

Latinos and RTO ↪ The National Consumer Law Center, RTO and the military
Accessing your intuition ↪ Tax relief and your business

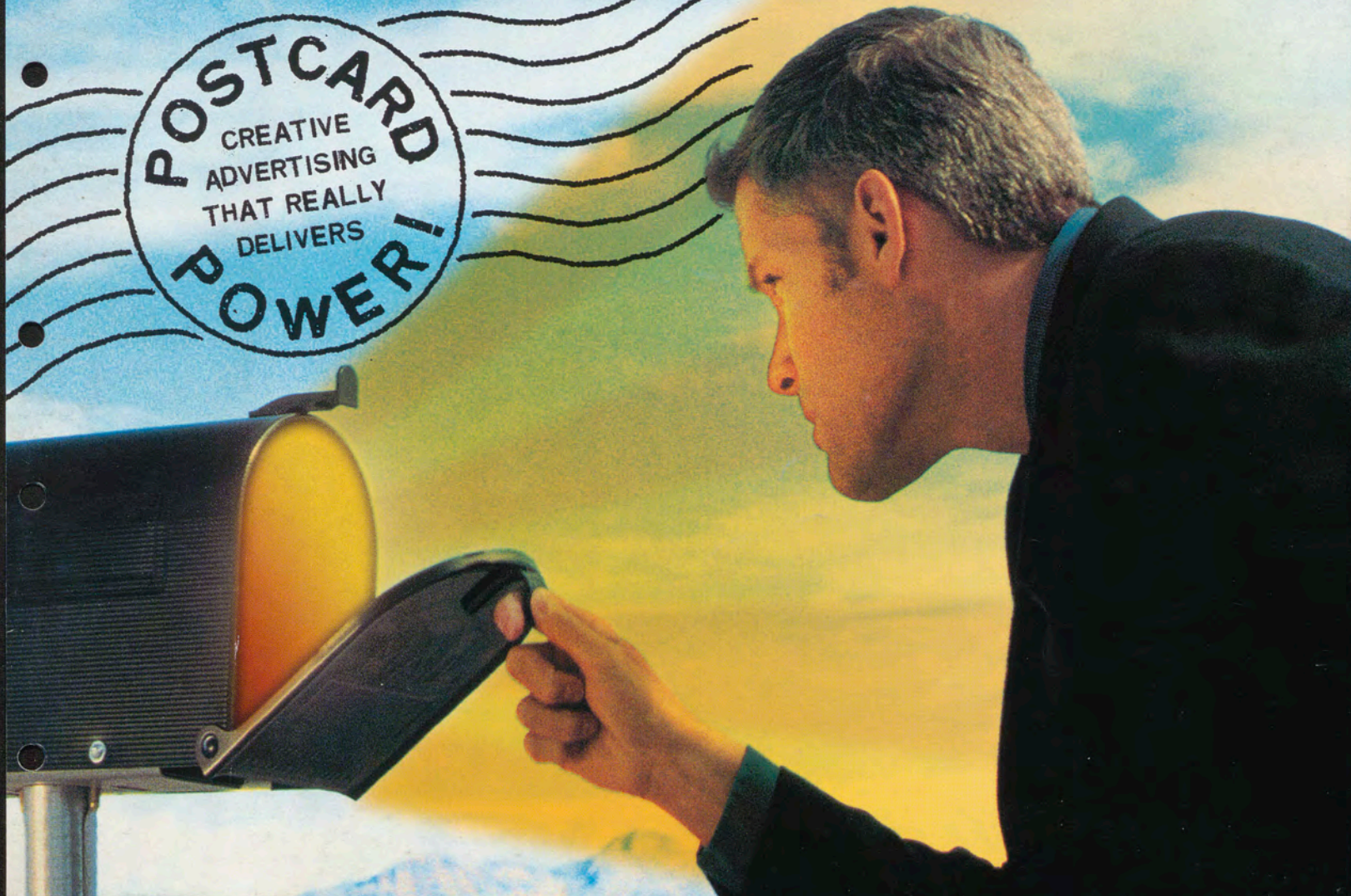
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Rentals

JULY-AUGUST 2003

FEATURES

30 | POSTCARD POWER

Postcards reach targeted audiences more effectively—and less expensively—than costly flyers or lengthy sales letters. Find out how to pack some punch into your direct mail postcards that will produce your intended results.

BY PHILLIP M. PERRY

36 | LATINOS Y RTO

The Latino population is the fastest-growing ethnic group in the United States. According to the July 2002 Census numbers, there are 38 million-plus Latinos in this country. Here are some of the benefits of marketing to this loyal market—a market that is a custom fit for rental-purchase.

BY KELLY MCDONALD

40 | ENEMY MINE: THE NATIONAL CONSUMER LAW CENTER, RENT-TO-OWN AND THE MILITARY

In May 2003, the NCLC published a study, *In Harm's Way—At Home: Consumer Scams and the Direct Targeting of America's Military and Veterans*, where RTO is attacked. What is the NCLC and is this something the industry needs to worry about?

BY ED WINN III

44 | ACCESSING YOUR INTUITION

You can overcome any obstacle, solve any problem or achieve any goal by tapping into the incredible powers of your mind and by trusting the intuition in everything you do. Learn how to trust that “inner voice” and tap into it more frequently.

BY BRIAN TRACY

44 | A LITTLE LESS TAXING

Certain provisions in the recently passed Jobs and Growth Tax Relief Reconciliation Act of 2003 offer benefits to rental dealers. There are at least three provisions in the Act that will save rental dealers—and business owners in general—some tax dollars.

BY ED WINN III

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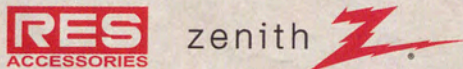
WELCOME COCKTAIL RECEPTION

6~8 p.m., Tuesday, August 12



TOM KITCHENS/JOE EASON GOLF TOURNAMENT

7:30 a.m.~12:30 p.m., Wednesday, August 13



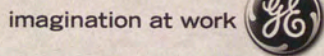
SEMINAR REFRESHMENT BREAKS

Wednesday, August 13 (RES) and Friday, August 15 (Zenith)



GALA COCKTAIL RECEPTION: RIDIN', ROPIN' AND RENTIN'

6~11 p.m., Wednesday, August 13



GENERAL SESSION, BUSINESS MEETING AND KEYNOTE SPEAKER

9~11 a.m., Thursday, August 14



EXHIBIT HALL CHAMPAGNE WELCOME

11 a.m., Thursday, August 14



COMPLIMENTARY ICE CREAM IN EXHIBIT HALL

3~4 p.m., Thursday, August 14



APRO PRESIDENT'S RECEPTION

6~7:30 p.m., Thursday, August 14



CONTINENTAL BREAKFAST

8:30~9:30 a.m., Friday, August 15



AWARDS RECEPTION

7~8 p.m., Friday, August 15



AWARDS DINNER, FEATURING RICH LITTLE

8~10 p.m., Friday, August 15



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news

BREAK

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RTO pioneer Ernie Talley dies

One of the industry's founding fathers, Ernie Talley, passed away on June 21, after being admitted to the hospital for a stroke. Talley had been battling cancer for a few years.

James E. Talley was laid to rest on June 24 in the small community of Pilot Point, TX, north of Dallas. This farming and

this unassuming man made his mark in this world, changing the lives of many.

It's been said that all roads lead to Rome. In rent-to-own, it seems all roads lead back to Ernie Talley. Talley began building the first chain of RTO stores in the 1960s, sold them and got out of business by the mid-1970s and re-entered RTO in the 1990s with what was Renters Choice and later became Rent-A-

ranching community seems to have carried Talley full circle from his early days in Yardelle, AR. Yet along the way,

Center. Nearly every major dealer who has contributed to furthering the RTO industry sprang forth from Talley's

employ, including Tom Devlin, Chuck Sims and Bud Holladay.

With his reintroduction to the industry, he led the effort to bring rent-to-own into the public-trading arena—another very significant milestone for the industry.

His success with a publicly traded company turned heads from Wall Street to Congress. His company grew (twice)

from a multi-store chain to a leader in the industry. He embodied the history of RTO and his company represented the future and commitment to APRO and the industry.

Talley received the APRO President's Award of Excellence in 1998 and retired as CEO from Rent-A-Center in October 2001.

He is survived by his wife, Mary Ann, sons Michael, Mark and Matt, sister Barbara Cole, daughter-in-law Kathy and grandchildren Benjamin, Regan and Madison.

The family has requested that in lieu of flowers, donations be made in Ernie's name to the Presbyterian Health Care Foundation—Oncology Tree of Giving, 214/345-8442.



Talley, front and center, in the early days of RTO, 1972. RTO pioneers Tom Devlin (bottom row left) and Bud Holladay (middle row center) are also pictured.

Rainbow Rentals opens Kentucky stores

Rainbow Rentals opened four new stores in Kentucky in June, bringing the company store count to 123. Three of the stores are located

in Louisville and one in Lexington. This is the company's first venture into the "bluegrass state."

"We're excited about entering the Kentucky market," says Rainbow Rentals CEO Wayland Russell. "It's a good state with solid RTO legisla-

tion. We've had very exciting openings so far and are looking to expand further into the state in the near future," he says. "We don't venture into areas where we are not confident about our ability to be the best in the market."

Rainbow Rentals stores can now be found in 14 states across the country and more are on the way. "Stay tuned," says Russell. "We're on target for two more openings in the very near future. Rainbow also has approximately \$20 million in senior debt available for new store openings and acquisitions right now. We've got our eyes and ears open for prudent acquisitions," he says.

the last five-minute call for ending bids, the room buzzed with attendees trying to get in their last bid. APRO members provided more than 20 of the 25 products on auction, which raised more than \$25,000.

"We are very grateful to APRO and all its members for their participation," says Eulada Watt, CBC Spouses chairman. "We would not have a silent auction without APRO."

During the day-long auction, APRO members participated in the golf and tennis tournament, playing alongside and against such members as Congressmen Ed Townes, Jim Clyburn, William Clay and Mel Watt. APRO has been a sponsor of the event for eight years, raising more than a total of \$100,000 in scholarship funds.

RTO employees and PAC

For the first time, APRO PAC successfully solicited the help of industry employees in raising funds for its legislative efforts. APRO would like to thank and recognize the following individuals for their contributions:

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Rick Utley
Rikki Westohal

EMPLOYEE BRONZE [\$50-\$99]

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Chris Bartek

Donated products generate more than \$25,000 for scholarships

APRO members across the country donated computers, televisions, jewelry, home theater systems and much more for the annual Congressional Black Caucus Spouses Education Foundation where more than \$700,000 is raised for scholarships for needy youth.

On June 16, participants bid on industry-donated products during a silent auction. During

Rent One raises \$11,000 for charity

Illinois' Rent One held its annual Vendor Appreciation Golf Outing on June 19 and raised a whopping \$11,000, which was distributed to The

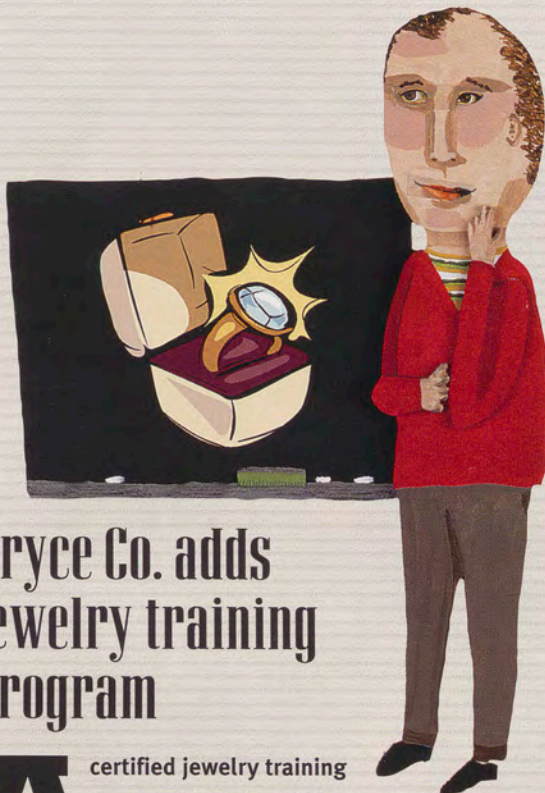


KARE Foundation, The United Way of Jefferson County and Habitat For Humanity.

"This event is held every year not only to raise funds for charities, but also to show Rent One's gratitude to an excellent group of suppliers and representatives," says Rent One President Larry Carrico. Over the past eight years, the Rent One Golf Outing has raised more than \$35,000.

"We were able to include a new organization in our funding this year," says Carrico. "The group is called KARE, which stands for kids at risk educationally. The organization provides items suggested by teachers in the Jefferson County area."

More than 80 percent of Rent One employees give to United Way. Carrico and his wife, Sharon, match those funds to make their contributions go even farther.



Bryce Co. adds jewelry training program

A certified jewelry training program is now available from Bryce Co., a RTO jewelry supplier. The in-store program allows store personnel to ask questions and role play in order to gain experience in their customer presentations.

"We have found the key to a successful jewelry program is comprehensive training. There is no substitute for a knowledgeable sales force," says Bryan Collins, president of Bryce Co. Upon completion of the program, employees receive certification.

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Rent Rite expands store count to 89

On June 19, Ed Stanko's Rent Rite chain of stores became the fifth largest wholly owned RTO company in the United States with the acquisition of 15-store Rarick's TV Inc. in Indiana.

