the pools, the beach or the famed South Beach shopping and nightlife. Visit [www.aprovision.org/midyear/midyear.htm](http://www.aprovision.org/midyear/midyear.htm) to register for the Mid-Year Conference today!

# 2003

## FEBRUARY

20-23

Tupelo Furniture Market, APRO booth will be located in Lobby Hall B, Mississippi Complex, APRO/Ashley Hospitality 5-7 p.m., February 20, APRO/Benchcraft Hospitality, 5-7 p.m., February 21, 662/844-1473, [www.tupelomarket.com](http://www.tupelomarket.com)

## MARCH

3-5

TRIB Group Meeting of the Minds, 770/451-4302, [www.tribgroup.com](http://www.tribgroup.com)

12-13

Florida Rental Dealers Legislative Meeting, Tallahassee, 813/623-5461

16-18

TARA Annual Convention and Trade Show: "Trailblazing for 20 Years!" Worthington Hotel, Fort Worth, TX, 940/497-1150, [www.taraontheweb.com](http://www.taraontheweb.com)

25-27

APRO 2003 Mid-Year Conference, South Beach, FL, 800/204-2776, [www.aprovision.org](http://www.aprovision.org)

## APRIL

3-9

High Point Furniture Market, APRO/Progressive Furniture Hospitality 5-7 p.m., April 4, Furniture Plaza, 4th floor, 336/888-3700, [www.ihfc.com](http://www.ihfc.com)

## MAY

7-10

TRIB Group Annual Meeting, Atlanta, 770/451-4302, [www.tribgroup.com](http://www.tribgroup.com)

20-22

APRO Legislative Conference, APRO Board meeting and Vendor Advisory Committee meeting, Washington, D.C., 800/204-2776, [www.aprovision.org](http://www.aprovision.org)

## CES 2003: What's in it for RTO?

**A** few rental dealers swear by the Consumer Electronics Show, held in Las Vegas every January and is one of the largest trade shows in the world. They go to see the latest and greatest in electronic gear and to see what their particular electronics vendors have planned for the year in terms of promotions and new products. Rental dealers usually find a few gems among the chaos that they can take home and implement in their stores. This year was no exception.

**Digital cameras.** One rental dealer who had been having spotty success renting digital cameras saw an advance at this year's CES that will make this product better for his rental business. The dealer had been having trouble getting back the memory chips with the cameras. Chips with a large amount of memory can cost more than \$100. New technology unveiled at CES now has digital cameras with chips and batteries built into the unit—making a rental package consisting of just the camera and a PC-connection cable.

**Computer technology.** This same dealer was wowed by the Microsoft portable screen. The machine operates like a regular PC in the home, but the flat-screen monitor can be lifted from its cradle and, via built-in wireless technology, access the PC anywhere in the house as a tablet interfacing with the computer. The unit retails for about \$1,200 and the dealer was eager to try it out as a rental product.

Notebook computers loomed large on the horizon for other rental dealers at CES. Prices are dropping rapidly on notebook computers and several dealers predicted that soon laptops would overtake desktop PCs in the rental business. The cost for laptops has fallen to well under \$1,000 and the machines available come packed with features, including a CD burner, a DVD player, a high-speed CPU and a carrying case. With such attractive price points, some RTO dealers at CES speculate that they can attract a lot of rental customers to these units.

**21st-century TV.** And then there are the big-screen televisions. Several dealers predicted that by the summer, 4-by-3 format television screens will be out of rental inventories altogether and will be replaced with the new wide-

screen 16-by-9 format. And prices are falling, due in part to the entry of the Chinese manufacturing these units.

Large 50-inch HDTVs, with names like Nocent and Sampo, were being offered at CES at up to \$1,500 below the prices being asked for similar units from other makers. This kind of pricing pressure was causing prices for some of the major-brand products to start dropping even during CES—great news for the rental dealers who were there.

Several rental dealers reported that while much of the fourth quarter 2002 was flat for them, they were renting all of the wide-screen HDTVs they could acquire.

**Disce mania.** Rental dealers also showed interest in the new DVD recording technology. These machines allow consumers to copy old VHS tapes, Super 8 and other tape formats onto DVD disks, which should appeal to families desiring to preserve old family movies on a permanent medium.

**The convergence of convergence.** For all of the talk of convergence at CES, rental dealers saw very few products that actually accomplish this feat. Everyone seems convinced that convergence is going to occur and that computers, televisions, VCRs, CD players and recorders, DVD players and recorders and MP3 players are going to come in one tidy, easy-to-use package one day soon. It may be incremental, but it is going to happen. ViewSonic Inc., a computer monitor maker, already has a digital media center that combines a computer, DVD player and recorder and a complete audio system into one machine. It connects to a television and allows users to record hundreds of hours of television programming onto the hard drive, which will also store music and photographs and allow the recording of home movies, all for under \$2,000 retail.



quet, franchisees were given a report from Kids Across America, the charitable organization that the franchise system has adopted. Following the KAA report, drawings were held to give away a few prizes donated by the vendors.

### TARA holds legislative conference

The Texas Association of Rental Agencies held its second bi-annual state association legislative conference January 21

and 22 in the state capitol, Austin. Eighteen TARA members, led by state president Mamie Harper, held 46 meetings with state senators and representatives. The main purpose of the conference is to build and maintain positive relationships with state legislators so they will be dealing with familiar and friendly people should the need arise. In TARA's case, the need may arise soon since the group has retained a lobbyist to check the possibility of pursuing legislation to amend the Texas rental-purchase act

to bring it more in line with model rental-purchase legislation.

After attending several inaugural events for new state officials, including one at Governor Rick Perry's mansion, several TARA board members decided to fund a state-of-the-art outdoor audio system for the Governor's mansion to be used for future events there. TARA's increased political activity will continue during their upcoming March annual convention where the newly elected state attorney general, Greg Abbott,

has been invited to be their keynote speaker.

### Online training billing rates streamlined

APRO has offered all Rental Training Online students a special rate of \$9.95 per course over the past few months while 360Training modifies the billing system to better serve participants' needs.

Beginning February 1, APRO's online training will automatically charge users based on their membership in sponsor-

**Confused?**  
*Maybe it's time to take a look at a new software system.....*



<http://www.reninfo.com>

# The RAM System

Information Technology for the Rental Industry

**Flexible  
 Powerful  
 User Friendly  
 Affordable**

## Software Solutions

Call today for a free demo!

**800-863-7394**



### The RAM System Advantage:

- Feature Rich
- User-Friendly
- Integrated Home Office Tools
- Unparalleled Technical Support
- Affordable Price



**Rental  
 Information  
 Systems, Inc.**

838 Jeanette Ave.  
 Magnolia, AR 71753

## NEWS BREAK

ing rental organizations. Students will no longer have to enter their company affiliation when registering in order to receive proper discounts. This will be done automatically, based on a corporate authorization code system.

Several state associations and TRIB Group contributed to the Rental Training Online program to get it started. Members of those organizations have been assigned a discount based on the level of sponsorship to the program. This discount was to be in

effect for a period of two years, ending October 2003. Prices per course

will be as originally published: non-member, \$49.95; APRO member

\$29.95; Emerald-sponsor participants, \$19.95; Ruby-sponsor partici-

## Gazzo elected president of Florida's Bi-Rite

**J**oe Gazzo was elected president of Bi-Rite Co. Inc. by its stockholders on January 20. "His hard work, love for Bi-Rite and earned respect from fellow employees will help him take our team to the next level and beyond," says Bi-Rite CEO Lois Slatton. Gazzo was formerly Bi-Rite's director of store operations, a position that will now be filled by Jeff Robinson. Bi-Rite Co. Inc., based in Tampa, FL, operates 53 stores in Florida under the name Buddy's Home Furnishings. Gazzo began his rent-to-own career in 1992 after receiving an accounting degree from the University of Southern Mississippi. During his tenure at Bi-Rite, he's been instrumental in upgrading the image of Buddy's through quality advertising. Buddy's has won many Rental Advertising Excellence Awards over the past 10 years. Gazzo also helped implement training videos and a Web site for the company ([www.buddysrents.com](http://www.buddysrents.com)).



## FOUTS BROS. TRUCK SALES SPECIALIZING IN THE RTO INDUSTRY



- ONE-STOP SHOPPING
- DECALED AND DELIVERED TO YOUR STORE LOCATION
- COMPLETE FINANCE PACKAGES
- NATIONAL BODY MANUFACTURERS SUCH AS FLEX, SUPREME AND GRUMMAN-OLSON
- SALESMEN WITH OVER 20 YEARS OF TRUCK EXPERIENCE
- PROVIDING YOUR BUSINESS WITH A NEW IMAGE

FOR DETAILS, PLEASE CALL JOHN NACE  
(800) 948-5044 ext. 209 or (678) 300-8492

You never know who's  
really a snake in the grass.



**Count on sub-prime consumer information from Teletrack to keep from being bitten.**

Would you rent to an individual who's skipped from other rental purchase stores? Teletrack knows who has. We can tell you if they have skipped before, or if they are using a fraudulent Social Security number. We can also tell you if they have rented similar merchandise recently from other stores. Teletrack can help you identify individuals most likely to skip. Avoid the snakes out there. Make decisions based on the right information. Protect your rental-purchase business with Teletrack's risk analysis information.

For more information call today! You can also visit [www.teletrack.com](http://www.teletrack.com) or email [webinfo@teletrack.com](mailto:webinfo@teletrack.com).

**Risk Analysis - Fraud Alert - Skip-Tracing**  
**1-800-729-6981 ext. 3**

**APRO** Associate Member since 1991



pants, \$14.95; and Diamond-sponsor participants \$9.95.

In order to make sure that your company receives the proper discount, you must contact APRO's Director of Education, Shelley Martinek, and indicate if your company belongs to APRO, TRIB Group and/or a state rental dealer association (and if so, which state association). Contact Martinek at [smartinek@apro-rto.com](mailto:smartinek@apro-rto.com) or 800/204-2776, ext. 109.

If you do contact APRO with this information, your company will automatically be charged the APRO member or non-member price based on your company's membership in APRO. If you want to receive the

additional discount, you must inform APRO of your state association affiliation. After verification, you will be assigned an authorization code to receive the discount online.

The fourth course in the Rental Training Online program, Customer Satisfaction in Rent To Own, is now in development and APRO hopes to have it online within the next 30 days.

### RTO Enterprises launches re-branding initiative

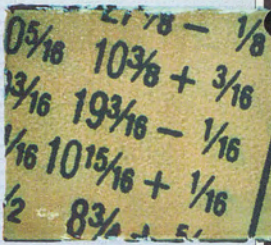
Canada-based RTO Enterprises Inc. announced in January that it is consolidating its

## Analyst recommends Rent-A-Center stock

**I**n the December 21, 2002, *St. Louis Post-Dispatch*, investment columnist David Nicklaus reported that, while many stocks continue to plunge in this post-September 11 bear market, Rent-A-Center stock is a good investment opportunity over the next six months.

Nicklaus asked three market analysts to name their picks for promising stocks during the first half of 2003. Financial expert Gary Barohn chose Rent-A-Center because, he says, "earnings have been growing 15 percent a year" and because the company fills a need when times are bad for many consumers.

Rent-A-Center's stock (Nasdaq listing RCII) has done well over the past several years. At press time, it was trading at \$51.80, with a 52-week range between \$36.45 and \$63.88. In 2000, its stock price was more in the \$20-to-\$30 range.



six retail banners into a single, powerful brand: easyhome. The introduction of easyhome is a

major step in the company's development, marking the beginning of its transition from a local,

## A giant store owner with a big heart

**T**he owner of Rental Giant has a big heart. Kyle Smith recently donated a refrigerator to a customer in need—and plans now to donate a refrigerator and stove to qualified groups and organizations each month.

Palm Beach, FL, resident Delores Marshall had been without a refrigerator for two months. She told the *Palm Beach Post*: "It worked only on one side, the freezer side." By freezing some things, like her milk and juice, she could get by. With her eggs and other perishables, she simply tried to use them before they spoiled.

But with five young children in the house, Marshall needed another solution. She wanted a working refrigerator, but money was tight.

When Smith heard about Marshall's

dilemma, he promptly delivered a new GE refrigerator to her house. Marshall was one of Smith's first customers when the store opened four months ago. She rented a bedroom set and visited the store weekly to make her payments.

Over time, Smith got to know Marshall and her family. She lived near Smith's Rental Giant store.

"The refrigerators are probably the one thing everybody needs," Smith told the *Palm Beach Post*.

Marshall says she was overwhelmed by the kind gesture. "I'm blessed," she says. "Thank Kyle for being such a good friend."

Smith worked in the rent-to-own business at a large chain for four years before opening his own store in November 2002 and has been an APRO member since his store opened.



fragmented business to a national brand.

"The change to easy-home is more than a name and a new look," says David Ingram, president and CEO of RTO Enterprises. "It is a promise to customers that reflects our understanding of their needs. We are committed to surpassing their expectations by giving them a better shopping environment, better product selection and better-trained staff who can help our customers to an improved rental experience.

"We are confident that the strategy behind easy-home will enhance shareholder value as it positions RTO [Enterprises] to significantly grow its business, capitalizing on the underpenetration of the Canadian rent-to-own industry," says Ingram.

The easyhome re-branding is the largest and most visible of several initiatives that have been implemented since RTO Enterprises' new management team was put in place two years ago. In two years, the company has improved its performance from a pre-tax loss of \$9.1 million in fiscal 2000, to a pre-tax profit of \$2.7 million for the nine months ended September 30, 2002.

As part of the re-branding initiative, the company will transform the physical appearance of all 136 stores with a

New ideas are growing here all the time



Established 1983

America's largest rental industry buying group

[www.tribgroup.com](http://www.tribgroup.com)

We're always thinking of new ways to save our members money. TRIB Group negotiates volume discounts with the top vendors, so our members save money on purchases. Our vendors also offer rebate programs, as an incentive to purchase their product lines; these rebates are awarded directly to the member at year's end. TRIB Group offers purchasing power, even to the smallest rental purchase dealers. Whether you have one location or one hundred, the bottom line is profitability. At least, that's OUR bottom line.

3180 Presidential Drive Suite F Atlanta, Georgia 30340  
phone 770-451-4302 24 hour fax line 770-451-4312



AN ASSOCIATE MEMBER SINCE 1983

## AFFORDABLE SOLUTIONS

### COMPLETE POINT-OF-SALE SOFTWARE FOR RENTAL AND RETAIL STORES ONLY



**\$899.00**

OR LEASE FOR \$75 A MONTH

#### RTO PRO INCLUDES:

- Complete inventory, including depreciation
- Retail sales ✕ Complete rental
- Collection and overdue reports and on-screen account Management ✕ Billing ✕ Airtime accounts
- Contract printing ✕ Cash-advance transactions
- Data conversions from other software available

For Windows 95, 98, ME, NT, 2000 and XP—single and network versions

**HOME OFFICE NOW AVAILABLE!**

**FREE DEMO AVAILABLE. CALL [800] 351-6299, OR VISIT OUR WEB SITE AT [WWW.RTOPRO.COM](http://WWW.RTOPRO.COM) FOR MORE INFORMATION AND TO DOWNLOAD THE DEMO.**

**FUTUREWARE ENTERPRISES INC.**

5026 Gall Blvd., Zephyrhills, Florida 33541

APRO Associate Member since 2000

# People know Pueblo for its...



**Snazzy Web Site?**  
([www.pueblo.gsa.gov](http://www.pueblo.gsa.gov))



**Cool Consumer Information Catalog?**



**Easy-To-Remember Phone Number?**  
(1-888-8 PUEBLO)



**Famous Hot Salsa?**

It's not just the salsa. In Pueblo, the free information is also hot. You can get it by dipping into the Consumer Information Center web site, [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov). Or calling toll-free 1-888-8 PUEBLO (1-888-878-3256) to order the free Catalog. Either way, you can spice up your life with ready-to-use government information on topics like investing for retirement, getting federal benefits, raising healthy children and buying surplus government property.

So remember, if you want information, mild, chunky or otherwise, Pueblo is all you need to know. Sorry, salsa not available through the Consumer Information Catalog or web site.



A public service of this publication and the Consumer Information Center of the U.S. General Services Administration.

## NEWS BREAK

combination of remodeling and upgrading, new fixtures and interior signage. Stores will be brighter, with more modern fixtures that are designed to better showcase technology products.

The conversion program began January 24, with all stores expected to be completed by May 3, 2003.

RTO Enterprises is Canada's largest rental-purchase company and the fourth largest in North America. The company has operated under the names First Choice Rent to Own, Louer Pour Acheter, North American TV & Appliance Rental, Rentown and RTO Centers.

by the state legislature to provide low-income parents the opportunity to send their children to the public or private school of their choice.

Since January 2002, Florida scholarship funding organizations like FloridaChild have received more than 40,000 applications from low-income children seeking a scholarship. To date, 16,000 children have been awarded transportation and tuition grants.

"We are all for programs that benefit children and especially when it can impact our customers and their families," says Rent-A-Center Chairman and CEO Mark Speese. "Florida's Tax Credit for Scholarships Program gives Rent-A-Center a great way to accomplish this and gives children a better chance for success in school."

"Low-income families

## Rent-A-Center donates to scholarship program

Rent-A-Center announced its participation in the Florida Tax Credit for Scholarships Program by donating \$25,000 to FloridaChild in Miami, one of several scholarship funding organizations in Florida. The program was created in 2001



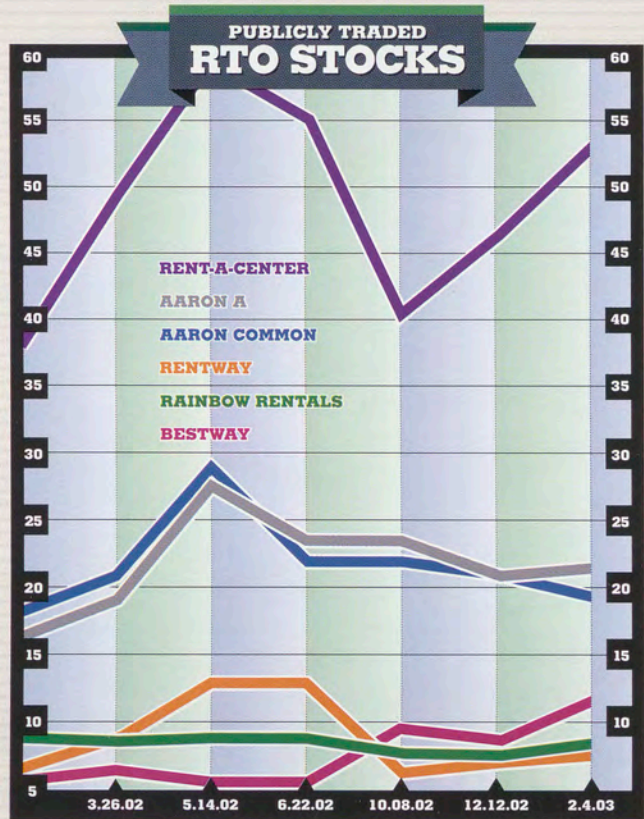
will benefit 100 percent from Rent-A-Center's generosity," says M. Tina Dupree, director of FloridaChild. "It's a win-win situation because families get to choose where their children will be educated, the company has an opportunity to give back to the community, and Florida wins because children will be getting a quality education."

FloridaChild is the latest child-based program supported by Rent-A-Center. The company has distributed flyers and displayed photos of missing children in its stores for

The National Center for Missing and Exploited Children and has assisted the Kid Care program by preparing more than 10,000 Kid Care Identification booklets at stores in Maryland, Minnesota, New Jersey, New York, South Carolina, Virginia, Washington, D.C. and Wisconsin.

Rent-A-Center Inc., headquartered in Plano, TX, operates more than 2,400 company-owned stores nationwide and in Puerto Rico.

For more information about FloridaChild, visit [www.floridachild.org](http://www.floridachild.org).



**SPENDING CONTROLS  
PURCHASING CONSOLIDATION  
STORE OPENING PACKAGES**

**APRO**  
Associate Member Since 1986

Coast-to-Coast  
**ONE STOP SHOP**

**TRIB GROUP**  
Approved Vendor  
OWNER MEMBER

APPLIANCES • ELECTRONICS • CHEMICALS • FURNITURE <sup>®</sup>

**RES**

**ACCESSORIES**

JEWELRY • WAREHOUSE • PROMOTIONAL • FORMS

- Over 15 years experience serving the Rental Purchase Industry
- More than 2000 Available Products
- Eliminate Multiple Suppliers
- Customized Corporate Programs

**ORDER HOTLINE  
1.800.444.7304**

**FAX: 1.800.444.7312  
[www.resacc.com](http://www.resacc.com)**

**I**t is with honor that I say thank you for allowing me to serve as president of this wonderful trade association. The heritage and history of this position has been one of great strides and tremendous successes. As an Association, we have gained national recognition like no other. We could not have made these gains without a goal. That goal is to secure federal legislation, which will define who we are and disclose to the consumer the value of and rights they have in this transaction.

As of this writing, I am on my way to Washington, D.C., with APRO members Chris Korst

## Capitol investments

and Mamie Harper and APRO Government Affairs Director Ron Waters to meet with our lobbying group to participate in the swearing-in activities for the 108th Congress. While we are there, we will be visiting with key legislators to get our bills submitted as promptly as possible. We want to be at the top of everyone's agenda.

In our December strategic planning session, involving the people mentioned above as well as past President Gary McDougal, we made aggressive decisions on how to organize our efforts. "Be prepared—our time is at hand" is our call to action. We will be calling on the APRO membership to contact their congressmen to support our legislation. We can't wait until the legislative conference in May. The groundwork has been laid these past years and now is the time to bring our issue to the forefront, to a vote, to passage.



**By GARY ROMINE**  
APRO's President

You'll be proud to know your legislative team is aggressive and is diligently working to secure this legislation. We even made a trip to D.C. to hold a press luncheon as a proactive step to tell our story. Those involved in that trip included APRO members Chris Korst and Shannon Strunk, APRO Public Affairs Director Richard May and me.

APRO also hosted a luncheon for the House Banking Committee staff to thank them for their hard work, participation and support. We were

also honored to participate and be a sponsor in Congressman James Clyburn's inauguration where we were able to meet and greet many senior political officials. Clyburn is now fourth in line in the Democratic Party and is a close ally with APRO member James Byrd.

We are happy with the Republican majority on the Senate side, featuring newly appointed Banking Committee Chairman Richard Shelby, who has been a former sponsor of the industry's Senate legislation. To have the chairman of your committee of jurisdiction as a former sponsor is very fortunate. Along with the exuberant Democratic sponsor Mary Landrieu, our legislation has great bi-partisan support in the Senate. All of these elements may change our focus and energy on the Senate side where, in the past, we have run into some hurdles.

There is excitement in the air! I believe we are on the verge of closing this deal. Again, I thank the APRO staff for being the common thread through all of this. I also would like to thank the dealers for being supportive in their calls and contacts with legislators. Together we have made an impact and a difference. ■

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

"In our strategic planning session, we made aggressive decisions on how to organize our efforts. 'Be prepared—our time is at hand' is our call to action."



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

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

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

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

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

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

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

# truce

**T**he squeaky wheel gets the grease. This is one of the oldest axioms in American government. To achieve our industry's long-sought-after goal of federal RTO legislation, it is imperative that everyone in our industry "squeak" as loud as possible.

Even with the Republican sweep this past November, we must intensify our contacts with our elected officials. Many of you actively participated with your time and check books to ensure that members of our new Congress are at least familiar with our issues.

However, just because the Republicans—typically the national party most friendly to the concerns of business men and women—have increased their hold

## We the people

on both the U.S. House and Senate, as well as the executive branch, we can't assume that our issue will be a priority. Our strategy of bi-partisan support is still a solid one and we must not forget that there are many Democrats who know and support our efforts.

Rent-to-own has lost its most powerful supporter in Congress, Dick Armey (R-Tex.), who chose not to run for reelection. We will miss him. He championed rent-to-own in Congress because he felt our mission was just and good for the country. In my 30-plus years as an active participant in American politics, I can say that I have seldom interacted with a more honest and honorable politician than Armey. Everything he did in his career was done out of a great belief in the



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

American political process and that government and politics can truly be an honorable endeavor. America needs more people like Armey who serve in an unselfish manner, who act on deep-seated political beliefs and who give to the country their time and efforts to better America.

I deeply believe there are many who serve unselfishly, in both the Republican and Democratic parties. I believe that politics is a very honorable profession. I only wish more Americans believed likewise. Since the days of Richard Nixon and Watergate, I have seen the American press—with an increasing focus on "gotcha!" re-

porting—help destroy the respect American citizens have for our government and the people who serve as public servants. We have a government and a process that is by and for the people. If you think otherwise, try living in a country like Iraq!

Our government and our elected leaders are a reflection of "we the people." Our responsibility as a free citizenry in a free country is to fully participate in the process.

As we gear up this year to push hard for legislation that will protect our industry and serve our customers well, let us remember our obligation to our country—full participation! How many Iraqi citizens would like to have that opportunity? ■

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

.....  
 "As we gear up this year to push hard for legislation that will protect our industry and serve our customers well, let us remember our obligation to our country—full participation!"

# Get Your Business On The Fast Track To Success with Software From RSSS!

RSSS has offered its customers and the Rent To Own Industry flexible, dependable software and support since 1979. RSSS offers you the ability to print your rental agreements and other important forms directly from a laser printer - perfect everytime! RSSS also gives you the ability to automatically fax purchase orders to your vendors. RSSS can connect your multiple stores to your home office over the Internet, giving you real time combined data from the stores without expensive telephone bills. All this with reliable, proven 24/7 support, at no additional charge. RSSS can help you along your way to the fast track of success.



457 Robert Drive  
Corpus Christi, Texas 78412  
(361)993-1790  
Fax (361)993-1731  
[www.rsss.com](http://www.rsss.com)  
[sales@rsss.com](mailto:sales@rsss.com)

**APRO** Associate Member since 1986

## Interfaced Software Modules Include:

- Rental Purchase
- Retail Point of Sale
- Installment Sales
- Home Office / Back Office
- Inventory Control
- Accounts Receivable
- Bar Coding
- On-Screen Collections
- Interfaced Accounting
- Comprehensive Buyer's Reports
- Accurate Depreciation Tracking
- Purchase Order

**T**here are some spectacularly successful rental stores out there today. They are big, bright, clean, busy and regularly gross six figures in revenue—month-in, month-out. These stores are a tribute to the entrepreneurial spirit and the right combination of management science, marketing savvy, good locations and all of the things that merge in creating a successful business.