"This was a very good acquisition for us, to say the least," says Stanko.

"The Mullins' ran a

nice operation."

Prior to the acquisition, all of Rent Rite's stores were located east of the Mississippi. This is Stanko's first venture into the Midwest. "It's another growth area for us, even though it was our intention to stay East. But when presented with a good opportunity like this, we couldn't pass it up," says Stanko.

Rent Rite recently opened three new stores in South Carolina and

AUGUST

12
CAL-APRO meeting
Reno, NV, 909/697-9275

12-15
APRO 2003 Convention and Trade Show: "Ridin' High in Reno," John Ascuaga's Nugget, Reno, NV, 800/204-2776, www.APROvision.org

21-24
Tupelo Furniture Market, 662/844-1473, www.tupelomarket.com

SEPTEMBER

9-10
Missouri Rental Dealers Fall Show, 573-442-2963, Ken Steiner

17
Florida Rental Dealers Association Inaugural Norman "Slats" Slatton Sr. Golf Tournament, Vendor Appreciation Dinner and Norman "Slats" Slatton Sr. Post Roast, Orlando, 813/623-5461

17-18
Florida Rental Dealers Association annual meeting, Orlando, 813-623-5461

21-23
High Touch user's meeting
800/326-6059

23-24
Ohio Rental Dealers Association meeting, Columbus, OH, 513/528-8364

27-October 3
APRO Board of Directors strategic planning meeting, 800/204-2776

OCTOBER

8
Arkansas Rental Dealer's seminar, 870/802-4082

16-22
High Point Furniture Market, 336-888-3700, www.ihfc.com



NEWS BREAK

will continue to explore that area for more stores. The company also opened two stores in Virginia.

“Our first order of business is to assimilate the Rarick’s stores. We don’t expect to close any of the stores and will keep all the people on board,” says Stanko. “We look forward to continuing to grow, but need to digest our most recent acquisition and get everything up and running.”



At APRO’s Legislative Conference in May, members from across the nation gathered to meet with legislators and fuel the momentum for HR 996 and S 884, RTO’s federal legislation. Above left: APRO president Gary Romine (left) meets with S 884 co-author Richard Shelby (R-AL). Above: Shannon Strunk and Cynthia Baber-Strunk meet with Mississippi Senator Trent Lott, center.

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RTO victory in the Lone Star state

Texas Association of Rental Agency members recently were successful in lobbying the Texas Legislature to amend the state's rental-purchase law to change the existing seven-day grace period on weekly rentals to three days and included capping the loss damage waiver at 10 percent. These changes will provide a much improved working environment for rental dealers in Texas. With Governor Rick Perry's signature, the new changes will take effect September 1, 2003.

A seminar for Texas rental dealers was held in Austin July 21 to explain the new changes. There was also a round table discussion among rental dealers and rental employees.

TARA Chairman Mamie Harper and President Kelly Sayre would like to recognize members Robert Briley, James MacAlpine, Danny Wilbanks, Kent Lycka and thanks also to Rent-A-Center General Counsel Chris Korst, for all the hard work required to change the law. It was a true team effort that secured this legislative victory.

FRDA hosts inaugural "Slats" golf tournament

In memory of Norman Wayne "Slats" Slatton Sr., a former RTO pioneer and owner of Buddy's Bi-Rite stores in Florida, the Florida Rental Dealers Association is dedicating its annual meeting with an inaugural Norman "Slats" Slatton golf tournament and a "Slats Post Roast." Scheduled for September 17 and 18 in Orlando, FRDA members are inviting dealers

EXPERIENCE

- 18 years in the rental industry
- Owner and chief operating officer of four-store chain
 - Vice president, Washington State Dealers Association for eight years
 - TRIB Group Buying Committee
- APRO Government Relations, Public Relations and Communications committees
- APRO PAC Committee member and contributor
 - Chair of Auction Scholarship Fundraisers

OBJECTIVES

- Create and implement APRO Across America program
- Continue to lobby Congress for national legislation
- Strong backer of APRO's online training program
 - Expand APRO's marketing presence into growing Hispanic market

Vote Mark Peterson

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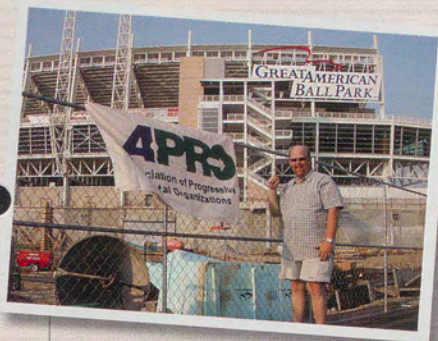
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* As of July 2003



APRO goes out to the ball game. APRO Past-President Ernie Lewallen proudly displays the APRO banner in front of the under-construction Great American Ball Park in Cincinnati, OH, home of the Cincinnati Reds. The old Riverfront Stadium was torn down last year. Who knows where APRO will show up next!

and vendors from across the country to attend in honor of "Slats."

The golf tournament will raise funds for FRDA's first APRO Convention Scholarships in the name of "Slats" for two Florida store managers who might not otherwise be able to attend the annual APRO convention.

In addition to seminars and presentations by industry experts on September 18, the annual Vendor Appreciation Dinner will be held on Wednesday evening, which will include a special "Slats Post Roast" for guests and old RTO friends and the Slatton family. FRDA plans a jam-packed event this year full of fun surprises.

If you are interested in attending, you can register online at www.frda-rto.com or by calling FRDA President Terry Beville at 813/623-1641.

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- Chairman of the Education Committee 1996-97
- Fundraiser chairman for Team APRO 1996-97
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- President for 4 years, Mississippi R.D.A.
- Initiated the successful passage of the Mississippi rent-to-own legislation
- APRO member since 1981
- Attended Legislative Conference meetings in Washington D.C. for 6 years
- Establishment of the APRO Scholarship Foundation

Objectives

- To encourage the highest standard of ethics and professionalism in APRO and RTO industry
- To increase the educational and communicative opportunities between APRO and its members
- To complete APRO Scholarship Fundraising

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- APRO Board Member 1989-1995
- APRO President 1993-1995
 - Membership increase during term
 - IRS Revenue Proclamation Rulings (Lease not a sale guidelines & 5 year depreciation schedule)
 - Halted first & second industry attacks by Congress
- Past President of the Washington State Rental Dealers - 5-year term
- 1992 Rental Dealer of the Year
- 21 Years in the Business
- 21 Year APRO Member
- Past Chairman of Education Committee
- First Chairman of Legal Task Force Funding

A solid APRO begins with capable board members.
You can rely on Kevin Quinn to enhance your organization with his proven leadership, industry expertise, and effective team approach.

Elect Kevin Quinn
APRO Board of Directors

NEWS BREAK

Professor researching RTO at convention

In an ongoing effort to study and publish academic articles about the rental-purchase industry, University of Massachusetts professor Mike Anderson will be attending the 2003 APRO Convention in Reno this August. Anderson will be sitting on various seminars and meeting with industry representatives to further familiarize himself with the industry he wrote about in 2001 in an article in the *Journal of Consumer Affairs*, which provided the industry another academic stamp of approval for use in public campaigns.

Anderson and fellow professor Ray Jackson are continuing to present their positive findings before audiences as far as Dublin and have their research paper under final review with the *Journal of Applied Business Research*.

If the professors are successful, their work will greatly assist the industry by building a powerful, academic arsenal arguing the value and necessity of RTO in the economic marketplace.

Amended "do not call" law impacts RTO

Rental dealers who are in the habit of calling



Get prepared.

By getting involved with your local Red Cross to prepare for the unexpected, you can strengthen your entire community. Begin by making a family disaster plan and assembling a disaster supplies kit. Or consider giving blood, volunteering, getting trained in lifesaving skills or even making a donation. When we come together, we become part of something bigger than us all. Learn how to prepare yourself, your family and your community today by contacting your local American Red Cross chapter or visiting www.redcross.org



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E-mail: Kareng@therapedic.com
Website: www.therapedic.com

NEWS BREAK

and soliciting a customer's references or soliciting old customers will soon have to tap into a federal database first. The Federal Trade Commission recently amended the Telemarketing Sales Rule law that became effective in July. The TSR will allow consumers to list their telephone numbers on a national "do not call" registry, thereby making it illegal for most telemarketers to call those numbers.

There is an exception in the federal law that will allow businesses to

keep calling their new customers for up to 18 months after business is conducted. This is called the business relationship exception, but that does not apply, in the case of rental dealers, to calling references and soliciting business. Customer references can be contacted, of course, but they cannot be solicited if their names are on the registry.

In July, consumers began registering for free online or by calling a toll-free number. In September, telemarketers and other sellers will have access to the reg-



istry and will be required to "scrub" their call lists against the national "do not call" registry. Telemarketers and sellers will be required to search the registry at least quarterly.

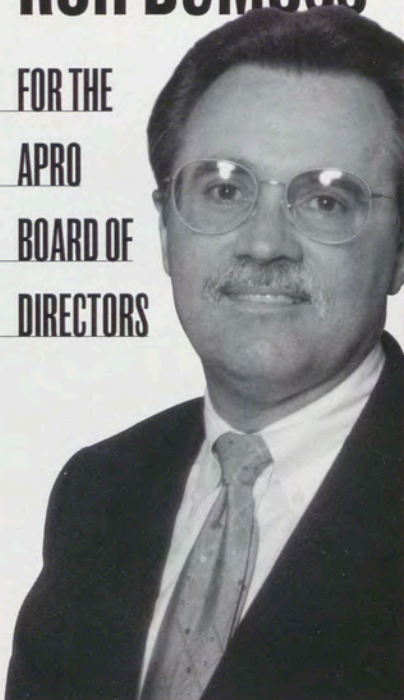
After the law takes effect, a consumer who receives a telemarketing call despite being on the registry can file a complaint with the FTC. Violators could be fined up to \$11,000 per incident.

To find out how the amended TSR will impact your business, visit the Federal Trade Commission Web site at www.ftc.gov/bcp/conline/edcams/donotcall/businfo.html.

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Ron DeMoss

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APRO
BOARD OF
DIRECTORS



ELECT

CHRIS KORST

TO THE APRO BOARD OF DIRECTORS

Rent-A-Center Legal Counsel 1985-96

State and Federal Legislative
Initiatives 1986-96

APRO Board Member 1992-96,
2001-present

Chairman, APRO Government Relations
Committee 1991-96, 2001-present

APRO Lifetime Achievement Award 1999

Rent-A-Center Senior Vice President
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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: Our BOR and APU have steadily increased, but our delinquent accounts have skyrocketed! How can my account managers regain tighter control?

A:) The Ideal Rental Manager's (TIRM's) interactive collection system will COLLECT MORE OF WHAT YOUR OWED!

"By allowing a customer to go past due every week, we send a bad signal... when you run a lax credit program, all you do is hurt yourself, and cause an eventual pickup anyway. Once you really understand credit, you can run a tighter ship and still keep it afloat."

Brian Mohamed

RTOnline.1/30/02 (www.rtoonline.com)

The most powerful management tool in The Ideal Rental Manager system is the Collector's Workstation. It easily pays for your entire software investment.

TIRM sets rental rates, terms, due dates, and grace periods, accesses late fees, prints billing statements... plus more.

The interactive Collector's Workstation sorts delinquent accounts by collection routes and number of days late, and increases efficiency by prompting account managers which customers need to be called.

At collectors' fingertips is detailed account information, payment histories, and product specifics about the items rented. Information that allows callers to evaluate past collection efforts including notes, customers' responses and broken commitments; assisting account managers to make sound decisions and intelligently negotiate with customers!

Most importantly, from the same screen, account managers can **take credit card phone payments**, make collection notes, or schedule commitments for future payments!

With such a wealth of available account information and tight structure, it's easy to maintain over 90% collected!

"Anyone who wants it... gets it! Anyone who pays for it... keeps it! Don't be scared to rent it! Don't be scared to COLLECT IT!" Brian Mohammed • RTO Online.

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RAE Awards competition unveils 2003 winners

Entries for the 2003 Rental Advertising Excellence awards were judged by ad agency executive Matt Belew in late June. Belew is a creative director for the nationally recognized GSD&M advertising agency based in Austin, TX.

"Overall, these entries represent some of the best advertising I have witnessed in my six years judging this competition," says Belew. "The companies and their agencies are to be applauded for their efforts. Positive branding of the industry is critical. I believe that the work represented in these entries will go far in creating a more positive perception in the eyes of the consumer," he says

APRO and the industry have worked hard over the past decade in creating advertising that puts the industry in a more positive light. The level of professionalism and creativity has far exceeded previous industry advertising standards.

In-house category winners

Print materials—

brochure or free-standing insert-one page, front and back

- Gold Lois Slatton, Buddy's Home Furnishings
- Silver Lois Slatton, Buddy's Home Furnishings
- Bronze Larry Tinney, Royal Crown Leasing Inc.

Print materials—catalog/brochure, four pages or more

- Gold David Ingram, Easyhome Ltd.
- Silver Gary Ferriman, Showplace Lease/Purchase
- Bronze Michael Tissot, Countryside Rentals

Print materials—

in-store point-of-rent (POR) signs, posters, banners

- Gold Craig Bloomquist, ColorTyme Inc.
- Silver Craig Bloomquist, ColorTyme Inc.
- Bronze David Ingram, Easyhome Ltd.