Behind each of these rental superstores is a bright, energetic, hardworking and ambitious store manager. It's a good bet that this manager has been at the store for at least five years and is

ards that await those blinded by pride and accomplishment. Truly great managers open their minds to what's going on in the world around them. They are open to change. They are still learning.

A quick example is product knowledge. Store managers, like everybody else, need to stay abreast of the newest features and benefits available today in all the exciting new electronics being rolled out. Such knowledge is critical in keeping up with the technology side of their industry and with the questions customers will be asking. A

true superstar absorbs this information not for his or her own sake, but because it helps the customer and that helps sales and sales help the

company. The real superstar knows that everything on the showroom floor should work like it is designed to, and everybody on the payroll should be able to demonstrate it and sell its features. (Test question: are you still using the cross-reference directory to find people or are you using the Internet?).

When you look around and determine that you are the very best at what you do, it can be hard to listen to anyone who wants to tell you about your business. You may not have invented rent-to-own, but you sure as hell have perfected it at the store level! You know that if APRO ever sponsors the rent-to-own Olympics, you will definitely be taking home the gold.

If too much of this sounds an awful lot like you, there's still time. None of us is so good that we don't need to listen and any of us can learn. The best of the best know this. They practice the kind of humility which, even amid astounding successes, keeps us listening and learning. ■

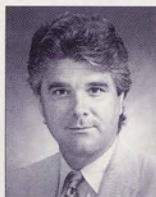
*Ed Winn's e-mail address is [edwinn@e-bylaw.com](mailto:edwinn@e-bylaw.com).*

## Blinded by accomplishments

justifiably proud of what he or she has created and is now running at high profit.

Everyone in the business will readily acknowledge that growing and managing one of these stores requires considerable talent. The managers who apply that talent day after day have every right to feel good.

But for some, there is danger lurking in those enemies of continuing success: arrogance and complacency. The two often go hand-in-hand and make a deadly combination that stifles future growth—and even the development of other new managers. The greatest risk for these rent-to-own superstars is not having a losing month, but rather gaining the feeling that they now know everything there is to know about rent-to-own.

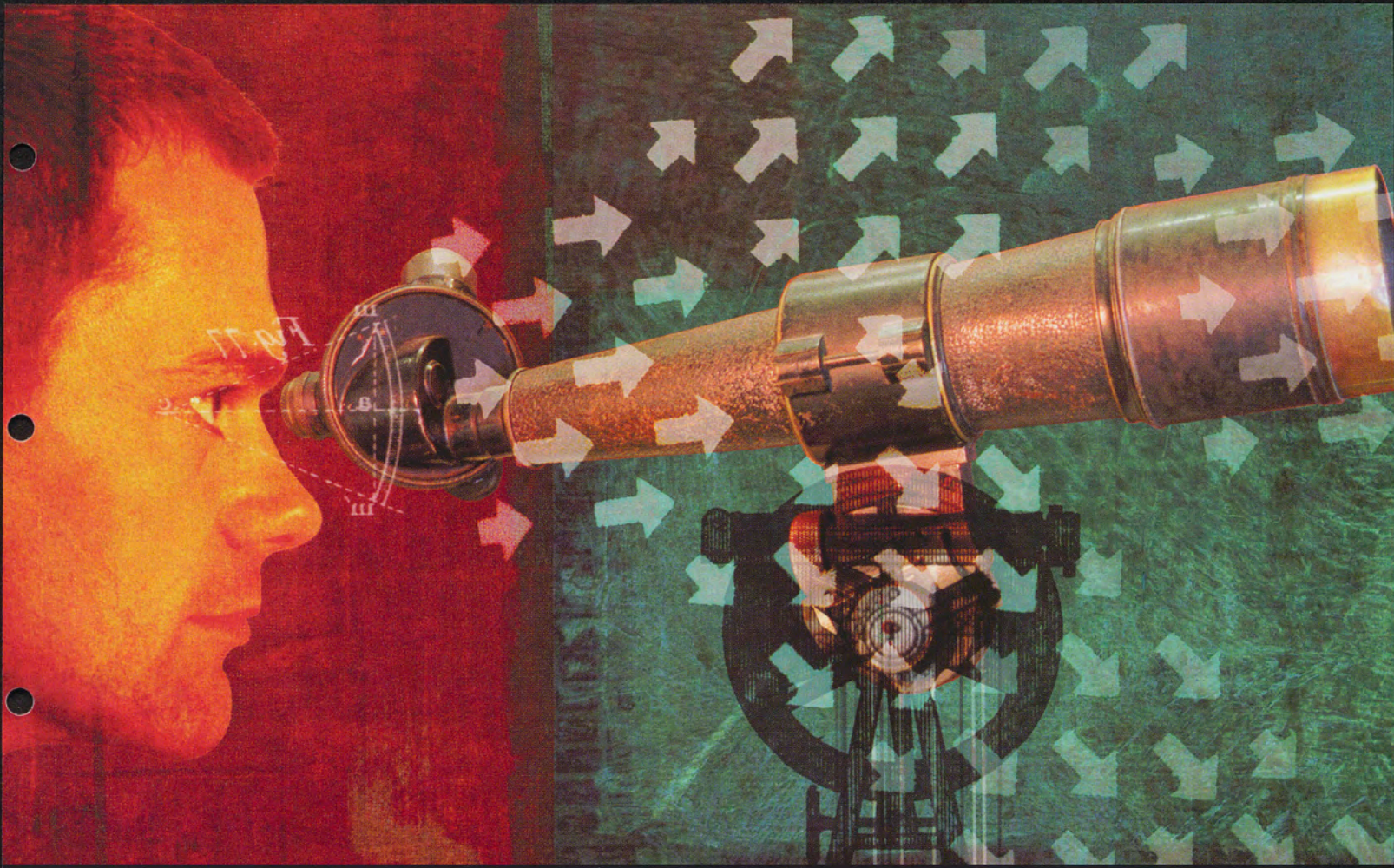


**By ED WINN III**  
APRO's General Counsel

They know the customers, the local neighborhoods, all the games that are played in rental stores, the employees, the products, the store systems and especially the daily rhythms of the store, its flow.

Some superstar managers pride themselves on the ability to see trouble coming and head it off. They don't miss much at all; they sit proudly at the head of the table with comfort and confidence, secure in the knowledge that they are at the top of their game.

What separates the near-great store managers from the truly great? The key difference is in their level of awareness, their knowledge of all the haz-

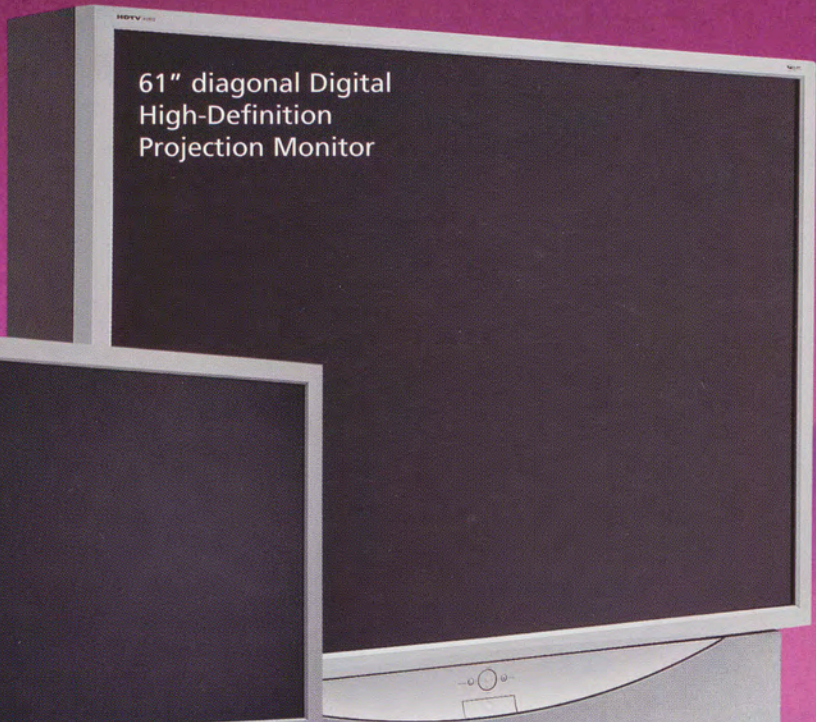


# Get to the Point

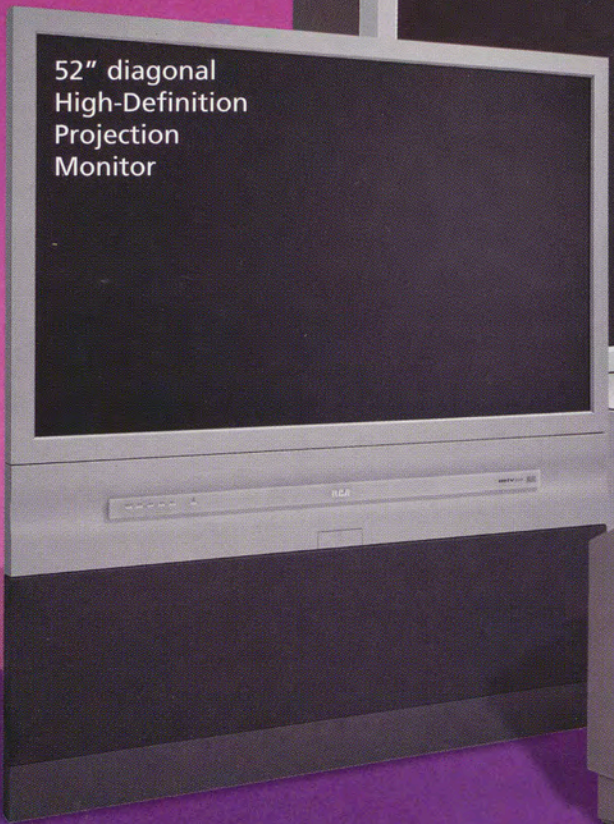
The RENTAL VIEWPOINT, that is—APRO's new online e-newsletter, delivered to your inbox every two weeks. Each transmission of RENTAL VIEWPOINT is filled with the latest news, information and events of interest to the rental-purchase industry. And it's free. To receive RENTAL VIEWPOINT, simply send an e-mail with your name, company name, e-mail address and telephone number to [lhill@apro-rto.com](mailto:lhill@apro-rto.com).

**RENTAL**  
**Viewpoint**  
ONLINE >>>

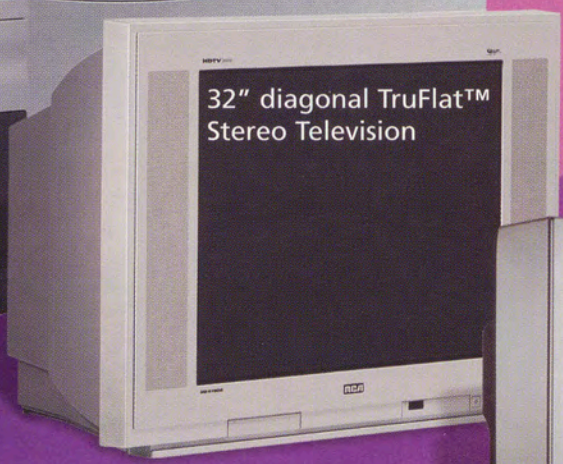
# CAT




61" diagonal Digital  
High-Definition  
Projection Monitor




52" diagonal  
High-Definition  
Projection  
Monitor




32" diagonal TruFlat™  
Stereo Television




20" diagonal  
Stereo Tele



5-CD Changer with  
MP3 Playback



10-Watt Portable  
CD Player with  
MP3 Playback



5-CD Audio System

© 2002 Thomson multimedia Inc.

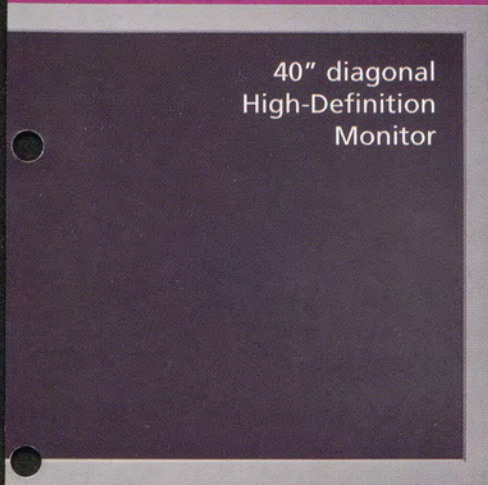
6-Piece pre-paid policy not applicable for distributor served accounts.

Specifications subject to change without notice.

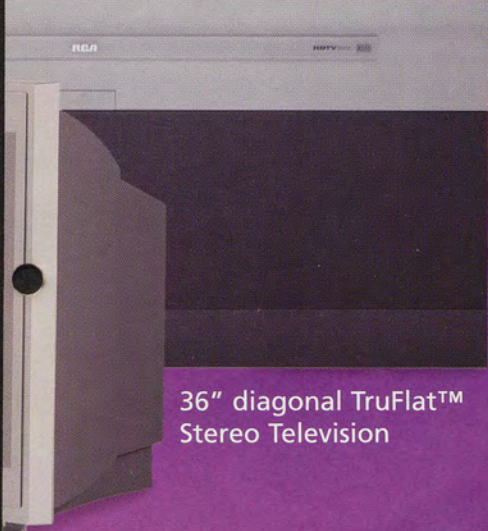
Dolby Digital is a registered trademark of Dolby Laboratories Licensing Corp.

# CH THE SILVER RUSH

40" diagonal  
High-Definition  
Monitor



36" diagonal TruFlat™  
Stereo Television



4-Head Hi-Fi  
Stereo VCR



650-Watt Home Theatre System



APRO Charter Associate Member

For more information contact:  
**Timothy Shannon** National Sales Manager-Special Markets  
800.217.3935 voice 800.688.1115 fax [shannont@tce.com](mailto:shannont@tce.com)

**RCA**

Changing Entertainment. Again.  
[www.rca.com](http://www.rca.com)





JANKI

# Capitalizing on Your Strengths

BY BRIAN TRACY

**H**ighly successful people are extremely self-reliant. They accept complete responsibility for themselves and everything that happens to them. They look to themselves as the source of their successes and as the main cause of their problems and difficulties. When things aren't moving along as fast as they want, they ask themselves, "What is it in me that is causing this problem?" They refuse to make excuses or to blame people. Instead, they look for ways to overcome obstacles and to make progress.



otally self-responsible people look upon themselves as self-employed. They see themselves as the president of their own personal services corporation. They realize that no matter who signs their paycheck, in the final analysis, they work for themselves. Because they have this attitude of self-employment, they take a strategic approach to their work.

The essential element in strategic planning for a corporation or a business entity is the concept of "return on equity." All business planning is aimed at organizing and reorganizing the business resources in such a way as to increase the financial returns to the business owners. It is to

increase the quantity of output relative to the quantity of input. It is to focus on areas of high profitability and return and, simultaneously, to withdraw resources from areas of low profitability and return. Companies that do this effectively in a rapidly changing environment are the ones that survive and prosper. Companies that fail to do this form of strategic analysis are those that fall behind and often disappear.

## INCREASE YOUR RETURN ON ENERGY

To achieve everything you are capable of achieving as a person, you also must become a skilled strategic planner with regard to your life and work. But instead of aiming to increase your return on equity, your goal is to increase your return on energy.

Most people in America start off with little more than their ability to work. More than 80 percent of the millionaires in America started with nothing. Most people have been broke, or nearly broke, several times during their young-adult years. But the ones who eventually get ahead are those who do certain things in certain ways, and those actions set them apart from the masses. Perhaps the most important thing they do, consciously or unconsciously, is to look at themselves strategically, thinking about how they can better use themselves in the marketplace, how they can best capitalize on their strengths and abilities to increase their returns to themselves and their families.

Your most valuable financial asset is your ability to earn money. Properly applied to the marketplace, it's like a pump. By exploiting your earning ability, you can pump tens of thousands of dollars a year into your pocket. All your knowledge, education, skills and experience contribute toward your earning ability—your ability to get results for which someone will pay good money.

## WHAT'S YOUR MARKETING SKILL?

One of the greatest responsibilities in life is to identify, develop and maintain an important marketable skill. It is to become very good at doing something for which there is a strong market demand. In corporate strategy, we call this the development of a "competitive advantage." For a company, a competitive advantage is defined as an area of excellence in producing a product or service that gives the company a distinct edge over its competition.

In capitalizing on your strengths, as the president of your own personal services corporation, you also must have a clear competitive advantage. You must do something that makes you different from and better than your competitors. Your ability to identify and develop this competitive advantage is the most important thing you do in the world of work. It's the key to maintaining your earning ability and the foundation of your financial success. Without it, you're simply a pawn in a rapidly changing environment. But with a distinct competitive advantage, based on your strengths and abilities, you can write your own ticket. You can take charge of your own life. You can always get a job. And the more distinct your competitive advantage, the more money you can earn and the more places in which you can earn it.

There are four keys to the strategic marketing of yourself and your services. These are applicable to huge companies such as General Motors, to candidates running for election and to individuals who want to accomplish the very most in the very shortest time.

## ONE SPECIALIZATION

No one can be all things to all people. A "jack-of-all-trades" also is a "master of none." Specialization is the key. Men and women who are successful have a series of general skills, but they also have one or two areas where they have developed the ability to perform in an outstanding manner.

As you determine your area of specialization, put your current job aside for the moment and take the time to look deeply into yourself. Analyze yourself from every point of view. Rise above yourself and look at your lifetime of activities and accomplishments in determining what your area of specialization could be or should be.

You might find that you are already capitalizing on your strengths and your current work might be ideally suited to your likes and dislikes, to your temperament and your personality. Nevertheless, you owe it to yourself to be continually expanding the scope of your vision and looking toward the future to see where you might want to be going in the months and years ahead. Remember, the best way to predict the future is to create it. Therefore, your main job is to decide which of your talents you're going to exploit and develop to their highest and best possible use right now.

So what is your area of excellence? What are you especially good at right now? If things continue as they are, what are you likely to be good at in one or two or even five years from now? Is this a marketable skill with a growing demand or is your field changing in such a way that you are going to have to change as well if you want to keep up with it? Looking into the future, what could be your area of excellence if you were to go to work on yourself and your abilities? What should be your area of excellence if you want to rise to the top of your field, make an

their work makes them happy, and the happier they are, the more enthusiastically they do it, and the better they do it as well.

## two: differentiation

**Y**ou must decide what you're going to do to be not only different, but also better than your competitors in the field. Remember, you have to be good in only one specific area to move ahead of the pack. And you must decide what that area should be.

## three: segmentation

**Y**ou have to look at the marketplace and determine where you can best apply yourself with your unique talents and abilities, to give yourself the highest possible return on energy expended. What customers, companies or markets can best utilize your special talents and offer you the most in terms of financial rewards and future opportunities?

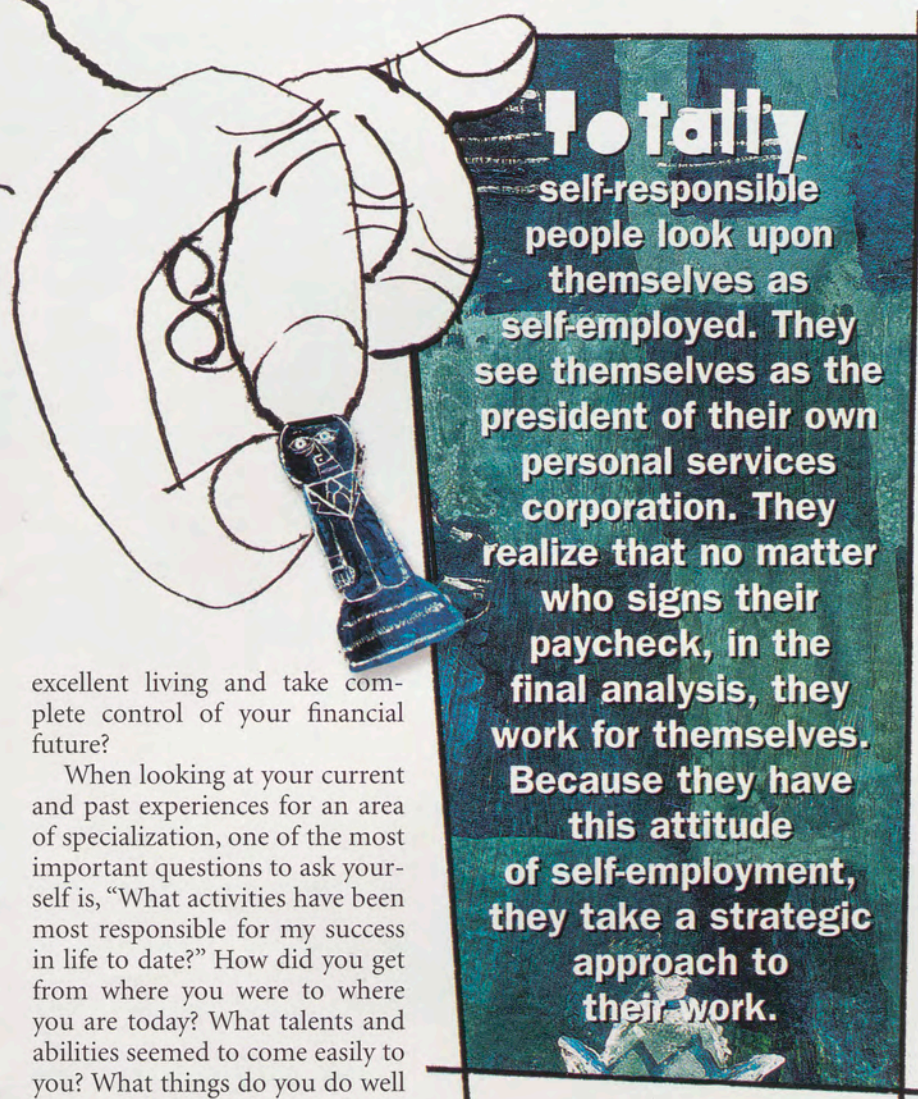
## four: concentration

**O**nce you have decided the area in which you are going to specialize, how you are going to differentiate yourself and where in the marketplace you can best apply your strengths, your final job is to concentrate all of your energy on becoming excellent there. The marketplace pays extraordinary rewards only for extraordinary performance.

In the final analysis, everything that you have done up to now is simply the groundwork for becoming outstanding in your chosen field. When you become very good at doing what people need, you

begin moving rapidly into the top ranks of working people everywhere. ■

*Brian Tracy addresses more than 250,000 men and women each year on the subjects of management, leadership and sales effectiveness. He has produced more than 300 audio/video programs and has written 26 books, including his just-released books Create Your Own Future and Victory. Contact Tracy at 858/ 481-2977 or visit [www.briantracy.com/](http://www.briantracy.com/).*



**Totally self-responsible people look upon themselves as self-employed. They see themselves as the president of their own personal services corporation. They realize that no matter who signs their paycheck, in the final analysis, they work for themselves. Because they have this attitude of self-employment, they take a strategic approach to their work.**

excellent living and take complete control of your financial future?

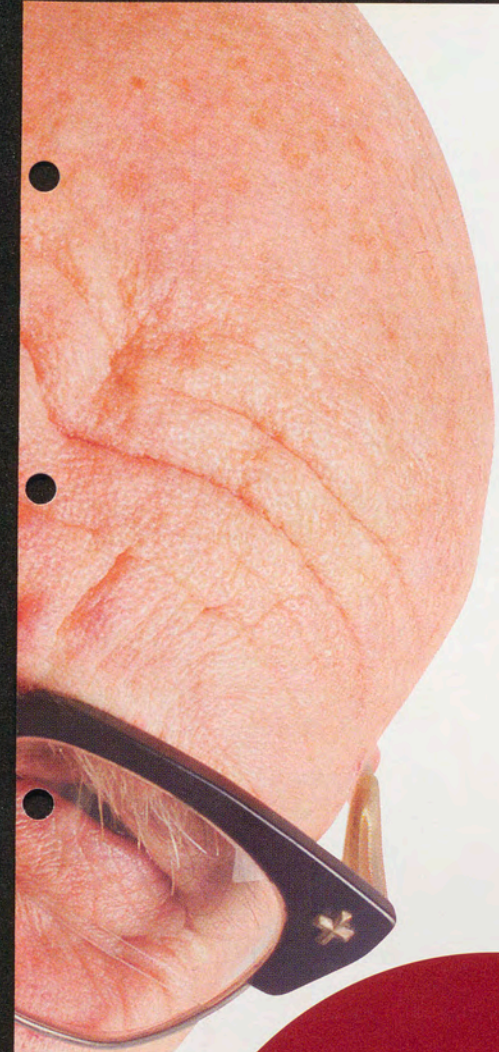
When looking at your current and past experiences for an area of specialization, one of the most important questions to ask yourself is, "What activities have been most responsible for my success in life to date?" How did you get from where you were to where you are today? What talents and abilities seemed to come easily to you? What things do you do well that seem to be difficult for most other people? What things do you most enjoy doing? What things do you find most intrinsically motivating? What things make you happy when you are doing them?

As you capitalize on your strengths, your level of interest, excitement and enthusiasm about the particular job or activity is a key factor. You'll always do best and make the most money in a field that you really enjoy. It will be an area that you like to think about and talk about and read about and learn about. Successful people love what they do and can hardly wait to get to it each day. Doing



I AM RENTAL-  
PURCHASE

A FOOLISH!



**You tell your customers, the Congress and the press that you are in the rental business—not retail. But what are you telling the tax man?**

**R**ental dealers are in business to make money and they have selected the rental-purchase industry as the best means toward that end. They have chosen to offer a unique transaction to a niche market instead of, say, opening a furniture or electronics retail store aimed at the general population. It may not be the case any more that the rental-purchase business is less competitive than retail, but it is still true that the large service component associated with rental-purchase makes the transaction less price sensitive than the retail buying and selling of what have nearly become commodities, e.g. certain categories of electronics, where the market is driven entirely by price.