Print materials—other (door hangers, coupons, contests, etc.)

- Gold David Ingram, Easyhome Ltd.
- Silver Lois Slatton, Buddy's Home Furnishings
- Bronze Michael Tissot, Countryside Rentals

Order solicitation—

direct mail pieces or campaign for direct response

- Gold Gary Ferriman, Showplace Lease/Purchase
- Silver David Ingram, Easyhome Ltd.
- Bronze Michael Tissot, Countryside Rentals

Newspaper—color, half page or more

- Gold David Ingram, Easyhome Ltd.

Radio—30-second spot

- Silver Lois Slatton, Buddy's Home Furnishings
- Bronze Larry Sutton, Rent-N-Roll

Radio—60-second spot

- Gold Lyn Leach, Ace Furniture & TV Inc.
- Silver Lois Slatton, Buddy's Home Furnishings
- Bronze Larry Sutton, Rent-N-Roll

Television—less than \$1,000 to produce

- Gold Lois Slatton, Buddy's Home Furnishings
- Silver Mark Peterson, H&H Furniture
- Bronze Lyn Leach, Ace Furniture & TV Inc.

Specialty item—

giveaway as a referral item, bonus gift with rentals

- Gold Gary Ferriman, Showplace Lease/Purchase
- Silver Gary Ferriman, Showplace Lease/Purchase
- Bronze David Ingram, Easyhome Ltd.

Billboard/outdoor—any size

- Gold Lois Slatton, Buddy's Home Furnishings
- Silver Lois Slatton, Buddy's Home Furnishings
- Bronze Larry Sutton, Rent-N-Roll

Store display/layout—spatial relationships, lighting, etc.

- Gold Mark Peterson, H&H Furniture
- Bronze Robert Briley, Rent City

Ad agency category winners

Print materials—

brochure or free-standing insert-one page, front and back

- Gold Craig Bloomquist, ColorTyme Inc.;
ad agency: Christy Power, Vertis Inc.
- Silver Marty Smith, Imagery Marketing Consultants
- Bronze Marty Smith, Imagery Marketing Consultants

Print materials—catalog/brochure, four pages or more

- Gold Marty Smith, Imagery Marketing Consultants
- Silver Marty Smith, Imagery Marketing Consultants
- Bronze Larry Carrico, Rent One;
ad agency: Imagery Marketing Consultants

Print materials—**in-store point-of-rent (POR) signs, posters, banners**

- Gold Bill Morgenstern, RentWay Inc.;
ad agency: Robert Clancy, Hitchcock,
Fleming & Associates
- Silver Mark Speese, Rent-A-Center;
ad agency: Jill Jennings, Brann Forbes
- Bronze David P. David, Full-O-Pep Appliances;
ad agency: Greg Batt, Ad Design

Print materials—**other (door hangers, coupons, contests, etc.)**

- Gold Mark Speese, Rent-A-Center;
ad agency: Jill Jennings, Brann Forbes
- Silver Bill Morgenstern, RentWay Inc.;
ad agency: Robert Clancy, Hitchcock,
Fleming & Associates
- Bronze Bill Morgenstern, RentWay Inc.;
ad agency: Robert Clancy, Hitchcock,
Fleming & Associates

Order solicitation—**direct mail pieces or campaign for direct response**

- Gold Bill Morgenstern, RentWay Inc.;
ad agency: Robert Clancy, Hitchcock,
Fleming & Associates
- Silver Al Benson, Central File
- Bronze Al Benson, Central File

Newspaper—black and white, half page or more

- Silver Mark Speese, Rent-A-Center;
ad agency: Jill Jennings, Brann Forbes

Newspaper—Color, half page or more

- Bronze Mark Speese, Rent-A-Center;
ad agency: Jill Jennings, Brann Forbes

Radio—30-second spot

- Silver Bill Morgenstern, RentWay Inc.;
ad agency: Robert Clancy, Hitchcock,
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Radio—60-second spot

- Gold Larry Carrico, Rent One;
ad agency: Imagery Marketing Consultants
- Silver Larry Carrico, Rent One;
ad agency: Imagery Marketing Consultants
- Bronze Marty Smith, Imagery Marketing Consultants

Television—less than \$1,000 to produce

- Gold Marty Smith, Imagery Marketing Consultants
- Silver Larry Carrico, Rent One;
ad agency: Imagery Marketing Consultants
- Bronze Marty Smith, Imagery Marketing Consultants

Television—more than \$1,000 to produce

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Fleming & Associates

Specialty item—**giveaway as a referral item, bonus gift with rentals**

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Fleming & Associates
- Silver David P. David, Full-O-Pep Appliances;
ad agency: Greg Batt, Ad Design
- Bronze Mark Speese, Rent-A-Center;
ad agency: Jill Jennings, Brann Forbes

Creative campaign design—using print, TV and/or radio

- Gold Bill Morgenstern, RentWay Inc.;
ad agency: Robert Clancy, Hitchcock,
Fleming & Associates
- Silver Mark Speese, Rent-A-Center;
ad agency: Jill Jennings, Brann Forbes
- Bronze Larry Carrico, Rent One;
ad agency: Imagery Marketing Consultants

Community relations program

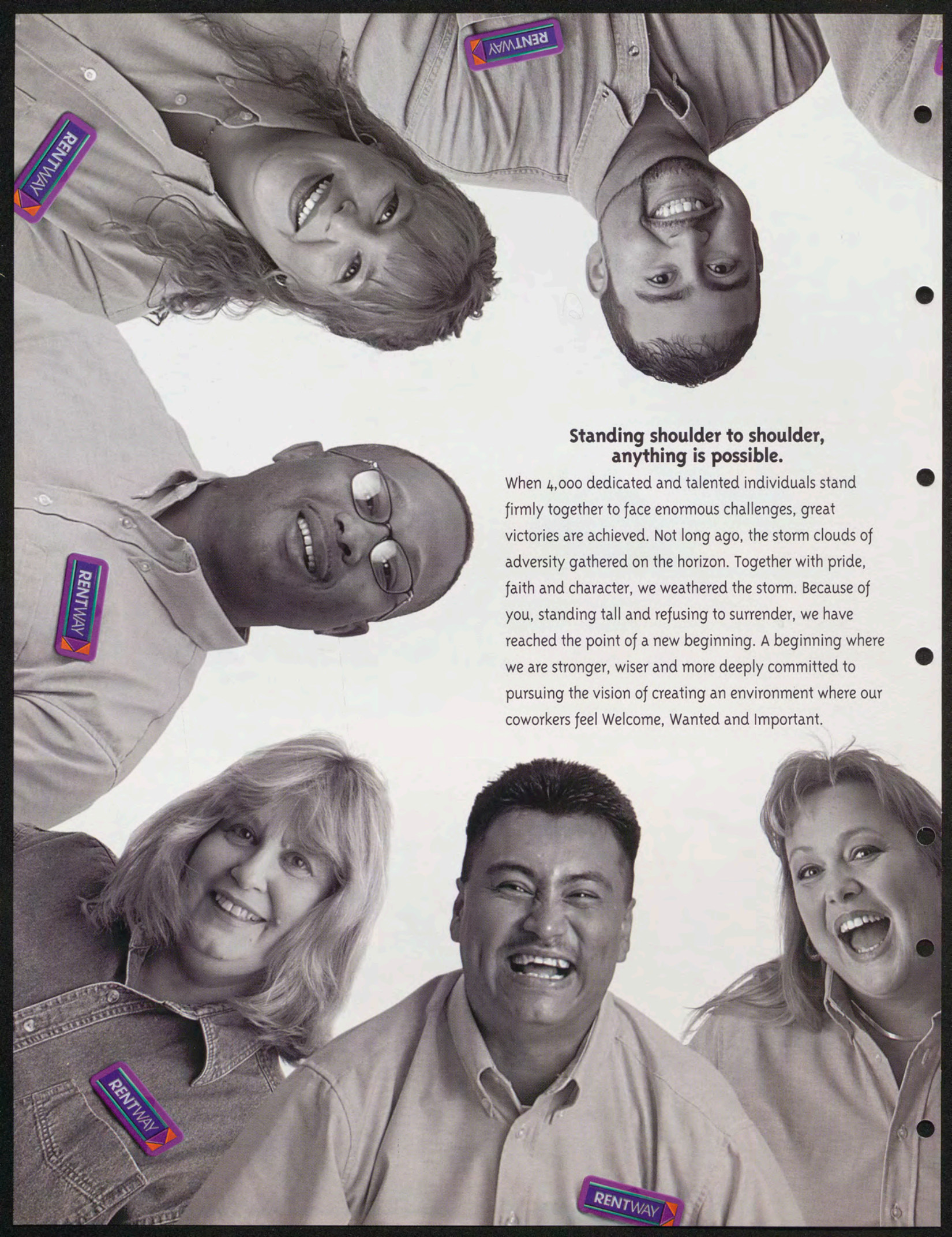
- Gold Mark Speese, Rent-A-Center;
ad agency: Jill Jennings, Brann Forbes
- Silver David P. David, Full-O-Pep Appliances;
ad agency: Greg Batt, Ad Design
- Bronze Mark Speese, Rent-A-Center;
ad agency: Jill Jennings, Brann Forbes

Store display/layout—spatial relationships, lighting, etc.

- Bronze Bill Morgenstern, RentWay Inc.;
ad agency: Robert Clancy, Hitchcock,
Fleming & Associates

On-hold advertising

- Gold Craig Bloomquist, ColorTyme Inc.;
ad agency: Eileen Yedwab, AMS Production Group
- Silver Craig Bloomquist, ColorTyme Inc.;
ad agency: Eileen Yedwab, AMS Production Group
- Bronze Mark Speese, Rent-A-Center; ad agency:
Jill Jennings, Brann Forbes



**Standing shoulder to shoulder,
anything is possible.**

When 4,000 dedicated and talented individuals stand firmly together to face enormous challenges, great victories are achieved. Not long ago, the storm clouds of adversity gathered on the horizon. Together with pride, faith and character, we weathered the storm. Because of you, standing tall and refusing to surrender, we have reached the point of a new beginning. A beginning where we are stronger, wiser and more deeply committed to pursuing the vision of creating an environment where our coworkers feel Welcome, Wanted and Important.



Thank you for standing by me and our great company. I am proud to call you family, and I invite you to join me in finishing what we started some 20+ years ago.



Bill Morgenstern
William E. Morgenstern
Founder and CEO



We Are Family!

Are we governed by the seasons? When in school, we looked forward to spring break and Christmas break. We dreaded finals and counted the days for summer. In rent-to-own, we look forward to the holidays when business is typically at its best. We dread January and February as marketing challenges and summer brings us seasonal rentals and turnover. Employee turnover, for some reason, triggers that summer is here and that has puzzled me—until today.

I taught high school for four years after graduating from college. The experience was truly

that are governed by the seasons. They may be different in New Hampshire than in Mississippi, but the fact remains, we have a seasonal business.

Perhaps the solution lies in having the school year on a year-round, 10-weeks-on, two-weeks-off cycle. I doubt this solution would be very popular, especially with the tourist industry. I know from experience as I taught my first two years in Branson, MO.

What are rental dealers to do then? Another idea could be to change up the schedule and recondition and refocus our work force as summer approaches. This all falls under the art of personnel management. I'm looking for ideas. Maybe this is a topic we could broach at the industry's annual round-table discussions held during the Convention—which reminds me that since Convention is upon us, it must be summer. I'll be looking for your answers in Reno this August. See you there. ■

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

.....
 "Employee turnover,
 for some reason,
 triggers that summer
 is here and that has
 puzzled me—until
 today."

A plan for all seasons

inspirational—one that I will carry with me forever. Unfortunately, the compensation was more than discouraging. The pay was so dismal, in fact, that I left teaching to find work elsewhere and ended up here, in the rent-to-own business.

Over the past 20 years working in this industry, I have noticed the summer phenomenon among my employees. Maybe you have noticed it as well. This phenomenon occurs during the early summer months of May and June. During those months, I can expect a spike in turnover. For years, this perplexed me. Why May and June? The more I thought about it, the more I slowly came to understand why. Putting my education background to use, I feel that I have put two and two together.

Most school systems condition our youth for 12 to 13 years to do something different at the end of every school year during the summer months. While many students take advantage of the break by staying out late and sleeping in, maybe waking up by lunchtime, others find summer employment. Either way, however, they look forward to the change in routine. And even in college, the trend continues.

After 12 to 17 years or more of this conditioning, it's no wonder that employers have to deal with this spike in turnover every year. Maybe our solution is to instill the rent-to-own season in our employees. Each of you has your yearly patterns



By GARY ROMINE
 APRO's President

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SEE US AT BOOTH 432

I suspect there are a good number of readers who are involved in the industry and APRO today, but who probably are not aware of the individual contributions many have made over the years that have turned the industry into what it is today.

In looking back over my 14 years at APRO, a lot has happened. And since we tend to reminisce during Convention time, that's just what I'm going to do.

Dave Egan, then the general counsel of Rent-A-Center, created our first really organized federal legislative action. It was my first APRO Convention, which was held in Washington, D.C.

Ron Waters that he didn't have anything against the RTO industry (in fact, his mother, Ethel Kennedy, was a rent-to-own customer at the time), but he did say the industry had an image problem. Ernie Lewallen, another small rental dealer, stepped up to lead a new public relations program for APRO. We held focus groups around the

country and asked our customers and our non-customers what they thought of RTO. A comprehensive plan was put into effect and today we enjoy the benefits of more good copy than bad.