**By Ed Winn III**

I AM **RETAIL**

**INCONSISTENCY**

IF YOU ASK RENTAL DEALERS WHAT BUSINESS THEY ARE IN, most will tell you that they are in the “rental” business, the “rent-to-own” business or the “rental-purchase” business. If you ask them whether they are in the retail sales business, most will say “no”—unless, of course, they are also in that business as an adjunct to the rental business.

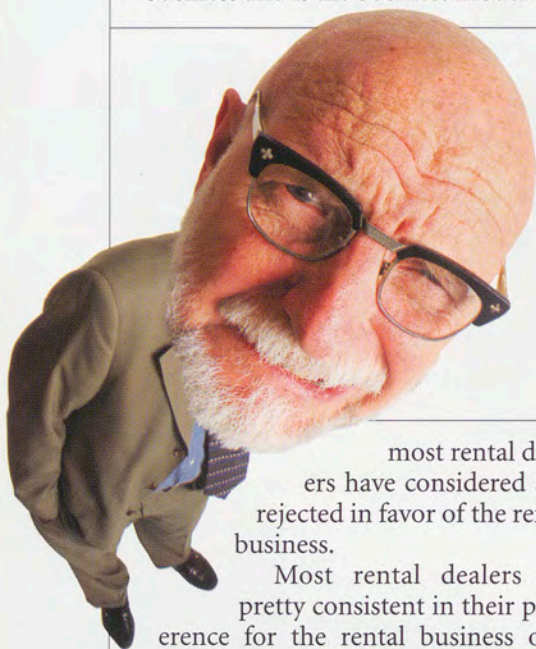
If you ask them whether they want to be in the retail sales business, most will answer “no” and really mean it. They do not want to compete with Wal-Mart and have to sell DVD players for \$88. Retail selling of electronics and, to a lesser extent, furniture has become a high volume, low-margin business and is the business model that

this tax, but merchandise held for rental is not. Thus, Hertz, Avis and Blockbuster must pay the tax on their cars and tapes and DVDs; car dealers and Sears and Wal-Mart do not have to pay the tax on the items they carry.

From time to time, rental dealers—ever alert for the chance to increase profits—seek to slip the bonds of

and got reprimanded by the judge. The tax court judge was fairly scathing in his criticism of the rental dealer for talking out of both sides of his mouth about what business he was running [see *W.H. Paige & Co. vs. State Board of Tax Commissioners*, 711 N.E.2d 552 (1999)]. In order to appeal the assessment rendered on his merchandise out on rent in the field, the rental dealer had to argue that “notwithstanding the language in the rent-to-own lease stating that Paige is the holder of legal title of the musical instruments...Paige is not the owner of the musical instruments for the purposes of the personal property tax.”

Elsewhere in the opinion, the court notes that, “Paige maintains that the lessee’s ability to terminate the lease prior to the completion of the lease



***From time to time, rental dealers—ever alert for the chance to increase profits—seek to slip the bonds of rental-purchase consistency and argue with the tax man that they are not really in the rental business after all and, instead, are selling their merchandise and should not have to pay this personal property tax. Consistency be damned.***

most rental dealers have considered and rejected in favor of the rental business.

Most rental dealers are pretty consistent in their preference for the rental business over retail sales and, even if they did not live through the more harrowing days when the line between rental and retail was more blurred legally than it is today, most know the history of the industry’s struggle for recognition and clear separation of the rental business from retail sales.

There is, not surprisingly, a price to be paid for this choice as there is a price for most choices in life. One price for being in the rental business is the assessment of personal property tax on rental merchandise in a number of states. In these states, inventory held for resale is most often exempted from

rental-purchase consistency and argue with the tax man that they are not really in the rental business after all and, instead, are selling their merchandise and should not have to pay this personal property tax. This is not a position these dealers would want to take with customers, legal aid lawyers, legislators, the press—or anyone, really—but the tax man. And they would not want to make the argument with all tax men, really—just the county or other local personal property tax assessor. If they made this argument with the Internal Revenue Service, they would pay more tax, not less.

However, from time to time some rental dealers do make this argument, consistency be damned. It was made most recently by a musical instrument rental dealer in Indiana. The argument was ultimately unsuccessful, but not before the rental dealer went to court

term is irrelevant...[to the treatment of the transaction for tax purposes].” The court noted the vast body of case law holding that rental-purchase transactions are true leases as opposed to conditional sales with a retained security interest by the lessor and even acknowledged the few minority decisions where courts ruled in favor of consumers, usually on unusual facts. But the court went on to say, “However, the tug on the heartstrings (and the attractiveness of those [minority view] cases) is considerably less powerful in situations where a lessor is attempting to disclaim the language of a contract it drafted.”

This Indiana case is not the first such instance of rental dealer double talk. The same issue arose in Kansas a few years ago when several rental companies argued that their transactions were really conditional sales in order to

be exempted from the Kansas personal property tax. In brief after brief, in appeal after appeal, all the way to the state Supreme Court, attorneys for the rental companies crafted complex legal arguments for the propositions that the rental-purchase transactions under scrutiny were not what they purported to be by their own terms and were, instead, really conditional sales agreements. It is a wonder that legal aid lawyers did not take these briefs, reverse the names and use them in their several recharacterization lawsuits that were being litigated around the country during the early- to mid-1990s.

The Kansas case did catch the attention of the late Henry Gonzalez when he chaired the House Banking Committee and in 1993 held hearings on the rent-to-own industry:

"A 'rent-to-own' company is now arguing in a Kansas appellate court that it is in the 'sales' business in order to avoid paying state taxes on rental property. Drawing a distinction between the 'rent-to-rent' business and 'rent-to-own,' this dealer claims that 'when a customer contracts with a rent-to-own company, both parties anticipate that the customer may-and probably will-end up owning the merchandise.'"

It was Ralph Waldo Emerson in his essay *Self Reliance* who wrote that, "A foolish consistency is the hobgoblin of little minds, adored by little statesmen and philosophers and divines."

It may fairly be said that there are a few immutable truths in the universe—not many, perhaps, depending upon one's point of view, but a few. One of those truths for rental dealers is that they are really and truly in the rental business. One may wonder whether expecting consistency on an issue fundamental to the continuing viability of one's life work is foolish. Some things arguably demand consistency. For rental dealers, understanding the true nature of the business that they are in is one of those things, even if it costs them a few dollars to maintain that consistency. ■

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



## Tired of getting the runaround?

The buck stops at ACT.

*With our dedicated customer service,  
24 hour support and free parts replacement,  
you'll always have the computer support you need.*

**Give your customers the very best.  
1-888-615-5228**



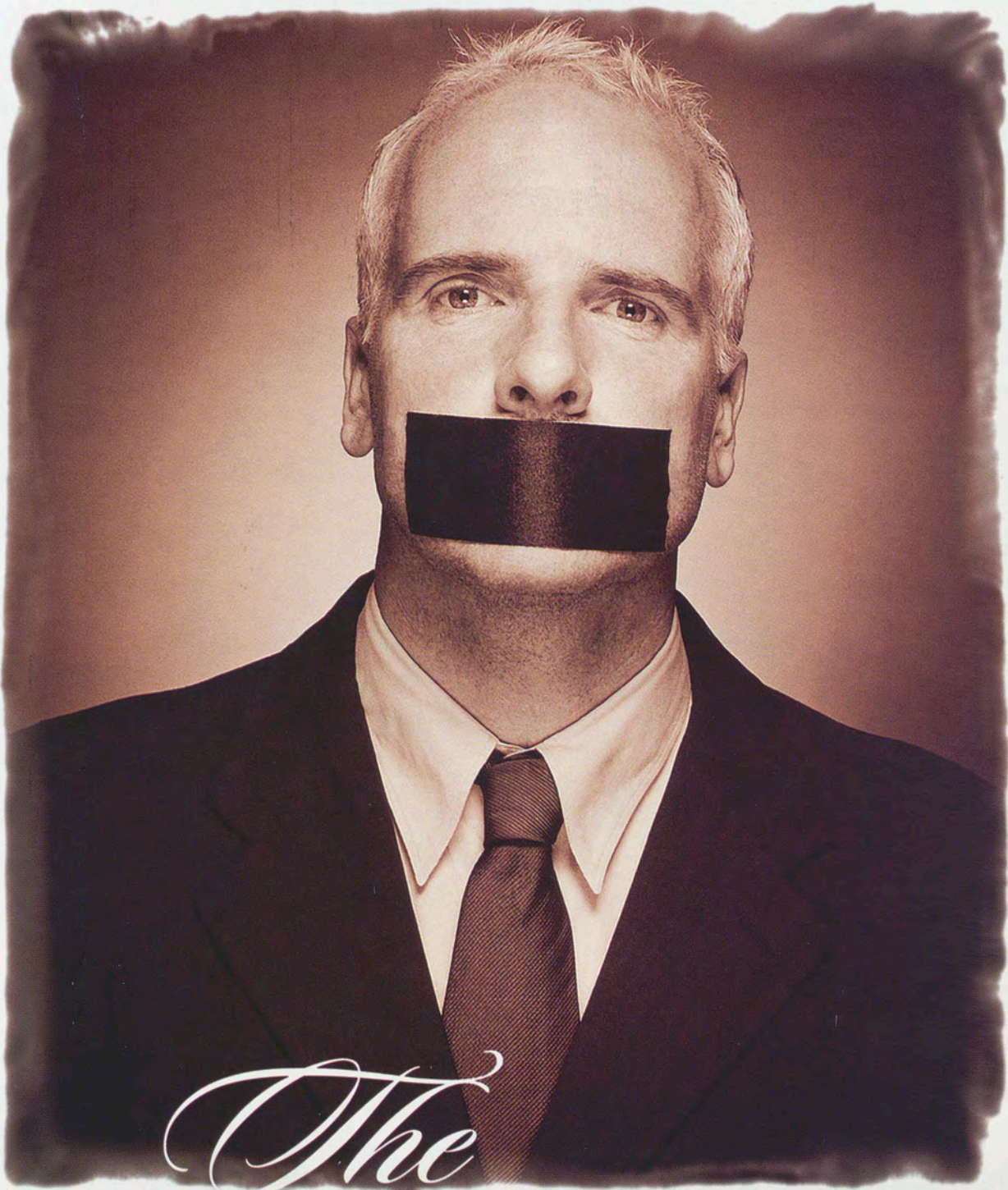
**Where finding the right product is just the beginning.**

*ACT is an authorized reseller of:*

**DELL™**

**hp**  
invent

**COMPAQ**




*The*  
**SILENT  
TREATMENT**




## HOW TO BRIDGE A COMMUNICATION GAP BETWEEN YOU AND YOUR EMPLOYEES

**I**N ANY COMPANY, COMMUNICATION BETWEEN MANAGERS and employees is a big issue. Employees want guidelines from their supervisors and management staff wants input from its team. And while most companies have little trouble filtering information down the layers, they do have challenges when it comes to filtering information up. That's because too many employees stay quiet about what they need, resulting in missed opportunities, delayed projects and failed initiatives.

*By Linda Keefe*



THE REASONS FOR SUCH A COMMUNICATION GAP ARE NUMEROUS, RANGING FROM THE EMPLOYEES' THINKING: "I DON'T WANT TO APPEAR INCOMPETENT" TO "WHO AM I TO OFFER IDEAS TO MANAGEMENT?" ADDITIONALLY, BECAUSE THEY KNOW THAT THE MANAGEMENT TEAM IS BUSY WITH LONG-TERM PLANNING AND STRATEGIC INITIATIVES, MANY EMPLOYEES DON'T WANT TO INTERRUPT WITH DETAILS OF THE DAY-TO-DAY ACTIVITIES. HOWEVER, WITHOUT THAT KNOWLEDGE, MANAGERS HAVE A DIFFICULT TIME GAUGING WHETHER THEY'RE LEADING THE COMPANY EFFECTIVELY.



Fortunately, there are steps you can take to get your employees to communicate better and to keep the company's progress on track. The key is to build a quality interaction between the employee group and the management team. When you break through the barriers and get employees and managers working together, you help everyone understand the tremendous effort it takes to advance the company's strategic vision and attain goals. Without support from every member in the group, your company's progress suffers and ultimately reduces long-term profits.

To instill confidence in your employees and encourage them to contribute, apply the four elements of SharedKnowledge—a process that can transform your entire organization into one that works with and for each other, not against one another. This unique combination of elements includes organizational communication, skills, motivation and empowerment. Below are ways to use these four vital components to get your employees to communicate their needs so they can help the company grow and prosper.

### 1. COMMUNICATE NEEDS

Communication is a two-way process and a shared responsibility. Employees have just as much responsibility for speaking up, for setting expectations and requirements and for communicating barriers and opportunities as does the management team. When you encourage your employees to communicate with the senior team, you're helping each group understand the other's job duties and what each reasonably can and cannot do given the budget and expectations.

Ask your employees to speak up and proactively tell the management team what they are struggling with and what managers can do to help. Reinforce the company's vision and state how the current objectives contribute to it. Then explain that you need the employees' input to make attaining the vision a reality. After all, if your organization wants to produce results that leave your customers and company

shareholders wowed, you have to know your responsibilities and what it will take to reach everyone's objectives.

### 2. SHARE INDUSTRY SKILLS AND KNOWLEDGE

While most people are knowledgeable about and skilled in their particular job duties, many managers are unaware of their employees' daily activities. Encourage your employees to educate you about their job specifics. Ask them to explain what goes into each successful project by listing all the actions and costs, including time costs.

Make it a proactive dialog where you and your employees discuss which ideas and actions have worked in the past. Go over survey results, client satisfaction ratings, safety metrics or any other factual data that would begin a discussion. Ask questions to get your employees to offer suggestions about the present situation. For example, you may say, "Last year we increased sales by 35 percent and we had a 15 percent increase in marketing resources. With only a 10 percent increase in marketing resources this year and a 5 percent staff reduction, what kind of results do you anticipate we'll get and what resources will you need to overcome any hurdles?"

As you listen to the feedback, offer trade-offs, such as: "If we allocate more marketing funds, can you increase sales by another 5 percent?" This will enable employees to see the impact on the bottom line and will prompt them to get involved in the decision process.

### 3. CREATE A MOTIVATION CYCLE

Your input plays a big part in motivating employees to communicate with you and reach goals. Make communicating with management easy. Some suggestions to consider include:

- Arranging a group conference call so employees can share their ideas about a particular project or strategic plan.

- Sending employees a personal thank you note for a job well done, complete with the management team's signatures.
- Setting a half day aside to conduct round table discussions with employees to address their concerns.
- Offering short, 10-minute one-on-one sessions between managers and employees to discuss employee issues.



*Make it a proactive dialog where you and your employees discuss which ideas and actions have worked in the past. Go over survey results, client satisfaction ratings, safety metrics or any other factual data that would begin a discussion. Ask questions to get your employees to offer suggestions about the present situation.*

- Having senior management sit with the employees during breaks or at lunch to discuss company issues.
- When the employees see you and other managers taking an interest in their responsibilities, they'll be excited to complete their tasks to the best of their ability. Additionally, the senior team's interest will show that each employee's contribution is integral to the company's strategic initiative. Employees will actively seek out new and creative ideas to advance the organization and

will share those ideas with you. The result will be a greater increase on the company's bottom line.

#### 4. ESTABLISH EMPOWERMENT EXPECTATIONS

Empowerment is about setting the expectations. You and your team need to have a common understanding documented. Like Ken Blanchard's *One Minute Manager*, write a one-minute goal and the requirements in 400 words or less (half a page). For example, you may say, "We want to increase our sales this year by 50 percent. In order to accomplish this, the team needs a \$\_\_\_ marketing budget, a monthly sales meeting with all employees and managers and an increase in staff by \_\_\_ percent."

Discuss the goals and parameters with everyone involved before you begin delegating tasks so that as a team you can make the needed tradeoffs to ensure a successful outcome. When everyone knows the specifics of what's required, you are empowered to create the desired results. Always remember that the entire interaction hinges upon communication, and the quality of the communication determines how empowered you and your team are.

#### RESULTS NOW

If you want to encourage your employees to communicate openly, you need to show why open communication from both sides is so vital to the company's success. Make it a shared responsibility for everyone to educate each other, express what they need, and show how specific duties affect the bottom

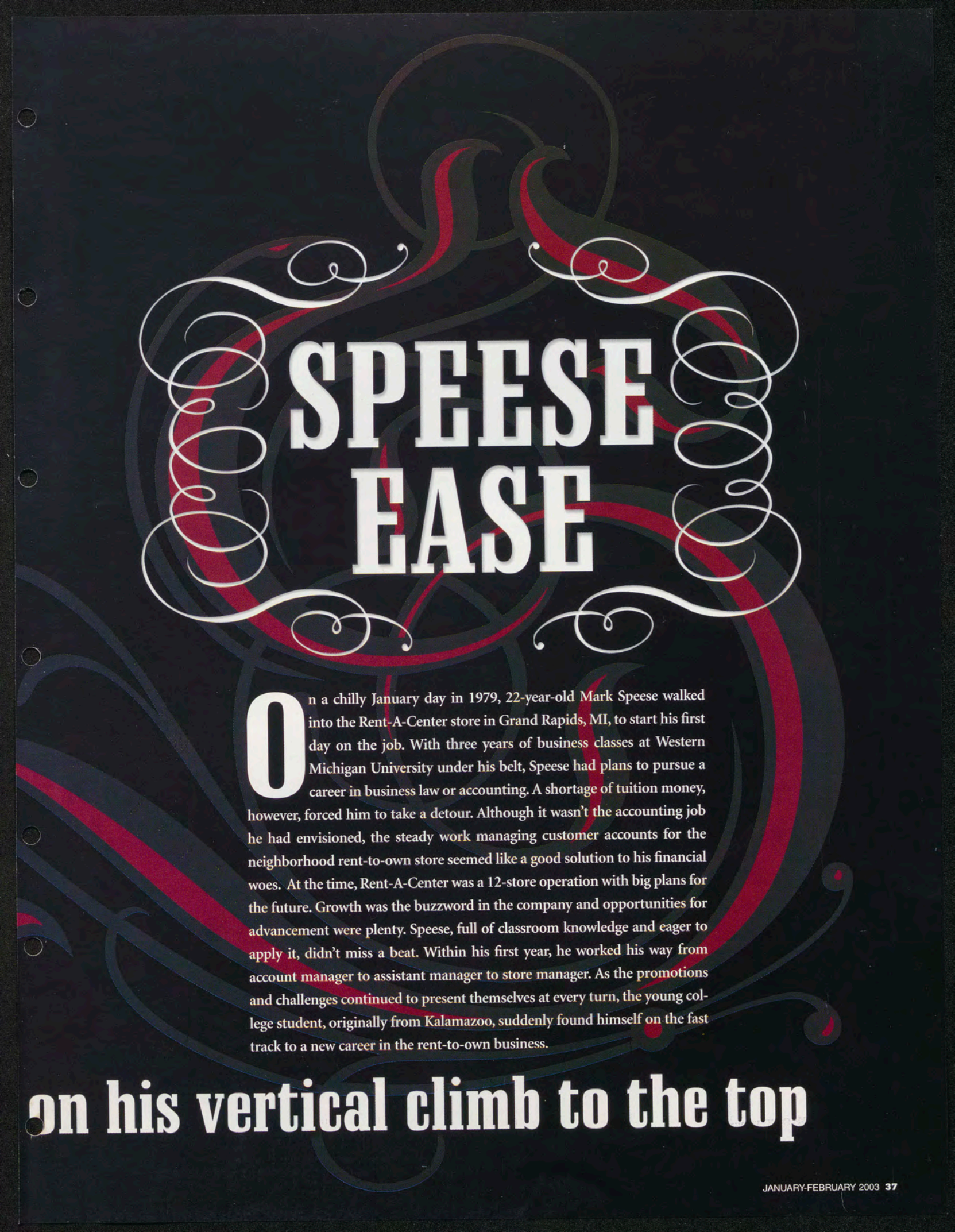
line. When you get everyone actively involved in the communication process, the more efficient your team will operate and the greater success you will all attain. ■

*Linda Keefe is CEO and co-founder of Shared Results International, a consulting and training firm. She conducts workshops and seminars on the SharedKnowledge concept, communications and using technology effectively for corporations, nonprofit organizations and private institutions. Contact her at 888/689-8077 or [www.sharedresults.com](http://www.sharedresults.com).*



AN APROFILE BY KATIE GARZA  PHOTOGRAPHS BY REX FLY

# Rent-A-Center's CEO reflects



# SPEESE EASE

**O**n a chilly January day in 1979, 22-year-old Mark Speese walked into the Rent-A-Center store in Grand Rapids, MI, to start his first day on the job. With three years of business classes at Western Michigan University under his belt, Speese had plans to pursue a career in business law or accounting. A shortage of tuition money, however, forced him to take a detour. Although it wasn't the accounting job he had envisioned, the steady work managing customer accounts for the neighborhood rent-to-own store seemed like a good solution to his financial woes. At the time, Rent-A-Center was a 12-store operation with big plans for the future. Growth was the buzzword in the company and opportunities for advancement were plenty. Speese, full of classroom knowledge and eager to apply it, didn't miss a beat. Within his first year, he worked his way from account manager to assistant manager to store manager. As the promotions and challenges continued to present themselves at every turn, the young college student, originally from Kalamazoo, suddenly found himself on the fast track to a new career in the rent-to-own business.

**on his vertical climb to the top**



fter eight years with Rent-A-Center, Speese decided to break out on his own. In 1987, with business partner Gene Heggstead, he founded Vista Rent to Own, based in New Jersey with additional store locations in California and Puerto Rico.

Two years later, in 1989, industry veteran Ernie Tally, then semi-retired from the rent-to-own business, decided to get back into the swing of things. He bought a majority interest in Vista and kept Speese on board as president and chief operating officer of the company's 25 stores. In 1993, Vista did its first acquisition, buying DEF Investments (dba Renters' Choice). Vista adopted the Renters' Choice name and took over its 80 store locations.

Under Tally and Speese's leadership, Renters' Choice went public in 1995 and grew larger with several more acquisitions. In 1998, with 700 stores in operation, Renters' Choice conducted its biggest acquisition, bringing all 2,000 Thorn Americas (dba Rent-A-Center) stores into the fold and adopting the Rent-A-Center name.

It was a full-circle journey for Speese. Nearly a quarter of a decade after venturing into the rent-to-own industry to earn cash for college, Speese once again faced his first employer—this time as the chairman and chief executive officer.

These days Speese spends much of his time at his office in Plano, TX, strategizing and planning for Rent-A-Center's future. The company, which boasts 2,400 stores, an additional 315 ColorTyme franchise subsidiaries and 13,000 employees, has come a long way in the past two decades. Yet, Speese, now 45 years old and married with three children, insists that Rent-A-Center and the rent-to-own industry as a whole are still in their infancy.

"There's an estimated 8,300 stores in the rent-to-own industry today," he says. "Some studies that we've done on market penetration show that there could be 15,000 rent-to-own locations, so there's plenty of growth for us or anyone else in the industry. Rent-A-Center's objective, as we've done in the past, is to stay at the forefront of it all.

"Our stated goal is to increase our store base 5 percent to 10 percent a year, which essentially means that we're going to add 100 to 250 stores a year," Speese says,

noting that the new locations will be "a mix of new store openings and acquisitions."

Yet growth isn't Speese's only focus and is quick to point this out. If there's one truth he has learned as he has climbed the rent-to-own corporate ladder, he says, it's that successful growth is impossible without the right people in place to sustain it.

"We're in the people business," Speese says. "I don't care how good your location is. I don't care how good your business model is. If you don't have the proper people in there with the right training, you won't be successful. We're not going to grow any faster than management can handle.

"Frankly, we probably could grow faster because we have the financial resources and the opportunity is there in the marketplace," he says. "But we're not going to grow stores just for the sake of growing them if we don't have the right people to staff them."

The "right" people, by Speese's definition, are service-oriented employees who are enthusiastic about what they're doing and who show integrity in their relationships with customers and coworkers. They also have a genuine interest in growing the company and, in turn, growing as a person.

"Everyone has goals and aspirations. In order to encourage people to stick around and help you grow, you have to help them achieve their goals as well," Speese says. "Involvement is key. It's important to keep employees abreast of what's going on with the company and show them what roles they can play to help grow the company and obtain that same level of success for themselves."

Trying to ensure that all 13,000 employees in 2,400 locations across the United States feel "involved" in the company's growth is no small undertaking; Speese and his management team tackle the challenge by focusing on training, training and more training for all employees. He says that Rent-A-Center is expanding its human resources department to support the initiative.

"We're looking to expand the number of training personnel we have in house," he says. "They'll go out into the marketplace and conduct in-store training as well as hold meetings within markets and regions, where groups can

**W**E'RE  
**IN THE PEOPLE BUSINESS.**  
**I DON'T CARE HOW GOOD**  
**YOUR LOCATION IS.**  
**I DON'T CARE HOW GOOD**  
**YOUR BUSINESS MODEL IS.**  
**IF YOU DON'T HAVE THE**  
**PROPER PEOPLE IN THERE**  
**WITH THE RIGHT**  
**TRAINING, YOU WON'T**  
**BE SUCCESSFUL. WE'RE**  
**NOT GOING TO GROW**  
**ANY FASTER THAN**  
**MANAGEMENT**  
**CAN HANDLE."**





be brought together to work on operational or management items.”

To help facilitate these all-inclusive meetings, management also is exploring the idea of training through live video and a company Intranet. Yet how employees receive their training isn't the only item up for review, says Speese. The content of training materials is under the microscope, too.

“A lot of training focuses on procedures—how to rent a TV, how to take a payment,” he says. “What we're looking to add is developmental types of training—how to supervise people, how to communicate and get feedback, how to deal effectively with customers or coworkers in certain situations. Again, it's about growing personally as well as professionally with the company.”

That's something Speese understands firsthand. “Because it was a fairly small industry when I first started, a lot of what I know now had to be self-taught,” he says. “On-the-job training is better than anything you're going to learn in the classroom or in a school book. Frankly, many of the experiences I've had over the past 20 years

now, you can't learn them in a classroom environment.”