Gary Romine, as the next chairman of APRO's Public Relations Committee, took the effort to a new level when he passionately convinced the APRO board of directors to adopt Habitat For Humanity as the industry's charity. With the generosity of Bill White, now retired Home Choice CEO, and RentWay CEO Bill Morgenstern, stoves and refrigerators were donated to 100 Houston homes built during the Jimmy Carter Habitat For Humanity build. Other dealers and stores continue their Habitat For Humanity affiliations today.

I can go on for pages, but space won't allow. There is one more rental dealer I would like to mention and that is Larry Carrico. He almost single-handedly created APRO's online education program and made it a success.

As you enjoy this year's Convention, please reflect on all who have gone before and left their mark. I have confidence that the visionaries of the future are here among us today. ■

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

"As you enjoy this year's Convention, please reflect on all who have gone before and left their mark. I have confidence that the visionaries of the future are here among us today."

They made a difference

Dave got the board to approve the creation of the Legal Defense Insurance Fund. Dave asked every rental dealer for an additional \$300 per store to create a safe environment for rent-to-own. As a result, 45 states now have safe harbor legislation.

Wayne Chambers, an RTO dealer and expert in accounting, first discovered and then reported to the industry that there was a potential federal tax issue in the manner in which the industry depreciates its merchandise. Wayne rose to the occasion and chaired our tax and accounting committee. Eventually, by organizing a strong case in federal tax court and by lobbying our tax issue with members of Congress, we were able to establish our position in the tax laws to ensure a fair approach to accounting for our products.



By BILL KEESE
APRO's Executive Director

There was a time when the industry was under attack from Congress, when it was holding investigative hearings on RTO. The industry was also under attack from the IRS, which was auditing rental dealers across the country claiming they were in the retail business and, as a result, the national press was having a field day. APRO was fortunate to have a guy like Kevin Quinn, a rental dealer

with one year on the APRO board as our president. Kevin was tenacious, focused and determined. Thanks to you, too, Kevin.

During Henry B. Gonzalez's hearings on the industry, Congressman Joe Kennedy told me and

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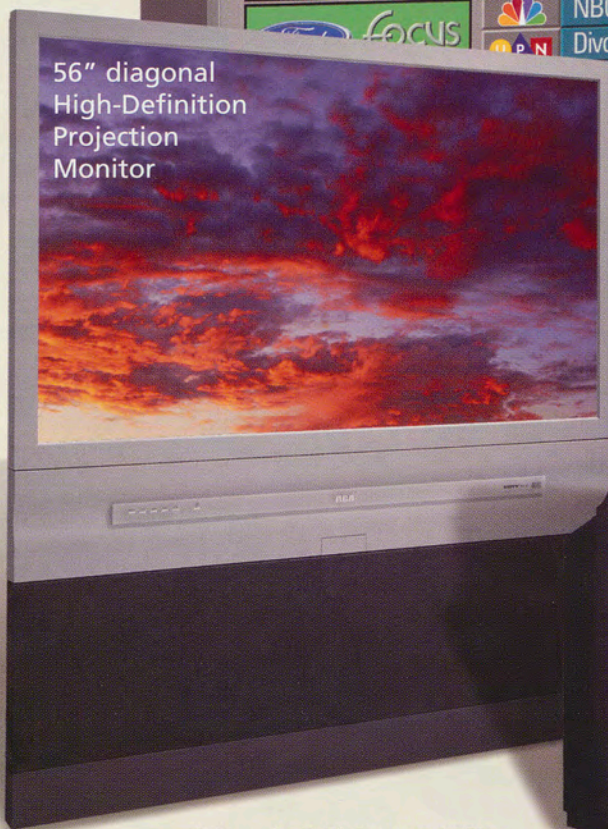
SEE US AT BOOTH 236

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61" diagonal Projection Television



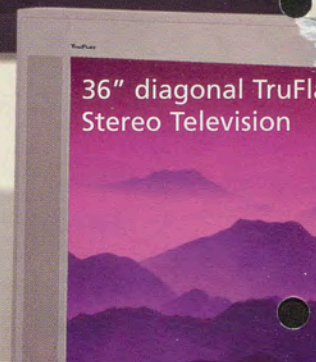
40" diagonal High-Definition Monitor



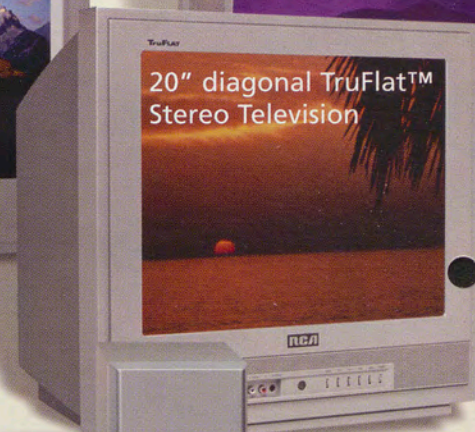
56" diagonal High-Definition Projection Monitor



32" diagonal TruFlat™ Stereo Television



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DVD/CD Audio System with MP3 Playback



200-Watt Integrated DVD/CD/VHS Home Theatre System

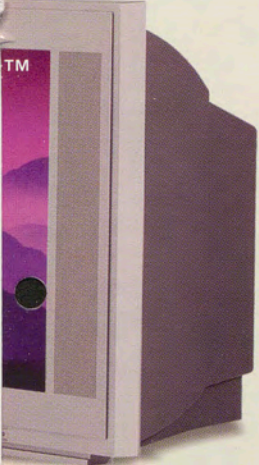
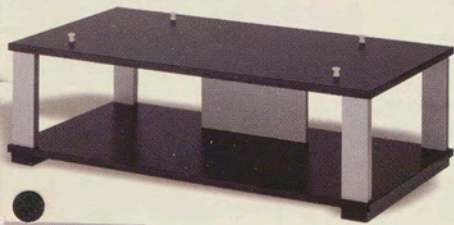


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RCA has your long-term renting solutions covered because we build our products with future innovations in mind. For example, if you're thinking digital—and soon every one will be, you can get the whole picture from our High-Definition Monitors with an integrated HD tuner for true high-definition television...now. RCA audio products are no exception, either. Our Home Theatre Systems offer exceptional sound in new and appealing styling and play multiple disc formats from CD, DVD and even MP3. We even streamlined connection so everything works and looks good together. Our commitment to tomorrow's technology ensures your customer's rental-purchase experience is designed to last. More importantly, it means a long-term rental contract won't be a quick turn-around for the latest and greatest, because you're renting RCA.

RCA is dedicated to bringing the Rental-Purchase Industry electronic products that are designed for the future—now. So think of our products as a capital investment that will effect your Balance-On-Rent for years to come. RCA is sure you'll soon discover, the future has never been clearer for your rental business.



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www.rca.com



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SEE US AT BOOTH 408

APRS Charter Associate Member

We all mourn the passing of Ernie Talley, one of the pioneers in RTO and a man who in a second iteration came back to build the largest rental company the industry has seen and may ever see. There is joy and triumph in looking at a life well-lived and full of accomplishment. There is grief in seeing a life ended at a moment after the fray when a man should be entitled to relax a bit, take his foot off ambition's pedal and enjoy the fruits of his past labors.

The same thing happened to another rental dealer friend of mine, Gary Clay, a couple of years

ago. Gary built an RTO chain in the Midwest—Kansas, mainly—sold it for more money than he could ever have reasonably spent and was dead of a stroke within the year. There are probably other rental dealers who have worked hard all their lives, retired and then died suddenly, but these two men come together in my mind because I counted them among my friends and knew them both fairly well.

What, then, are we to make of their passing at such a moment? Can we suppose that if they had not sold their businesses and were still going to work everyday, they would still be with us? There may, of course, be no connection whatsoever between retiring and dying for these two men or for anyone else. But then for some, or even many

of us, we call our businesses “our life’s work” and I think that these men did. When it is gone, the work of a lifetime, not everyone will be able to gear down into idleness the kind of driving, exuberant life force that builds successful companies. It just won’t fit.

And so, what do we do? Work until we drop one day? Make sure that no matter what, we continue at a pace in our lives

commensurate with our energy levels and ambitions so as not to shock the system overly?

Deaths of friends inevitably raise more questions than answers. I am sure that I can point to other RTO titans happily retired who revel in

their lives of Riley with their rocking chairs and hammocks and who have been smiling idly for decades. Ernie and Gary both died of strokes, suddenly and, by common agreement, before their times. They both left behind lives of accomplishment and the love of family and friends.

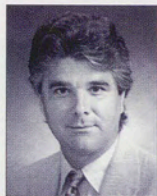
Perhaps that is all to which any of us can aspire.

We are all going to die and we cannot know when. The fear of dying has never worked into the calculations of any seller that I have known. We do what we do as well as we can in life and hope that we can one day look back and deem our efforts to have been successful and worthwhile. Ernie and Gary both must surely have felt that way. In this time of reflection, it is my wish for the rest of us. ■

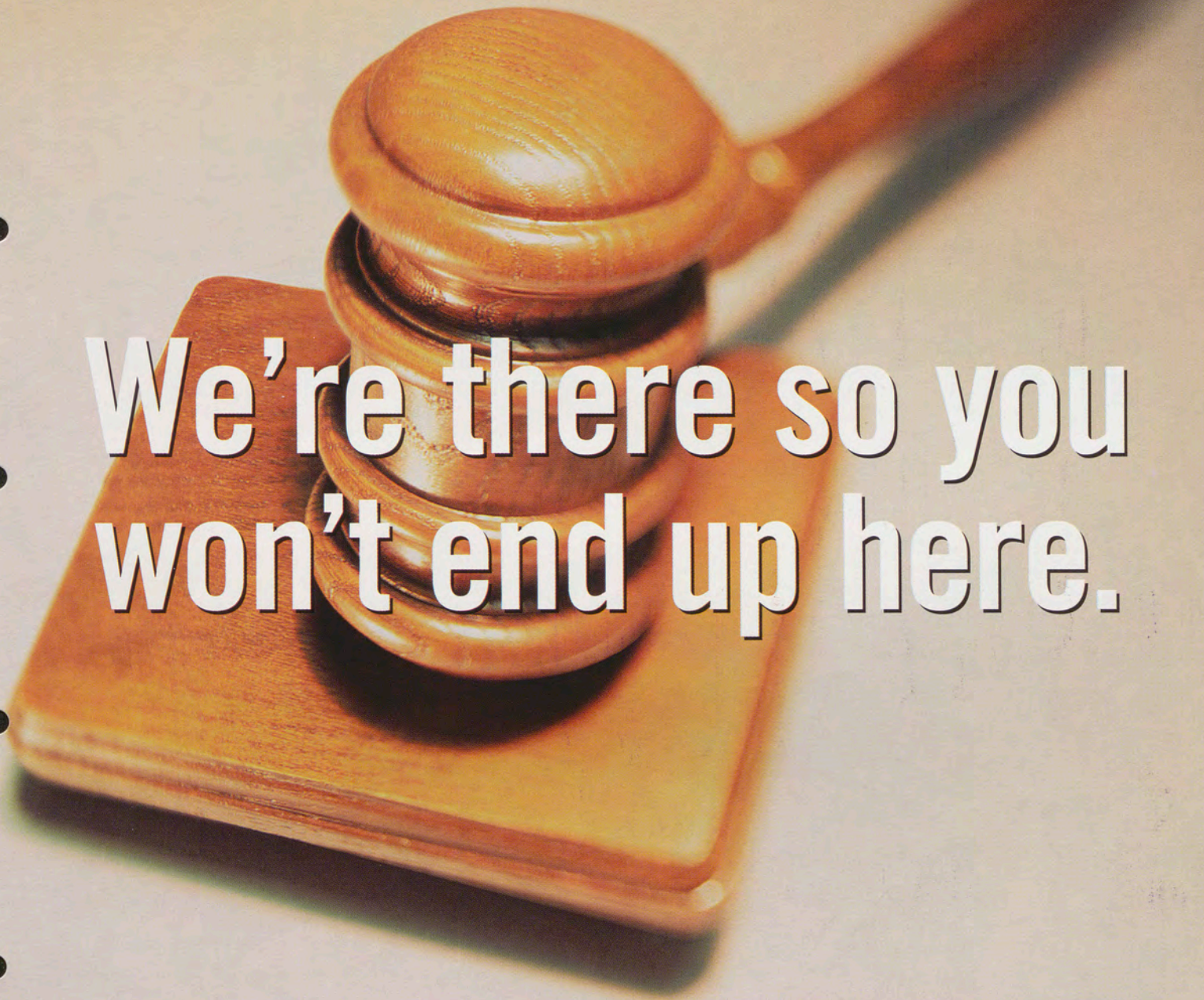
Ed Winn's e-mail address is edwinn@e-bylaw.com.

.....
 “The fear of dying has never worked into the calculations of any seller that I have known. We do what we do as well as we can in life and we hope that we can one day look back and deem our efforts to have been successful and worthwhile.”