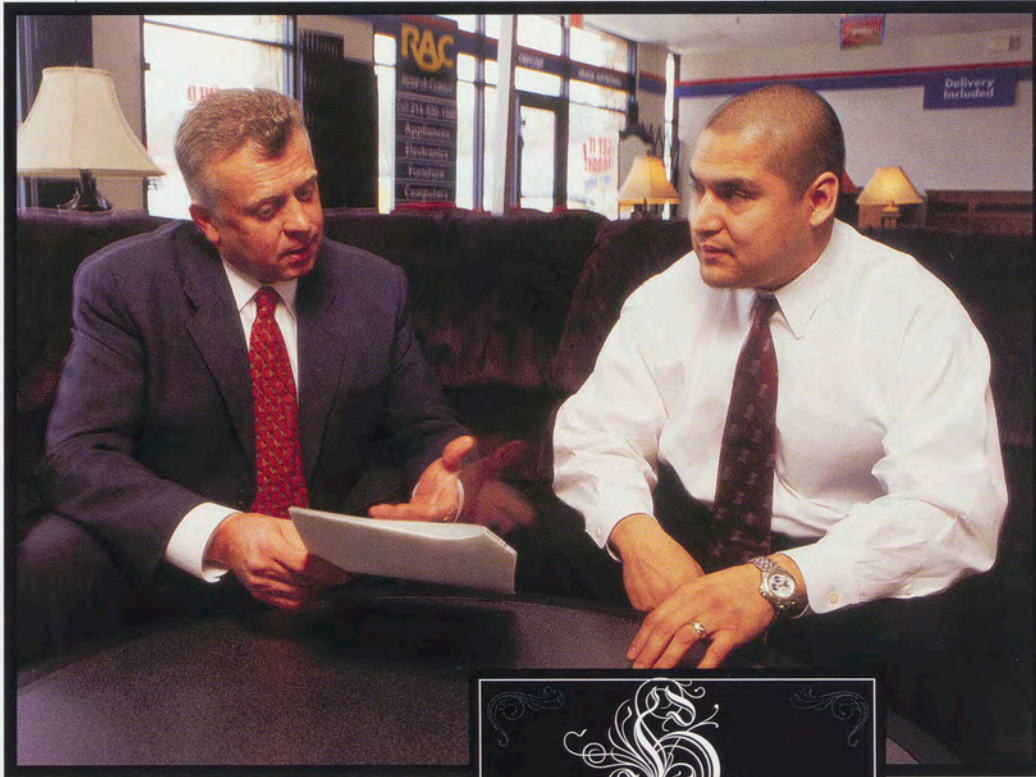
His vertical career path within the rent-to-own industry also has helped him understand the business intimately from many perspectives. “At one point or another in my career, I've done every job, so I understand the difficulties people face when they make deliveries or try to collect on an account or make a sale,” he says. “I understand what they go through.”

Taking care of the people behind the business is essential to success, according to Speese. “In this business, much is measured by what kind of week you had—how many deliveries did you make, how many units did you gain and where'd your credit close out,” he says. “The fact is, those are all byproducts of more important things—relationships and people. If you don't take the time to think about those things, manage them and make sure that they're right, you're not going to have sustainable, long-term numbers.”

He says he enjoys getting out of the office with the vice presidents and regional and market managers to visit stores and find out whether or not the company's initia-

tives are translating well at the local level. Yet it's not enough to simply tour the stores; Speese says he makes a point to establish good rapport with both the managers and the employees. Building such relationships enables him to learn more about what works and doesn't work in

types of things. You can't just be content or complacent with what you're doing today; you have to be forward thinking and forward looking. Where do I want to be a year from now? Is what I'm doing today going to allow me to achieve those things next year?"



As veterans like Speese have grown up in the industry, so has the industry itself.

"I think the rent-to-own industry has matured significantly in the past 20 years," Speese says. "When you go back 25 years ago, there were no real dominant players; it was very much a small-business person's market. Through the formation of the Association of Progressive Rental Organizations and the passage of legislation in 47 states that protects our businesses and our customers, this industry has become a much more accepted and viable business."

He adds that the companies that have gone public also lend credibility to the rent-to-own market. "It's obviously brought capital, which has allowed businesses to grow. There are a lot of well-ranked companies out there," he says. "The industry has really cleaned itself up,

for the lack of a better term. I think, as with any new business when it first starts, there's a learning curve."

Yet, as much as the rent-to-own industry has evolved, Speese says he strongly believes that there's room for more growth, and the promising career paths that existed back in 1979 when he first started still exist today.

"There has to be a commitment from the individual in terms of personal development," he stresses. "Certainly a company can bring things to you, but you have to be willing to bring something to the table for yourself. For those who want to learn the business, who are dedicated to it, and who have ambition and

drive, the opportunities to succeed are there.

"I can't say it with certainty, but had I decided to do something else, I often wonder whether I would have been afforded the same opportunities that this industry has provided me over the past 20 years. It's unique and rewarding being part of a growing enterprise and watching the company—and the people behind the company—achieve success." ■

*Katie Garza is a free-lance writer.*

the day-to-day operations. "Oftentimes it's simply a matter of verifying what we think looks good on paper looks good in practice too," he says.

To elicit open communication with employees and managers, Speese says he often approaches others within their "comfort zones." "I certainly learned at an early age, and as time has gone on, that there are different personalities, different interests and different drives," he says.

"What works for me may not necessarily work for someone else or vice versa. But it doesn't mean that their way won't work."

Because of the rent-to-own industry's relative "infancy" in the retail market, Speese says it presents many opportunities for professional advancement. Consequently, he says it attracts people who "like to roll up their sleeves and build something."

"This business requires a lot of self-initiative—how can I make this better, do it faster and bigger—those

**AD**  
**I DECIDED TO DO  
SOMETHING ELSE,  
I OFTEN WONDER  
WHETHER I WOULD HAVE  
BEEN AFFORDED THE  
SAME OPPORTUNITES  
THAT THIS INDUSTRY  
HAS PROVIDED ME."**



# Strike It Rich

## SET UP YOUR COMPANY FOR HIGHER PROFITS WITH PRO/STORE BAR CODING.

The **bar coding** feature of High Touch software products allows your company to be more profitable by decreasing employee costs and virtually eliminating inventory shrinkage. In addition, lesson administrative costs and unnecessary paperwork with a simple scan.

### Bar Coding Feature eliminates:

- **Lost inventory.** Easily scan bar code product numbers to track your inventory accurately and efficiently.
- **Labor cost of manually tracking products.** No more time-consuming paper lists and manual counts. Rely on system to track and detect missing units, freeing employees to serve customers.
- **Overlooking stolen and misplaced inventory.** Conduct Audit Inventories frequently to catch misplaced or stolen property to take corrective action.
- **Excuse for not completing Idle Inventory Audit.** Concentrate on managing your business not your inventory. Reminders are frequently created to conduct audits and compliance standards are issued.

Your perfect game begins by calling High Touch.

**APRO** Associate Member since 1984



800.507.7827  
[www.hightouchinc.com](http://www.hightouchinc.com)

# Management/Miscellaneous Services

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

## ACCOUNTING SERVICES

### Grant Thornton LLP \*

Contact: Jon A. Wolkenstein  
1717 Main St., Ste. 500  
Dallas, TX 75201  
214/561-2318  
Fax 214/561-2370

### Kirkpatrick, Sprecker & Co. LLP \*

Contact: Jay Cooper CPA  
311 S. Hillside St.  
Wichita, KS 67211-2130  
316/685-1411  
Fax 316/685-4575

### White & Associates LLC \*

Contact: Michael S. White  
201 N. Main, Ste. 300  
Wichita, KS 67202-1500  
316/265-4877  
Fax 316/263-3013

## ADVERTISING/PROMOTIONAL

### Bonnie The Flyer Specialist/ America On Hold \*+^

Contact: Bonnie Nitzsche  
10110 Cinti-Cols Rd.  
Cincinnati, OH 45241  
800/83-PRINT  
Fax 513/777-5757

### The Business Source Inc. \*

Contact: Michael P. Gough  
318 Delaware Ave.  
Delmar, NY 12054  
518/475-9250  
Fax 518/475-9251

### Central File Inc. \*+^

Contact: Leanne Herman  
5277 W. Beaver Creek Pkwy.  
Brown Deer, WI 53223  
414/365-9000  
Fax 414/434-0010

### G&G Graphics and Promotions \*+^

Contact: Gene Pharis  
6850 Shiloh Rd. E., Ste. A  
Alpharetta, GA 30005  
678/947-3700  
Fax 678/947-8688

### Imagery Marketing Consultants \*+^

Contact: Marty Smith  
13611 Barrett Office Dr.  
St. Louis, MO 63021  
314/835-0004  
Fax 314/835-1650

### Inform Business Services \*+^

Contact: Chet Pensak  
1209 S. Ridgewood Ave.  
Daytona Beach, FL 32114-6127  
386/252-5766  
Fax 800/550-1554

### Postcardwarehouse.com ^

Contact: Carl Storch  
16011 N. Nebraska, Ste. 102  
Lutz, FL 33549  
813/949-3527  
Fax 813/949-7905

### Sportworx Inc. \*

Contact: Trent Gaites  
5404 McEver Rd.  
Oakwood, GA 30566  
770/967-4545 ext. 208  
Fax 770/967-1110

### Thompson Wells Advertising Ltd. \*

Contact: O.J. Johnson  
1601 S. Federal, Ste. 107  
Denver, CO 80219  
303/922-5571  
Fax 303/922-5574

## AIRBORNE

### Unishippers ~

Contact: Stacy Biagi  
2226-A Westborough Blvd.,  
No. 303  
South San Francisco, CA 94080  
650/754-0790  
Fax 650/754-0789

## BUYING GROUPS

### AVB-Brand Source \*

Contact: Mark Taylor  
415 E. Michigan Ave.  
Ypsilanti, MI 48198  
734/483-5400  
Fax 734/483-5536

### TRIB Group \*+^

Contact: Dennis Shields  
3180 Presidential Dr., Ste. F  
Atlanta, GA 30340-3900  
770/451-4302  
Fax 770/451-4312

## FINANCIAL SERVICES

### Coast Business Credit Corp. \*

Contact: Phillip Goessler  
12121 Wilshire Blvd.,  
Ste. 1400  
Los Angeles, CA 90025-1123  
310/979-4191  
Fax 310/979-7290

### Financial Technologies \*

Contact: Johnny Hales  
200 Briarwood West Dr.  
Jackson, MS 39206  
601/863-2180  
Fax 601/957-9006

### Homeland Advantage \*

Contact: Tony DiPiero  
113-119 E. Bridge St.  
Oswego, NY 13126  
315/342-1851  
Fax 315/342-3386

### Republic Bank & Trust Co. Inc. \*+^

Contact: Michele Ridenour  
601 W. Market St.  
Louisville, KY 40202  
502/583-2056 x2032  
Fax 502/581-1740

### River City Bank Dollar\$\$\$ Direct \*+^

Contact: Tammy Webb  
240 N. First St.  
Irvington, KY 40146  
888/436-5347  
Fax 770/547-5157

## FRANCHISING AND STORE LICENSING

### ColorTyme Inc. \*+^

Contact: Steven M. Arendt  
5700 Tennyson Pkwy., Ste. 180  
Plano, TX 75024  
972/403-4950  
Fax 972/403-4936

### The Crosley Corp. Inc. \*+^

Contact: Bert Miley  
675 N. Main St., P.O. Box 2111  
Winston Salem, NC 27102-2111  
336/761-1212  
Fax 336/721-0685

### Rent America Inc. \*

Contact: Larry Tinney  
5408 Yaddin Rd.  
Fayetteville, NC 28303  
910/864-5778  
Fax 910/864-4790

## INCOME TAX FILING SOFTWARE

### Tax Mart ^

Contact: Brent Howell  
P.O. Box 6252  
Rome, GA 30162  
706/235-3007 ext. 301  
Fax 706/235-0073

## INSURANCE

### Foresight Inc. \*+^

Contact: David P. May  
P.O. Box 535367  
Grand Prairie, TX 75050  
800/733-0811  
Fax 972/343-2077

### Mass Marketing Insurance Consultant ~

Contact: Edwin J. Sterczek  
14616 John Humphrey Dr  
Orland Park, IL 60462-2642  
708/349-3900 ext. 815  
Fax 708/349-0105

### RTO Insurance LLC— a subsidiary of Integrated Insurance & Risk

Contact: Robert P. Scott  
1912 N. Sheridan Rd.  
Peoria, IL 61604  
309/686-3737  
Fax 309/686-3771

### RTO Systems Inc./ Walter Clark & Associates \*~

Contact: Barry L. Gambini  
1055 W. Morton, Ste. C  
Porterville, CA 93257  
559/781-3466  
Fax 559/781-4956

### Strategic Marketing Associates Inc. \*+^

Contact: Alan Stein  
2801 N. University Dr.,  
Ste. 306  
Coral Springs, FL 33065-5054  
954/344-7900  
Fax 954/344-7990

## LEGAL SERVICES

### Martinec, Winn, Vickers and Bynum ~

Contact: Edward L. Winn III  
100 Congress Ave., Ste. 1050  
Austin, TX 78701  
512/476-0750 ext. 111  
Fax 512/476-0753  
Management Services

### Innovative Insights LLC \*

Contact: C. Keith Carrico PHR  
13611 Barrett Office Dr.  
St. Louis, MO 63021  
314/835-0005  
Fax 314/835-1650