The meaningful life



By ED WINN III
APRO's General Counsel



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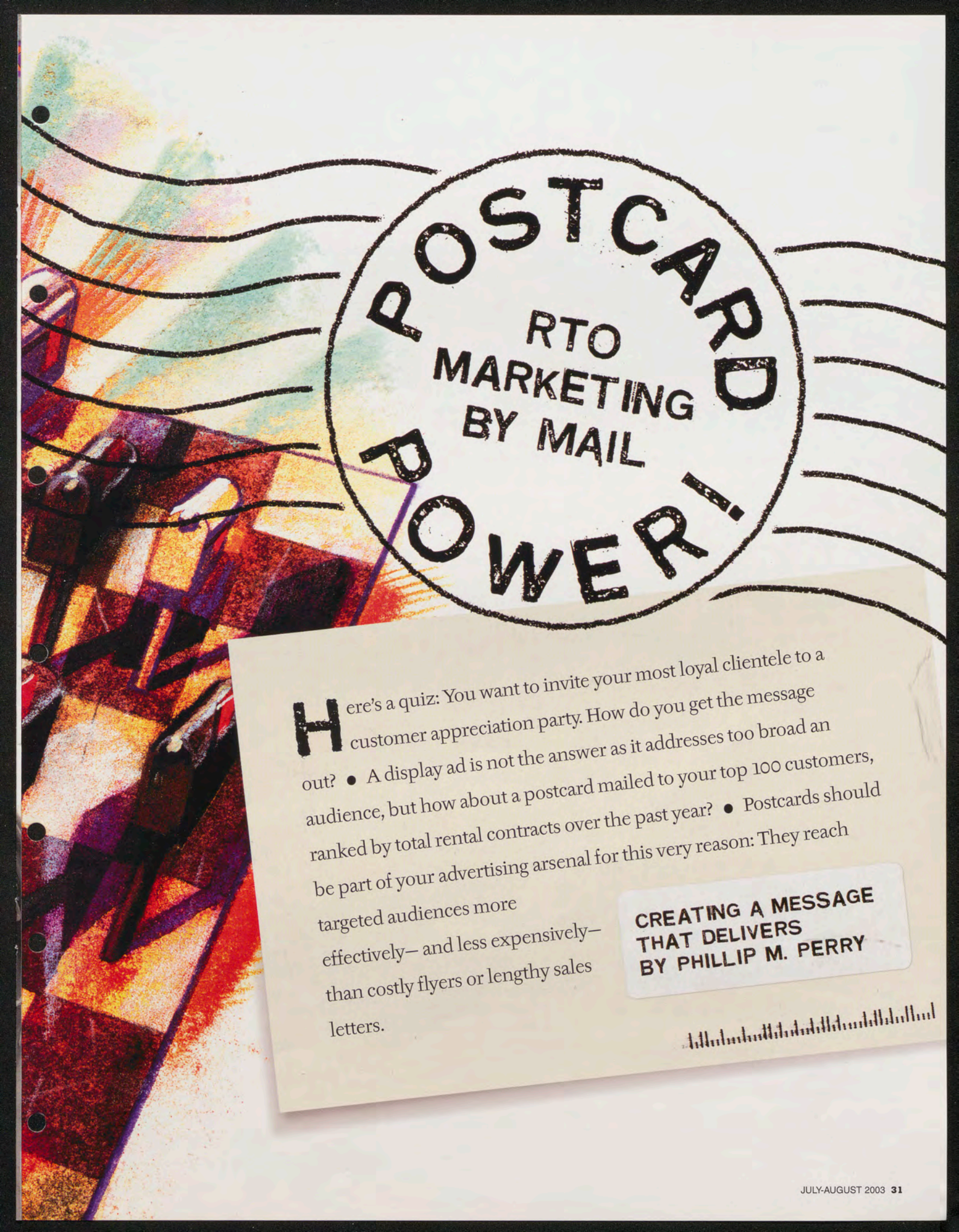
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**POSTCARD
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Here's a quiz: You want to invite your most loyal clientele to a customer appreciation party. How do you get the message out? • A display ad is not the answer as it addresses too broad an audience, but how about a postcard mailed to your top 100 customers, ranked by total rental contracts over the past year? • Postcards should be part of your advertising arsenal for this very reason: They reach targeted audiences more effectively— and less expensively— than costly flyers or lengthy sales letters.

**CREATING A MESSAGE
THAT DELIVERS
BY PHILLIP M. PERRY**

"Postcards are especially effective when your rentals are flat or falling and you need a way to perk things up," says Sarah White, a consultant at Third Wave Research, a marketing and survey firm in Madison, WI (www.thirdwaveresearch.com). • Postcards also reinforce the message you are communicating through other media such as display ads or Web sites. They create an "echo effect" that resonates in the customer's mind. • O.K., so you want to mail some postcards. How to do it well? Here are some tips from marketing pro's.

1. KEEP IT SIMPLE

"Postcards are perfect if you have a fairly simple message to convey," says David Ehrlich, president of Track Marketing Group in Alexandria, VA. Bear in mind that you have room for only a short headline and perhaps 100 words of text. That's enough to throw a spotlight on a simple theme—but no more.

Examples of simple messages are:

- Save money by taking action now
- Come to our evening party or seminar
- See our newly arrived line of merchandise
- We're extending our store hours
- Here's a special deal for previous customers only
- Bring this card to enter our free drawing

While a simple message is vital, it's also true that postcards can be used as part of a larger effort to communicate

more complex information. "Many times the postcard will be the first step in a sales process," says Ehrlich. "Don't try to complete the sale with just the card. Instead, invite the recipient to call for free information or visit your store or Web site."

Bonus tip: To see if your message is simple enough, ask a friend to scan your card for 10 seconds and then tell you what the sales statement is.

2. MAKE IT COMPELLING

Your message must be simple, but it also must stop the show. "Your message needs to have an 'attention compeller' element," says Burton M. Nudelman, president of Nudelman + Associates, a retail management consultancy in Portland, OR. "It could be a photo, a headline or some strong wording in the title. But without one, you are wasting your time." Half of your recipients will not look at the postcard at all, says Nudelman. You need to worry about the 50 percent who do. "Your message needs to hit them on the head."

Here are some examples of messages that are compelling:

- Save money
- Get more out of life
- Obtain better quality merchandise that lasts longer
- Enjoy service from an experienced store staff
- Benefit from being a loyal customer
- Act right away to take advantage of the offer

As the last entry suggests, deadlines can further compel the recipient to take action. Phrases such as "This week only" encourage the recipient to bring the card to your store right away rather

than post it on the refrigerator to take action "some time."

Use headline words that catch the eye and lead the recipient into your compelling message. Powerful words and phrases include "Free," "New," "For Loyal Customers Only" and "Not Available to the Public."

Bonus tip: Try reverse engineering on your sales message. If you want to hold a sale on overstock items, for example, run an ironic "This is old!" headline that plays off the usual bid for novelty.

3. TIME YOUR MAILINGS

Your mailings will be more effective if you give some thought to timing. The postcards should reinforce some larger marketing effort underway. "Take a look at your calendar and decide which promotions you want to reinforce with a postcard," says Sara Johnson-Bewley, owner of Hill Shepherd Design in Killbuck, OH. "Then plan six weeks back from that time to get the postcard designed and into the mail."

Bonus tip: Make your message more compelling by celebrating a change of season.

4. CALL FOR ACTION

You want the customer to do something or you wouldn't be mailing the postcards. Make sure you state that "to-do" in a simple sentence and then include it as a tag line on your postcard.

"Every postcard should contain a call to action," says Ehrlich. "What do you want the recipients to do? Don't be subtle about the next step."

Here are some sample actions:

- Visit the store
- Participate in a survey
- Send an e-mail
- Place a phone call
- Play a game
- Bring a friend

Bonus tip: Want to convey a simple, compelling message and call the customer to action all in one fell swoop? Here's how: Design your postcard as a coupon. "Postcards make great coupons," says Ehrlich. "They promote action and bring customers into your

WHEN TO USE POSTCARDS

- To announce "What's New"
- To make special offers
- To compel people to visit your Web site
- To announce hours for seminars and parties
- To say "thank you" to loyal customers
- To invite lapsed shoppers to return
- To distribute coupons
- To introduce new staff members
- To announce new lines of merchandise or new services

store to buy. This shows you don't need a long sales letter to create a great direct mail piece."

5. SPRUCE IT UP

Your recipients get lots of mail. Make your postcard stand out against the herd with great graphics. "Your card needs to be attractive physically and emotionally," says Ehrlich. "You need something that grabs the recipients or they will throw it out."

One great eye-grabber is color. "Color almost always outperforms black-and-white in terms of attention," says Ehrlich. "That's not to say that black-and-white won't work, but the fact is that it has to be very well done to grab attention."

Pretty pictures help, too. You might have a beautiful image on the main side of the card, along with a selling headline that ties in to the more complete message on the other side. Remember that many people look at the address side of the card first. So have some eye-grabbing graphic, perhaps a black-and-white cartoon that reinforces the message and somehow

echoes the color graphic on the front. And include your logo.

Finally, use the largest size card that you can, within postal guidelines. While the postal service sells cards measuring 3½ x 5½, larger 4 x 6 cards can be mailed at the same rate. "A bigger card will give your mailing more impact," says White.

Bonus tip: Don't overlook the stock color photos that are now available from so many printers. (See the sidebar, "Finding a Printer.") These can add a measure of professionalism to even short run mailings.

6. MAIL TO THE RIGHT LIST

The best message won't pull its weight in sales if you mail to a poor list. "Using the right list is critical to getting the best response," says Ehrlich. Since postcards are great vehicles for getting more business from current customers, most advertising experts advise looking to your house list first. If you take the time and effort to build a detailed database, you will be able to customize your mailings to customer wants. "We are seeing more retailers move toward personalization of their

mailings," says White. "Each piece comes out customized with slightly different messages and pictures, depending on what customers have purchased in the past." While such customization has long been prohibitively expensive, today's low-cost laser printers allow you to customize your printings even for short runs.

Other lists are available. If you want to increase the number of repeat customers, consider regular mailings to everyone who resides or works within a mile or two of your store. You can obtain such lists, filtered by zip code, from your local chamber of commerce, newspaper or list broker. You can also order lists that are filtered by age, income or parental status.

Bonus tip: As you experiment with different lists, find out which ones work best by coding the cards above the address. Have customers bring the cards to the store and track the resulting sales.

7. MAIL REGULARLY AND BE CONSISTENT

Mail regularly to keep stimulating customers and informing them about what's new, especially to your house list. If you make each message com-

FINDING A PRINTER

If you are looking for real economy, you can photocopy cards four-up on card stock, then cut them apart and merge print address labels from your in-house database. There's nothing wrong with that, but you may opt to get better results by farming out the print work.

Start with your local printer who may be able to do your work in a cost-effective way and work hand-in-hand with you so you know the job is done well. If you can't get the work done locally, try the Web. Thanks to the Internet, prices have become more competitive for short runs of postcards. You can get 500 4¼ x 6-inch postcards for around \$175 and 5,000 for around \$500-\$600.

You can place an order for postcards using the interactive pages of all of the following sites:

- 
- **ArtAndAdvertising.com**, Northport, NY, offers a variety of printing and design services from postcards to color brochures. Minimum order: 500 postcards.
 - **CciCards.com**. A variety of promotional postcards and greeting cards.
 - **CustomPostcards.com**, York, PA. This site offers an interesting array of stock photos. Minimum order: 500 postcards.
 - The best of the bunch is **ww.modernpostcards.com**, an excellent site with the best array of tips on getting more from postcards. Also has an extensive selection of stock color photos. Use their templates to stay within postal regulations.
 - **Pelland.com**. Good pricing for orders of 2,500 and up. Has some useful guidance on selecting a card size.
 - **PostcardPromotions.com**. This is the online ordering site for Track Marketing Group. Has a specifications page for help in comparing rival print bids.

elling, recipients will learn to pay attention to your cards. "Since it often takes more than six impressions to get

through to someone, consider repeat mailings," says Ehrlich. "To save costs, over-print the front (glossy color side)

and leave the backside blank for future imprinting or print multiple backsides at the original printing. This dramatically lowers the cost per card. Since the back is read first, the same front as not a major problem. Another option is to send the identical card (front and back) to prospects multiple times, perhaps about a month apart."

Be consistent. Create an echo effect by using the same colors, categories of pictures and types of message time after time. "Once you develop a winning look and feel, stick with it," says Ehrlich.

The tips in this article should help you put together a winning postcard promotion that pulls shoppers to your aisles and encourages customer loyalty. "A well-designed and targeted postcard promotion can zoom right into your customer's life and propel them to take action," says Ehrlich. ■

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

COLLECT E-MAIL ADDRESSES

Maybe postcards are great for promoting your store, but don't overlook their potential for building your e-mail database.

That's the advice from Steve Holsberg, president of Westlake Advertising Agency in Westlake Village, CA.

Here's how it works: "Start by designing a graphically pleasing postcard offering a discount coupon code the recipient can use on your Web site," says Holsberg. "By punching in the discount code from the postcard, the customer receives a one-time discount on products or services. In so doing, the target's e-mail address is automatically entered into your database. This can also be set up to be permission based so as not to spam unwilling targets."

Once in the database, the target is periodically e-mailed new offers, coupon codes and promotions in lieu of using postcards. The postcard served its purpose.

"This system keeps the customers coming back for more while saving you mailing costs," says Holsberg. "That makes everybody happy."