### RTO Consulting & Management Inc. \*+^

Contact: Lindsey Semon  
P.O. Box 17188  
Charlotte, NC 28227  
704/844-9227  
Fax 704/844-9659

### Teletrack Inc. \*+^

Contact: Dana Webster  
155 Technology Pkwy.,  
Ste. 800  
Norcross, GA 30092  
800/729-6981 ext. 1201  
Fax 770/449-6647

### Triad Learning Systems Inc. \*+^

Contact: Larry Randolph  
P.O. Box 450392  
Garland, TX 75045-0392  
800/235-5045  
Fax 972/840-9548

## MEDIATION/ARBITRATION

### Truce LLC ~

Contact: Larry Montgomery J.D.  
4255 Bryant Irvin Rd., Ste. 204  
Fort Worth, TX 76109  
866/989-0276  
Fax 817/738-9023

## SPECIAL SERVICES

### Billco Construction Inc. \*

Contact: William F. Pageau  
1010 Palm View Dr.  
S. Daytona, FL 32119  
386/322-2123  
Fax 386/767-9341

### Bowman Displays \*+^

Contact: Michael Boswell  
648 Progress Ave.  
Munster, IN 46321  
219/922-8200  
Fax 219/922-8329

### National Educational Music Co. \*

Contact: Ken Maehl  
1181 Rt. 22  
Mountainside, NJ 7092  
908/232-6700 ext. 230  
Fax 908/232-3149

### Philips Priority Services \*+^

Contact: Marshall Mizell  
6025 Sandy Springs Circle,  
Ste. 301  
Atlanta, GA 30328  
404/593-6718  
fax 404/256-2381

### Pro-Tax Plus Inc. \*

Contact: Nina Good  
251 Ridge McIntire Rd.  
Charlottesville, VA 22903  
434/220-4705  
Fax 434/220-4706

### Shoppers View \*

Contact: Steve Leach  
4976 Plainfield Ave. N.E.  
Grand Rapids, MI 49525  
616/447-0097  
Fax 616/447-1236

### South East Auto Dealers Rental Association Inc. \*

Contact: John Garner  
P.O. Box 29668  
New Orleans, LA 70189  
877/573-2372  
Fax 504/241-0205

## ADVERTISER INDEX

Alliance Computing Technologies .....	31	Rental Information Services.....	9
BDI-Laguna.....	3	Rental Viewpoint .....	21
Bowman Displays .....	2	RES Accessories.....	15
ColorTyme.....	2	RSSS.....	19
Fouts Brothers.....	10	Teletrack .....	11
FutureWare.....	13	Thomson/RCA.....	22-23
G.E. Appliances.....	IBC	TRIB Group .....	13
High Touch.....	41	Truce .....	17
Ideal Software.....	4	Whirlpool.....	IFC
		Zenith .....	BC

### TRUCKS

#### FLX-Industries Inc. \*+^

Contact: Alan H. Peters  
P.O. Box 520  
Pikeville, TN 37367-0520  
423/447-2187  
Fax 423/447-6502

#### Fouts Bros. UD-Isuzu-GMC Truck Inc. \*+^

Contact: John Nace  
1120 Atlanta Rd.  
Myrna, GA 30080  
678/300-8492 cell  
Fax 770/682-1896

#### Hayes Truck Group ^

Contact: Steve Taylor  
8231 John Carpenter Freeway  
Dallas, TX 75247  
214/630-8231  
Fax 214/905-0769

#### Kelley Commercial Trucks (formerly McNamara Isuzu) \*+^

Contact: Michelle Dunning  
2915 Lawrenceville Hwy.  
Ducker, GA 30084  
770/270-6765  
Fax 770/270-6774

### WAGE AND HOUR CONSULTATION

#### Harry Weisbrod Associates Inc. ~

Contact: Brian Farrington  
PO Box 821329  
Dallas, TX 75382-1329  
214/890-8562  
Fax 214/739-4732

### WAREHOUSE AND DELIVERY SUPPLIES

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

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

#### Red Distributors \*+^

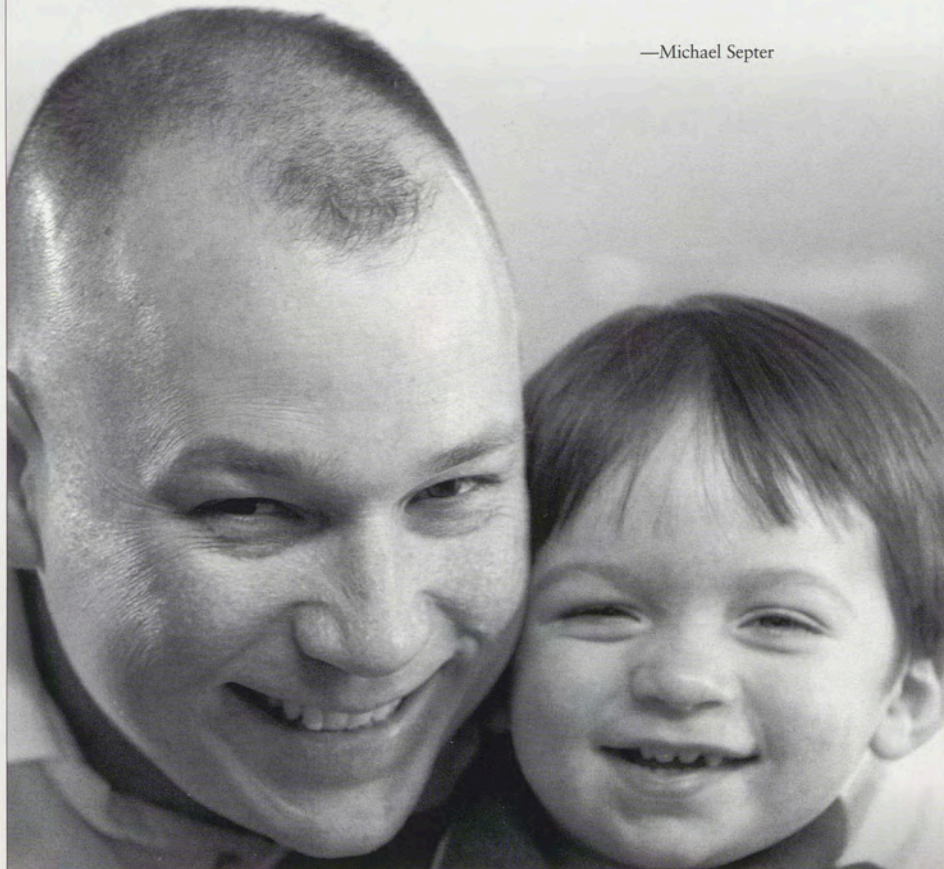
Contact: Tammy Williams  
2830 Merrell Rd.  
Dallas, TX 75229  
214/630-6100  
Fax 214/631-2247

For us,

*CPR is a family thing.*

"At age 16, I took my first CPR class from our local American Red Cross chapter. My wife and I had our second child, Jared, two years ago. When Jared was one day old, I saw him choking. He was turning blue. I gave him back blows, just like I learned from the Red Cross. Jared coughed something up, and he was fine. For us, CPR is a family thing. My wife knows CPR, and I'm an instructor. What the Red Cross teaches you, it can save lives."

—Michael Septer



Your local American Red Cross is people helping every day in this community. From immediate disaster relief to lifesaving training, like first aid and CPR, we keep you and your family safe. Please, contact your local American Red Cross chapter to offer your financial support.



Together, we can save a life

# STATE ASSOCIATIONS

By Julie Sherrier

## OREGON RENT-TO-OWN DEALERS ASSOCIATION

115 S. Parkway #6  
Battleground, WA 98604  
360-666-2582

Oregon rental dealers organized themselves originally in early 1993 under the leadership of veteran rental dealer Rich Bartel. The group raised money, hired a lobbyist and without a lot of fuss or controversy, got favorable rental-purchase legislation enacted in May of that year. After that initial burst of success, enthusiasm for the state association tapered off fairly quickly, as has been the case in several other states across the country. Oregon rental dealers participated in a few joint meetings with Washington and Idaho rental dealers, but the Oregon group's organization deteriorated steadily until late last year.

Last fall, the Rent-A-Center regional manager Shawn DiLeo took on the responsibility of reorganizing the state group with the expert assistance of Missouri rental dealer, "Tiger" John Cleek, and the APRO State Association Coordinating Committee, which Cleek chairs.

Last November, Cleek and DiLeo contacted all rental dealers in the state and invited them to a reorganization meeting in Portland. The meeting was well attended with all of the multi-store chains represented, as well as a fair sprinkling of one-store dealers.

Cleek attended this meeting and gave a brief history of the APRO state association coordinating committee's organization and work as well as the history of the Missouri rental dealers state association. He explained the importance of maintaining a viable organization of rental dealers at the

state level and recounted some of the activities that state associations are involved in around the country.

At the meeting, Oregon rental dealers voted unanimously to reorganize as a non-profit corporation and proceeded to elect the following dealers to the initial five-member board of directors: Shawn DiLeo, Joe Recla, John Childs, Mel Bennett and Greg Vauters. The group also elected officers for the new association as follows: Shawn DiLeo, president, Joe Recla, vice



Above: the initial Oregon meeting. Right: Ann and "Tiger" Cleek with new Oregon association President Shawn DiLeo.



president and John Childs, secretary/treasurer.

The group voted to set dues for the first year at \$100 per store with dues being due by the end of 2002 for the next year. The new board then agreed to meet during the first quarter of 2003 to develop a strategic plan for the association.

### STATS:

President: Shawn DiLeo, Rent-A-Center  
(e-mail: racrd50@aol.com)  
Vice President: Joe Recla, Central Rent-To-Own  
Secretary/Treasurer: John Childs,  
Aaron's Rental Purchase  
Number of regular members: six companies  
State law passed: 1993

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

# GE APPLIANCES

Making Business Simple.



It's no secret why, year after year, GE is chosen as America's #1 preferred appliance brand\*. That's because through our Six Sigma methodology, we continue to craft high-performance products that ensure your business stays ahead of the curve.

Our full-line includes many outstanding products including: refrigerators, dishwashers, microwaves, freezers, ranges, washers and dryers. But GE also offers services unmatched in the Industry like:

- flexible nationwide distribution
- easy ordering by phone, fax or over the internet
- a quick and effortless account application
- no minimum purchases
- 6-piece orders ship freight pre-paid.

GE Appliances is dedicated to making business simple for the Rental-Purchase Industry.



***We bring good things to life.***

© 2002, GE Appliances

**APR** Associate Member since 1992

GEAppliances.com

For information on our complete product line and services contact:

Rich Zutterman	877.657.5636
Paula Allison	800.782.8093
Paul Eichberger	800.782.8097
Fax	800.772.6704

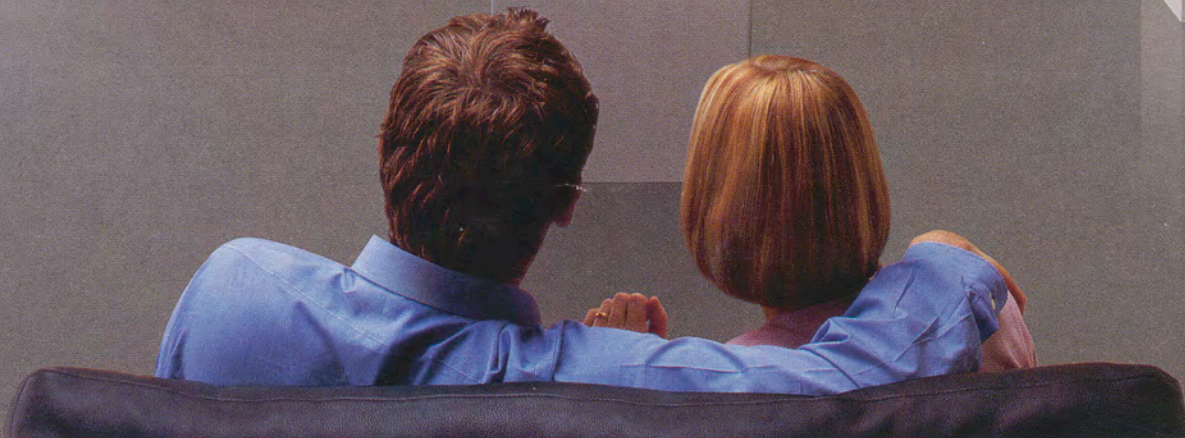
\*GE is the appliance brand most often mentioned among the brands rated as offering the best products and services in America: Louis Harris Poll 2000.



Widen your expectations.



HD tuner built-in.



**The 34" Fully-Integrated Flat Screen High-Definition TV.**

When it comes to widescreen high-definition, the C34W23 HDTV is the total solution, providing superior clarity at a remarkable price. No additional equipment. No hassles. No competition. One look and you'll see why Zenith is setting the standard in HDTV.



50" HDTV Monitor Projection TV  
R50V26



Integrated HDTV  
C36V23, C32V23



DVD/VCR Combination  
XBV243



**DIGITIZE THE EXPERIENCE.™**

Call Don Julson at 847-941-8734 or visit [www.zenith.com](http://www.zenith.com)

**APRO** Associate Member since 1981

Zenith Electronics Corporation ©2002