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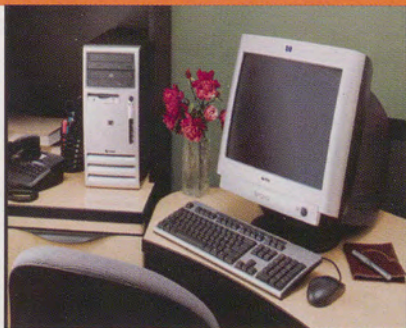
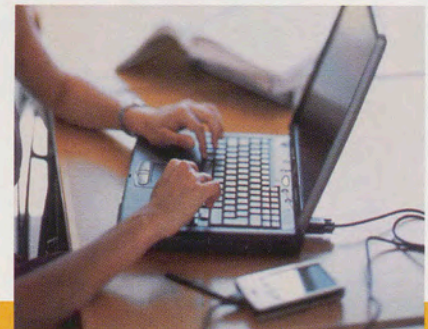
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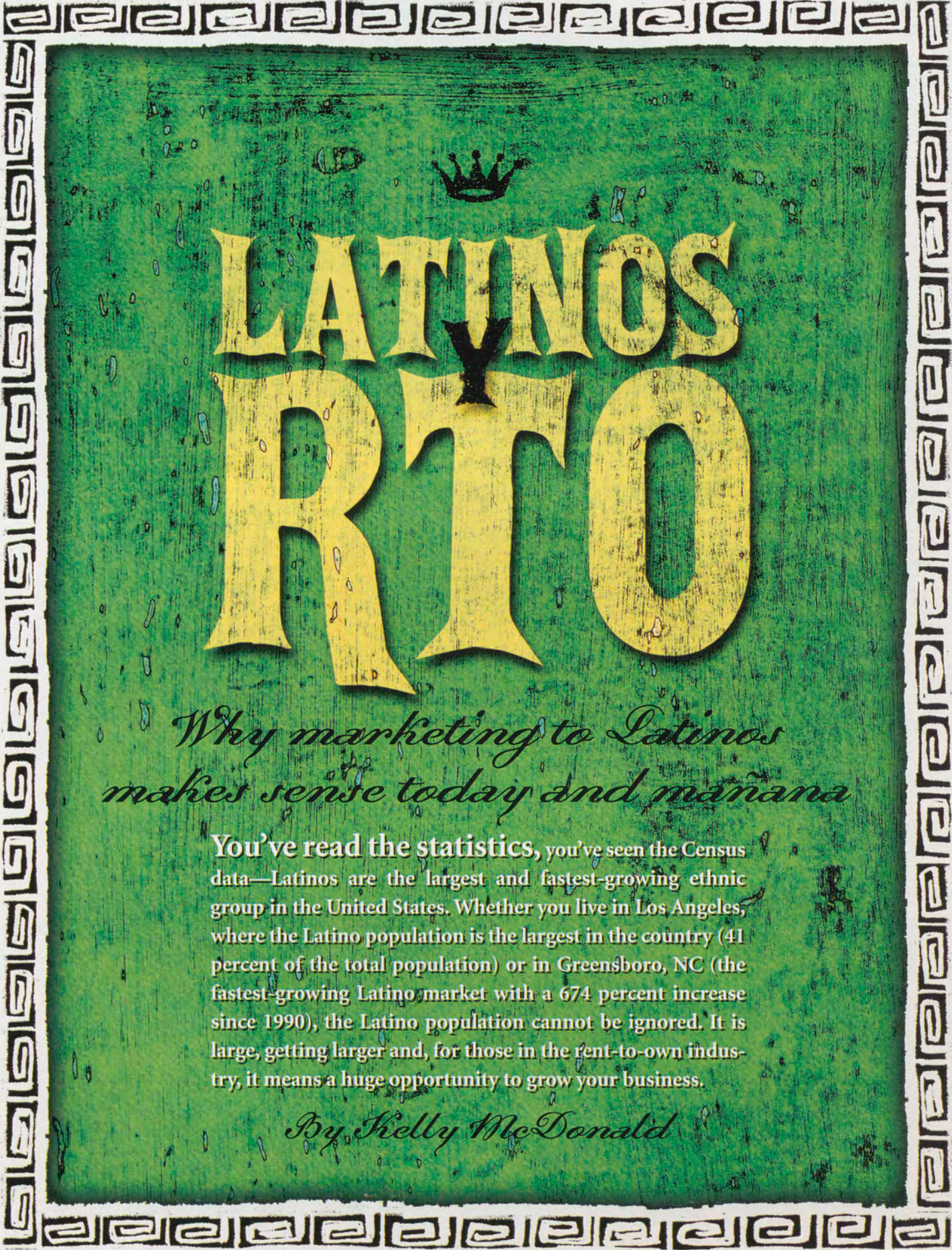


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LATINOS RTO

*Why marketing to Latinos
makes sense today and mañana*

You've read the statistics, you've seen the Census data—Latinos are the largest and fastest-growing ethnic group in the United States. Whether you live in Los Angeles, where the Latino population is the largest in the country (41 percent of the total population) or in Greensboro, NC (the fastest-growing Latino market with a 674 percent increase since 1990), the Latino population cannot be ignored. It is large, getting larger and, for those in the rent-to-own industry, it means a huge opportunity to grow your business.

By Kelly McDonald



The July 2002 Census numbers reveal that there are 38.8 million Latinos residing in the United States. If you're like me, that's a staggering number to get my head around. Just how many is 38.8 million? Consider this: there are more Latinos living in the United States than there are Canadians in Canada. The 38.8 million Latinos do not represent the estimated 3 million to 8 million more who went uncounted. The Latino population in this country rose almost 60 percent in the past 10 years, compared to a mere 13 percent increase in the non-Latino population. ❁ Here's another way to look at the numbers: almost one in seven American residents is Latino. By 2020, this ratio will increase to one in five. And this is having a profound effect on our culture and our society.



The "Latinization of America"

The influence of this exploding population is seen everywhere: our food, our music and entertainment, our sports, our media and our politics. For example, look carefully at your grocery store. New products that cater to Latino tastes now fill the shelves of supermarkets everywhere. Tortillas now outsell bagels two to one. Salsa is now the No. 1 selling condiment in this country. Lays makes a limón (lime) potato chip. Dulce de Leche (caramel) is everywhere: Betty Crocker just introduced Dulce de Leche frosting in June, it's Häagen Daz's No. 4 selling flavor of ice cream and even M&M's has tested Dulce de Leche candies in select markets. And it's not just new flavors. American brand icons are even creating new products to capture Latino customers. In addition to pudding and gelatin, Jell-O now makes instant Jell-O Flan. The Girl Scouts created a new Mexican-style cookie called Olé Olé.

The influence is seen in other ways, too: Mattel makes Quinceañera Barbie (a quinceañeros is an elaborate celebration of a girl's fifteenth birthday, the equivalent of a "debut into society"). Mattel also makes "Spanish Teacher Barbie" and Capitán Benavides (a G.I. Joe). *The Wall Street Journal* reports that the top three surnames for new homes purchased in California last year were Hernandez, Fernandez and Gonzalez.

In Texas, the No. 1 name for baby boys born in the state in 2000 was José. In May 2001, George W. Bush was the first president to deliver his weekly radio address in Spanish. Nickelodeon's bilingual "Dora the Explorer" is the No. 2 pre-school show on TV, leading Anglo as well as Latino children to sleep on Dora sheets that say *buenas noches*. Fox Television is adding two Hispanic family comedies to their fall lineup, ESPN is launching a full-time sports network in Spanish this year and for the 2004 Olympics, NBC will carry Olympic coverage in Spanish on its Telemundo network.

Republicans recently began Spanish lessons for members

of the House and Senate and Republican strategists believe Bush, who captured 35 percent of the Hispanic vote in 2000, can't lose if he wins 40 percent in 2004.

Latinos and rent-to-own

The Latino market represents tremendous opportunity for the rent-to-own industry for several reasons. To begin with, 70 percent of the Latinos in this country are foreign born. While many foreign-born Latinos arrive with furniture and household belongings, others arrive with minimal belongings due to the cost of shipping or transporting goods. Therefore, as they set up their households here in the United States, they purchase and rent many essential items such as furniture and home electronics. In fact, Latinos spend almost twice as much as non-Latinos on furniture

rentals and nearly three times as much as non-Latinos on television rentals, particularly big screen televisions, according to the 2000 Consumer Expenditure Survey study by the U.S. Bureau of Labor Statistics. And Latinos spend almost four times what non-Latinos spend on rentals of household appliances.

The second reason that Latino consumers make such valuable customers for your business is the rate of referral business that is typically generated. Just ask Kelly Sayre of Alliance Rental Centers in Texas.

"It has been our experience that our Hispanic customers bring us a significant number of qualified referrals—far more than our non-Hispanic customers," says Sayre. "By and large, I'd love to have more Hispanic customers. We've found that they are generally ready to do business with us with less shopping around at the competition, they pay on time, they're loyal customers and the referral business is extremely solid and valuable," he says.

A third, but significant, reason that rent-to-own makes so much sense for the Latino customer is the issue of credit. Remember, 70 percent of the U.S. Hispanic population is foreign-born. That means that the vast majority of Latinos have to embark upon the long road of establishing credit history in this country. Regardless of income, regardless of whether someone had credit in another country, any foreign-born resident of the United States has to build credit history. It's a difficult process and one that takes time. For an immigrant who has recently arrived, rent-to-own is a terrific way of acquiring the goods and brands they want, affordably and conveniently.

The four Latino mindsets

So how can you capitalize on this large and lucrative market to increase your business? It starts with recognizing that not all Latinos are alike. In fact, saying you want to market to Latinos is like saying you want to mar-

ket to women. It's a big group, a broad categorization and to do it effectively, you need to know which subgroup is really your market.

With Latino marketing, it's not just about translating a message into Spanish. Sure, Spanish is a critical part of reaching Latinos, but to reach them effectively, you have to understand their level of acculturation. Acculturation is defined as the process of adapting to and acquiring a new culture while retaining the old culture. Or, put another way, the "merging of two cultures in close contact." Acculturation is what happens when a person moves to a new country or is exposed to a country's culture, values and lifestyles. There are four distinct Latino mindsets that reflect the varying levels of acculturation among Latinos.

The first is the "cultural loyalist." The "loyalist" is foreign-born, a recent arrival who has been in the country less than five years. This person is Spanish-dependent or Spanish-exclusive and tends to have very traditional values.

The second mindset is the "cultural embracer." The "embracer" is also foreign-born, but is a U.S. resident and may have lived in this country for many years. This person tends to be more professional, more educated and ambitious. He or she may be bilingual, but prefers Spanish.

The third mindset is the "cross-culturist." These Latinos are U.S. born, first generation and are bilingual and bi-cultural. They easily live and work in two worlds: English and Spanish. They are equally comfortable in both Latin and Anglo culture, hence the label, "cross culturist." They are fashion-forward and urban, but very much in touch with their Latino roots.

Finally, there is the "cultural integrated." This is the fully acculturated Latino. U.S. born, second, third or fourth generation, this Latino may not speak Spanish or perhaps does not speak it well. "Cultural integrated" are English-dependent or English-preferred.

Cultivating the Latino customer

What are some ways that you can put the welcome mat out for Latino customers in your area? It starts with a bilingual staff. A Spanish-speaking employee can really help your business grow with this target market, by word-of-mouth within the Hispanic community and also by assisting those customers who are Spanish-dominant or Spanish-preferred.

While it's always difficult to find good help, Kelly Sayre believes that a bilingual staff is critical to his business. "We have not done a very good job of recruiting bilingual staff

and we should. It definitely helps to have someone in the store who speaks Spanish. It's not too hard to get a deal done in English with someone who speaks Spanish, but it certainly makes the Spanish-speaking customer more comfortable and eases the transaction when they can speak in Spanish," says Sayre.

From an advertising standpoint, laws and regulations vary by state, so be careful. In Texas, for example, Sayre points out that advertising cannot be done in Spanish unless the rental agreement is also in Spanish. For this reason, in select markets, Sayre has taken a unique approach. He's advertised on Spanish-language Tejano radio stations, but his commercial is in English. "We used radio remotes and had success with them, despite the fact that the ad itself was in English. The station comes out to the store and holds a remote and it generates excitement and customers."

A third avenue to consider for cultivating Latino customers is your product/inventory mix. Latino culture is steeped in faith and this plays a major role in family life. Sayre states that he first noticed this when he realized that he could not keep paintings of "The Last Supper" in stock at his stores.

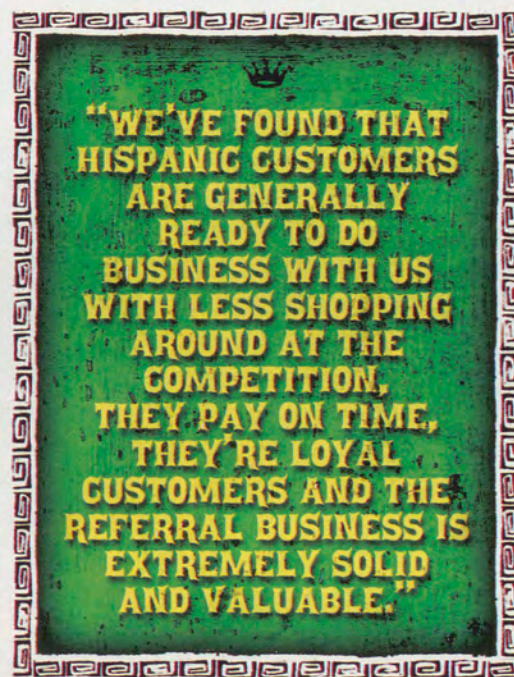
In Mexico, the patron saint of the country is the Virgin of Guadalupe—many retail stores catering to Latinos carry religious paintings depicting the Virgin and religious scenes. It makes sense to stock these types of paintings if your store is in a high-density Latino area or has

the potential to pull a significant Latino customer base. And don't overlook furniture fabric colors as the Latin culture embraces life and flavors are bolder and colors are brighter. This is often evident in the color schemes of the home. Consider adding a brightly colored furniture set to your mix to appeal to Latinos who may prefer a color choice other than neutral.

Latinos are "el futuro"

The Latino population in America offers everyone the opportunity to expand their businesses substantially. As the Latino population continues to grow, smart companies will need to reach out and connect with this lucrative consumer base emotionally, rationally, culturally and relevantly. Taking the time to learn more about this lucrative opportunity will pay dividends, today and mañana. ■

Kelly McDonald will be speaking at the 2003 APRO Convention and Trade Show in Reno, NV, on August 15. Her seminar is entitled U.S. Latinos: A Marketer's Dream.





COURTESY OF
NCLC

ENEMY MINE:

THE NATIONAL CONSUMER LAW CENTER, RENT-TO-OWN AND THE MILITARY

In May 2003, the National Consumer Law Center published a new study entitled *In Harm's Way—At Home: Consumer Scams and the Direct Targeting of America's Military and Veterans* (available as a PDF download at www.consumerlaw.org). The main thrust of the lengthy exposé is the practice of buying veterans' military retirement benefits for a lump sum payment made to the veteran. The NCLC decries this practice as depriving retired soldiers of their retirement benefits for a fraction of what they are really worth.

WHAT THE NCLC REALLY SAID ABOUT RTO AND THE MILITARY • BY ED WINN III

In addition, the piece goes on to chronicle other businesses located around military bases whose main customer base includes military personnel. Some of these companies use military sounding names in an apparent effort to seem affiliated with the armed services and, thereby, enhance their credibility with soldiers. The kinds of businesses criticized in the article include pawnshops, payday loan companies, small loan companies, title pawn and auto pawn companies, “buy here, pay here” used car lots, tax refund services and, yes, an RTO store. These are businesses that exist everywhere in the country and also exist around military bases. ★ In the 66-page article, the discussion of RTO takes up one paragraph, exactly six lines, in which the business is attacked because of its high prices when those prices are compared to retail. It is at best a glancing blow and in no way the focus of the exposé.

WHAT IS THE NCLC?

The National Consumer Law Center is a non-profit corporation based in Boston, MA, that is primarily funded by federal tax dollars and describes itself as “America’s foremost advocate for low-income consumer justice and its leading expert on low-income consumer issues.” The NCLC can best be described as a legal think tank for legal aid lawyers and other consumer advocates around the country and is no friend of the RTO business or any other industry whose customers can ever be identified as “low-income.” In times past, the NCLC has been sharply critical of RTO and has included anti-RTO information in its 16-volume *Consumer Credit and Sales Legal Practice Series*, the cornerstone of the NCLC’s consumer advocacy work.

Twenty years ago, RTO industry representatives met with the NCLC in Boston to discuss the then-fledgling RTO industry and its efforts in Washington, D.C., to gain legal recognition. There have not been a lot of

such meetings, but there have been several over the years and always at the request of the industry in an effort to establish communication across the consumer protection divide and to learn what, exactly, were these consumer lawyers’ complaints against RTO and whether they could be meaningfully addressed.

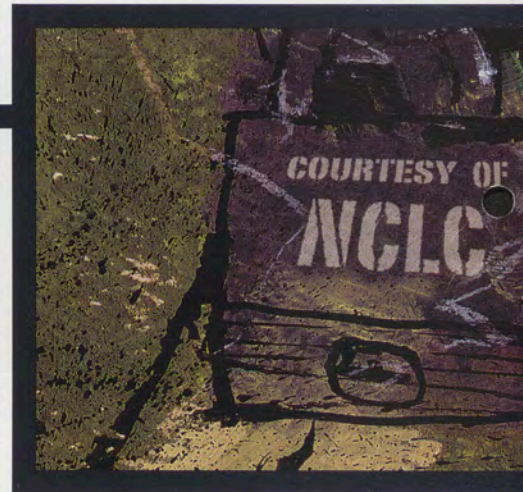
Then, as now, the chief complaint was that RTO pricing is “too high.” One of the staff attorneys for the NCLC opined that there should be a law in America capping all corporate profits at 15 percent. That was the mindset of the opposition then and it has not changed much over the past 20 years.

Whenever RTO issues have ripened in legislative or legal forums around the country, the NCLC has used resources to oppose whatever it was that the industry was supporting. The NCLC has appeared in a handful of state legislative RTO initiatives over the years, but because its consumer protection issues are many and its funding more limited since the Reagan

era, the NCLC has confined itself mainly to the federal debate, at least insofar as the RTO issue is concerned.

The NCLC was there during the Gonzalez hearings in 1993, speaking out against the industry and was there again during the hearings on HR 1701 in the House of Representatives in 2001. In this latest scuffle, the NCLC joined forces with the Consumer Federation of America, Consumers’ Union and U.S. Public Interest Research Group to oppose the Jones-Maloney bill.

The position of these four groups at the hearings was that they were “unequivocally and unalterably” opposed to the industry-supported federal initiative. Nothing short of legislation making RTO transactions



subject to Truth-In-Lending and every other consumer credit protection statute at both the federal and state levels will ever get the NCLC’s support. They are ideologically opposed to how the industry does business and do not want RTO to be an option in the marketplace for consumers, at least not their consumers.

Rent-to-own is not the only industry in the NCLC’s sights. The group has other, often larger, and to them more villainous, industries to attack. The payday loan industry, in particular, and the subprime lending industry, in general, has attracted a lot of NCLC ink and wrath over the past few years.

BEARING THE BRUNT OF FINANCIAL RESPONSIBILITY

This most recent study addresses some valid issues about financial strains on military personnel due to the nature of their work. Soldiers are often young, inexperienced, mobile, away from home for the first time and may not have developed disciplined financial habits yet. The piece argues that it is still the case that financial trouble for a soldier means career trouble in the military, which can add to the pressure that a soldier already feels, especially during wartime.

Rental dealers with a heavy military customer base, of course, know that RTO can actually relieve a soldier's

dictably hyperbolic. One would think that the country's military infrastructure was on the verge of collapse because small loan companies have set up shop outside military bases and are advertising in military newspapers. Amid the hysteria, the piece nonetheless raises some valid points about financial responsibility, military pay and the culture on military bases.

Finally, soldiers old enough to bear arms in defense of the country are old enough to decide how to spend their pay without the government stepping in to declare that otherwise legal businesses are somehow "off limits" to soldiers, which is one of the recommendations in the article. Therefore, the thesis of the piece finally fails. A part of military training might well include

FINALLY, SOLDIERS OLD ENOUGH TO BEAR ARMS IN DEFENSE OF THE COUNTRY ARE OLD ENOUGH TO DECIDE HOW TO SPEND THEIR PAY WITHOUT THE GOVERNMENT STEPPING IN TO DECLARE THAT OTHERWISE LEGAL BUSINESSES ARE SOMEHOW "OFF LIMITS" TO SOLDIERS, WHICH IS ONE OF THE RECOMMENDATIONS IN THE ARTICLE. THEREFORE, THE THESIS OF THE PIECE FINALLY FAILS.

financial pressure. In every business analyzed in the NCLC piece, the soldier is taking on debt, sometimes at high interest rates. Defaults can have serious consequences to lifestyles, finances and advancement in the military. With an RTO agreement, however, the absolute worst thing that can happen is that the soldier returns an item because he or she can no longer keep making payments. Loss of a big screen television may have a negative impact on lifestyle, to be sure, but it will in no way affect the soldier's finances or chances for career advancement.

The NCLC's military exposé is pre-

some rudimentary financial schooling, but soldiers should already have this information from having lived for at least 18 years and the main thrust of military training is and must be that of learning to be a good soldier.

Rental dealers should know that while RTO is surely always on the NCLC's radar and the industry will never get a thoughtful and balanced appraisal from this group, for the moment, the NCLC invective is aimed elsewhere. ■

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

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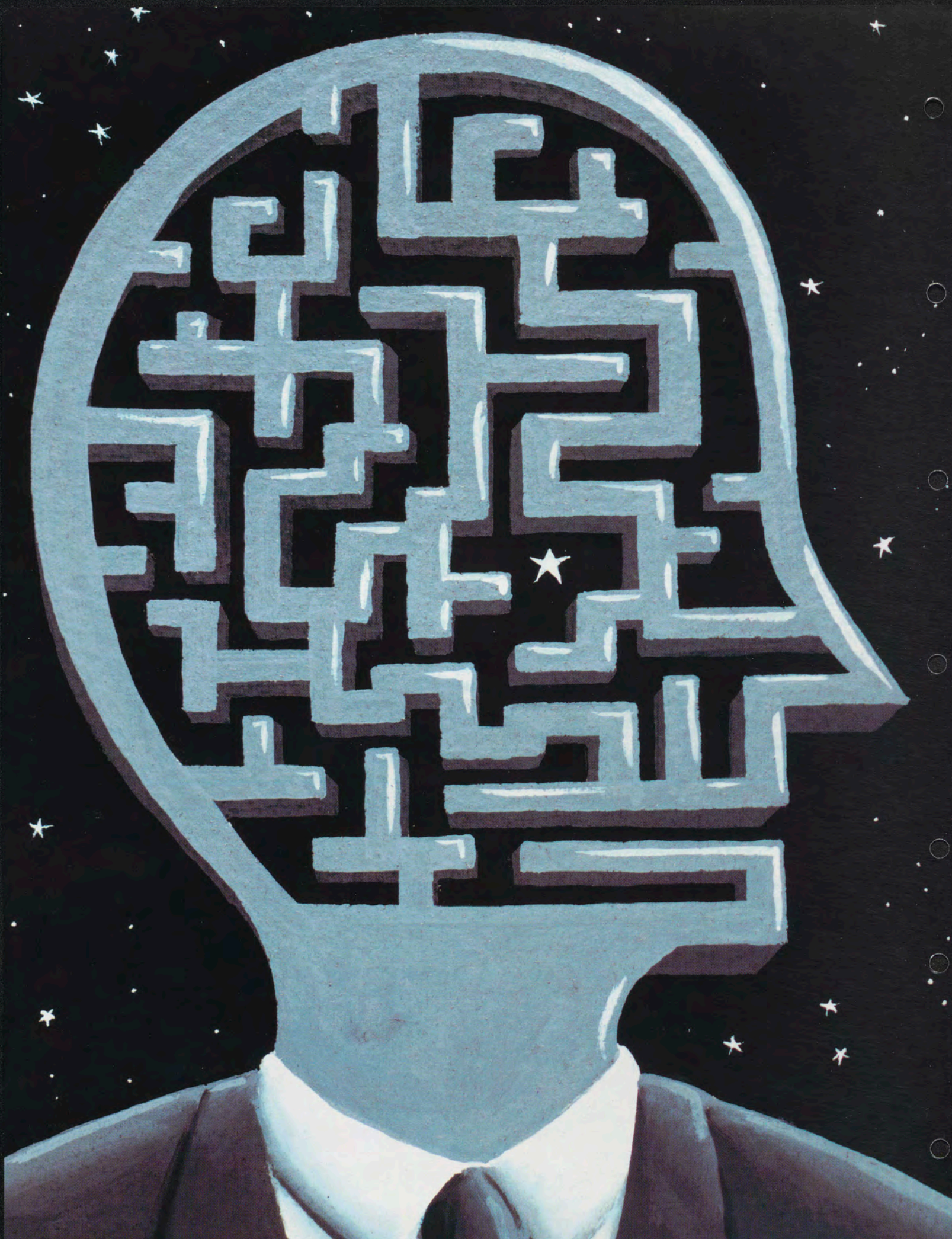
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intuition

accessing your

by brian tracy

it

has been said that men and women start to become great when they begin to listen to their inner voices. Your intuition is your direct connection with infinite intelligence. Intuition is so powerful that it has been studied and written about by the greatest men and women of history for thousands of years. When you begin to use it regularly and systematically, there is virtually nothing that you cannot accomplish. ✨ Your intuition has often been called the “still small voice” within. You may experience your intuition as a gut feeling, as an inner sense of what is right or wrong for you. Sometimes your intuition manifests itself as a hunch or an inspiration. Often it comes as a flash of insight. Your intuition leads you to new ideas, concepts and breakthroughs. Sometimes, an intuitive flash will enable you to see a situation very differently and solve it on a completely different level. Einstein was referring to intuition when he said, “No problem can be solved on the same level at which you meet it.”

in

breakthrough thinking, we are taught to redefine a problem and take it to a higher level in order to find a solution for it. Since the more you do of what you're doing, the more you'll get of what you've got, trying to solve your current problem at your current level is often an exercise in frustration. You can unlock your intuition by using your imagination to think about your problem in a completely different way.

Solving the puzzle

There are two major types of imagination that you use continually, both of which require the highest use of your intuitive powers. They are synthetic imagination and creative imagination.

Synthetic imagination is your ability to assemble existing pieces of knowledge and information into new forms. It is very much like taking all the pieces of a jigsaw puzzle, having a clear idea of the picture or goal that you want to accomplish and assembling them into a single piece.

This form of imagination is often called, "integrative intelligence." It is one of the highest forms of intelligence for success and achievement anywhere. Integrative intelligence is defined as your ability to integrate a large number of different pieces of information into a single precept for decision and action. It is your ability to recognize and sort many different facts and insights together, emphasizing some and discarding others, in the process of making the correct decision. This form of intelligence is extremely valuable in fast-moving, fluid situations that require you to consider a large number of different pieces of information in making a decision.

It has been estimated that you need between 20,000 and 50,000 bits of information at your disposal to be really successful in any field of endeavor. We live in the information age and knowledge is the raw material of production and value in this age. So the more different bits or "bytes" of information that you have, the more effective your integrative intelligence, or synthetic imagination, will be.

The people who rise to the top of any field of endeavor are invariably those who know more than others. In fact, the division in our society today is not between those who "have more" and "have less," but between those who "know more" and those who "know less." One of your jobs is to be continually gathering additional bits of practical and useful infor-

mation so that you have plenty of different ideas and concepts to draw upon when you are wrestling with any problem or striving toward any goal. Your intuition then goes to work for you by helping you quickly sort out the relevant facts and giving you the answers you need when you need them.

The more ideas you expose yourself to, the greater the probability that the right idea will appear at the right time. When it does, your intuition will help you to recognize the idea and integrate it into everything else you are doing.

Putting the pieces together

The second form of imagination is creative imagination. This is a higher form of imagination where intuition plays an even more important part. Creative imagination refers to your ability to come up with completely new and different ideas and concepts to solve your problems and achieve your goals. It is the highest form of imagination and is responsible for all the great breakthroughs in science, technology, art, music, literature and medicine. The most successful men and women of all time have been those who have deliberately trained themselves to tap into their creative imagination on a regular basis. And so can you, if you learn how.

Your creative imagination is the source of all hunches, inspirations, imagination, flashes of insight and new understandings of complex concepts. The cultivation and development of your creative imagination can enable you to make more progress in one or two years than the average person might make in 10 or 20. And your creativity—your intuitive sense—is like a muscle. It grows with use. The more you practice with it and rely on it, the stronger it becomes and the faster it acts for you.

Men and women who have highly developed imaginations have often reached the point where they completely trust their intuition, their inner voices, to guide them in every situation. They never speak or act until they feel an inner urging to do so. They know that their intuition will always bring them exactly the right answer, at exactly the right time.

Your intuition is your direct pipeline to a form of intelligence that is completely beyond your conscious brain. It is accessed by your subconscious mind, which is controlled by the thoughts you think and the beliefs you hold in your conscious mind. The more you affirm and visualize your desired goals in your subconscious mind, the more readily they are picked up by your subconscious mind and the more rapidly your intuition or creative imagination is triggered. Successful, effective, happy people are those who have gotten onto the beam of their own intuitive senses and who rely continuously on their inner guidance. And they seldom make mistakes.

The wisdom of that nagging "inner voice"

In your lifetime, you have made a lot of decisions, some of them right and some of them wrong. But when your intuition tells you to do or to not do something, it is always correct. If you have ever gone against your inner voice, haven't you regretted it? When you have pushed aside that nagging inner feeling, hasn't it come back to haunt you? This is because your intuition is always correct. It always gives you exactly the right answer for you at any given time, in any given situation. One of the smartest things that you can ever do is to listen carefully to your intuition and to postpone making a decision until you have an inner sense of what choices are correct.

You will often find that your intuition will urge you to either speak up or to remain silent in a social or business situation. Later, it will turn out that that was exactly the right thing to do. In retrospect, you will find that your intuitive learning has always been more accurate than anything that you could think of with your conscious mind.

By the way, research shows that men and women, tested separately, have intuitions that are equally accurate. They seem to come up with the same intuitive answers for complex problems and questions. Why is it, then, that women's intuition is more respected than men's? The answer is simple. Women listen to their intuition more, while men have a tendency to brush it aside.

When a woman says, "This situation doesn't feel right," she views this feeling as a valid and important assessment of whether the situation is right or wrong. Women are very respectful of their intuitive feelings and generally refuse to go against them. Men will often put aside their intuitive leanings in favor of short-term advantage, only to pay the price later.

The benefits of solitude

Perhaps the best method for stimulating your intuition is by learning to practice solitude on a regular basis. Throughout the ages, the greatest thinkers of all time have practiced solitude as a regular part of their work and life. They have taken time to be alone with themselves. They have gone off and sat quietly prior to any situation of importance. Most of the great thinkers of today use solitude as an essential tool in developing the creative insights and intuitions that often have the power to change our lives.

Most people have never practiced solitude because they wrongly believe that they have no time for it. However, one good idea that comes to you in the silence of solitude can save you a year of hard work. You cannot afford not to practice solitude on a regular basis. Here's how you do it.

The people who rise to the top of any field of endeavor are invariably those who know more than others. In fact, the division in our society today is not between those who "have more" and "have less," but between those who "know more" and those who "know less."

First, find a place to sit where you can be completely alone, in silence, without interruptions. You want to avoid any activities that will disturb your reverie, such as eating, drinking, listening to music or getting telephone calls. You can sit in your basement, your backyard or on a park bench. The main objective is to be completely alone with yourself.

And second, force yourself to sit without moving for 60 minutes. The first 25 or 30 minutes will be excruciatingly difficult. You will have an irresistible urge to get up and walk around. But you must persist. You must force yourself to stay still.

After 25 or 30 minutes, a wonderful thing will happen. You will start to feel very good about yourself and your life.

You will relax completely. Your mind will become calm and clear. You will feel energy flowing through your body. The situations and difficulties of your life will seem to fade away; you will begin to get tremendous clarity on how to reach your goals.

At the end of your 60 minutes, get up and do exactly what your intuition told you to do. Don't worry about whether or not people will like it or approve of it. Just take the action, make the commitment, do the deed. You will find later that this was exactly the right thing to do.

Solitude requires no energy, no effort, no trying at all. It simply requires a state of relaxed awareness where you open your mind to infinite intelligence. And at the right moment, exactly the right answer you need will come to you in exactly the right form.

You can overcome any obstacle, solve any problem or achieve any goal by tapping into the incredible powers of your mind and by trusting your intuition in everything you do. Once you begin to develop and use your intuition, you will become more alert, more aware, smarter and more effective in everything that you do. And your potential will begin to unfold at a speed that you cannot now imagine. ■

*Brian Tracy is legendary in the fields of personal development, management, leadership and sales. He has produced more than 300 audio/video programs and has written 28 books, including his just-released books *Create Your Own Future* and *Goals!* He can be reached at 858/481-2977 or www.briantracy.com.*

T

he President's new tax package has at least three nifty provisions that will save rental dealers some tax dollars. These changes do not apply only to rental dealers, but also apply to business entities, in general, but will prove quite helpful to many rental dealers.

The first provision appears as an amendment to Internal Revenue Code section 179 concerning the expensing of personal property purchased for active trade or business. The rule beginning after 2002 was that a company could expense a maximum of \$25,000 worth of personal property purchases. This amount was phased out dollar for dollar when the company placed into service quali-

should already be aware that after 9/11, Congress stepped in to give rental dealers and others a 30 percent bonus first-year depreciation deduction in an effort of stimulate the economy. The just-passed tax law increases the first year bonus from 30 percent to 50 percent. Rental dealers get to take 50 percent depreciation of new rental merchandise placed into service after May 5, 2003, right off the top and then take additional depreciation for what is left of the value of the merchandise in accordance with the three-year MACRS rules. This expanded depreciation bonus goes away for assets placed into service after December 31, 2004.

The full 50 percent bonus depreciation applies no

A little less taxing.

The Jobs and Growth Tax Relief Reconciliation Act of 2003 offers benefits to rental dealers

fied tangible property in excess of \$200,000. So, if a rental dealer purchased less than \$200,000 worth of property held for rental and other personal property, the company could expense \$25,000 worth of purchases.

The new law applies to tax years after 2002 and before 2006 and raises the expense limit from \$25,000 to \$100,000. There is still a dollar-for-dollar phase out, but it does not kick in until the dealer has purchased \$400,000 worth of personal property. What this means is that the higher expense allowance goes away completely when the company's investment in personal property reaches \$500,000 in a given year. Under the prior law, the expense allowance went away after \$225,000. Both the \$100,000 and the \$400,000 limits will be indexed for inflation for the tax years 2004 and 2005.

Also, there is no alternative minimum tax adjustment for use of this expense election. There are also higher expense limits for qualified zone property, qualified renewal property and Liberty Zone property, which may have some beneficial impact for a few dealers.

The bigger news, perhaps, for rental dealers is the expanded first-year depreciation bonus. Rental dealers

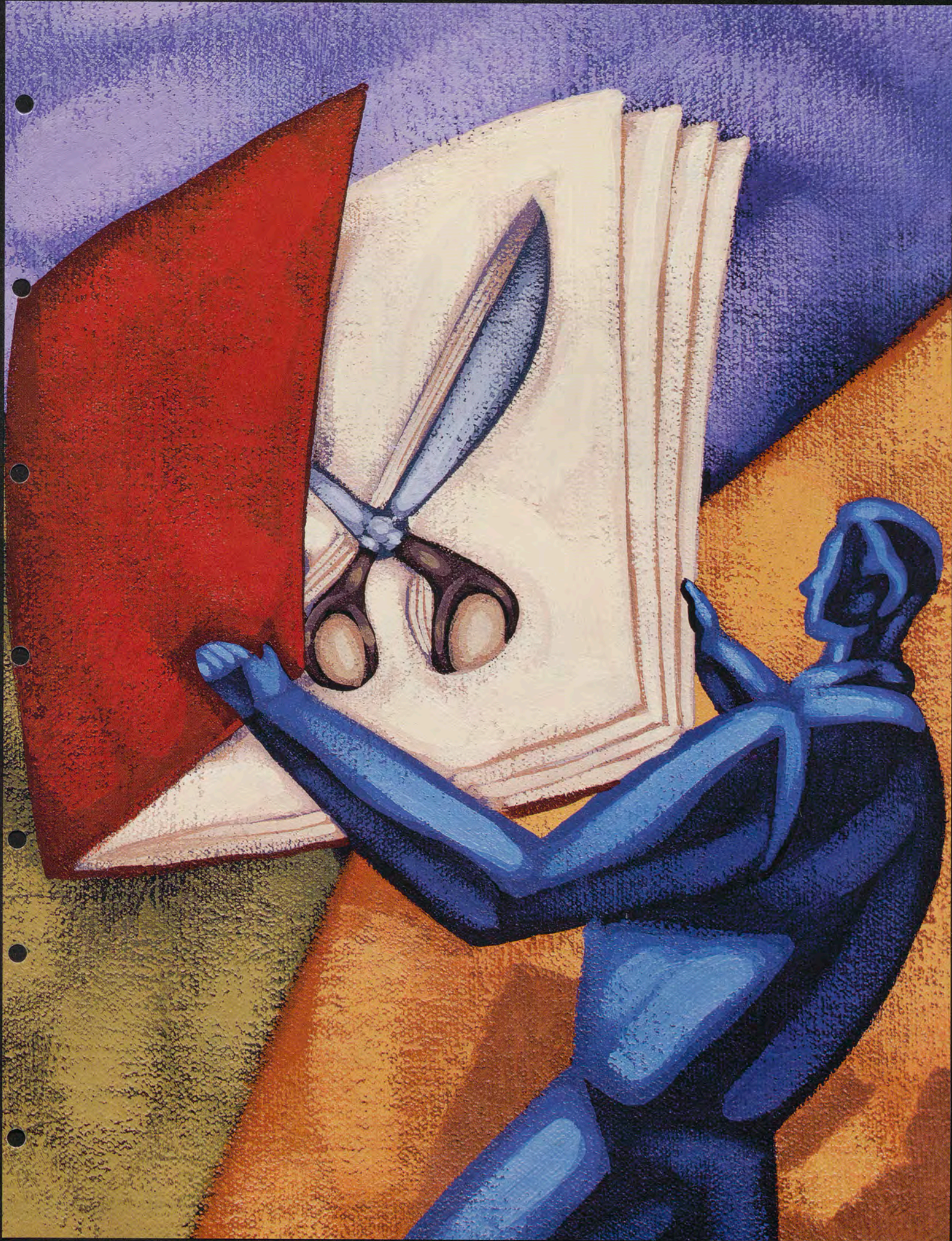
matter when the property is placed into service during the tax year. There is no AMT depreciation adjustment if dealers use this bonus. Use of this depreciation method is voluntary and rental dealers are not obligated to use it for any tax year if their personal circumstances make it disadvantageous to do so. Rental dealers can still claim the 30 percent bonus or they can elect not to claim any additional depreciation beyond that dictated under three-year MACRS.

The third benefit, smaller than the other two, increases the first year depreciation for passenger automobiles by \$7,650 instead of the \$4,600 allowed under the 2002 law, as long as the automobile is qualified property and is also 50 percent bonus depreciation property. The requirements for an automobile to qualify for the higher depreciation are that its original use begins with the dealer after May 5, 2003, that it is acquired after May 5, 2003 and before January 1, 2005 and is predominantly used in the business. Presumably, dealers will have to use the 50 percent bonus depreciation on the automobile before being able to take this first year increased amount. This rule may or may not apply to a dealer's new Lexus, depending on whether it qualifies as an automobile used predominantly in the business.

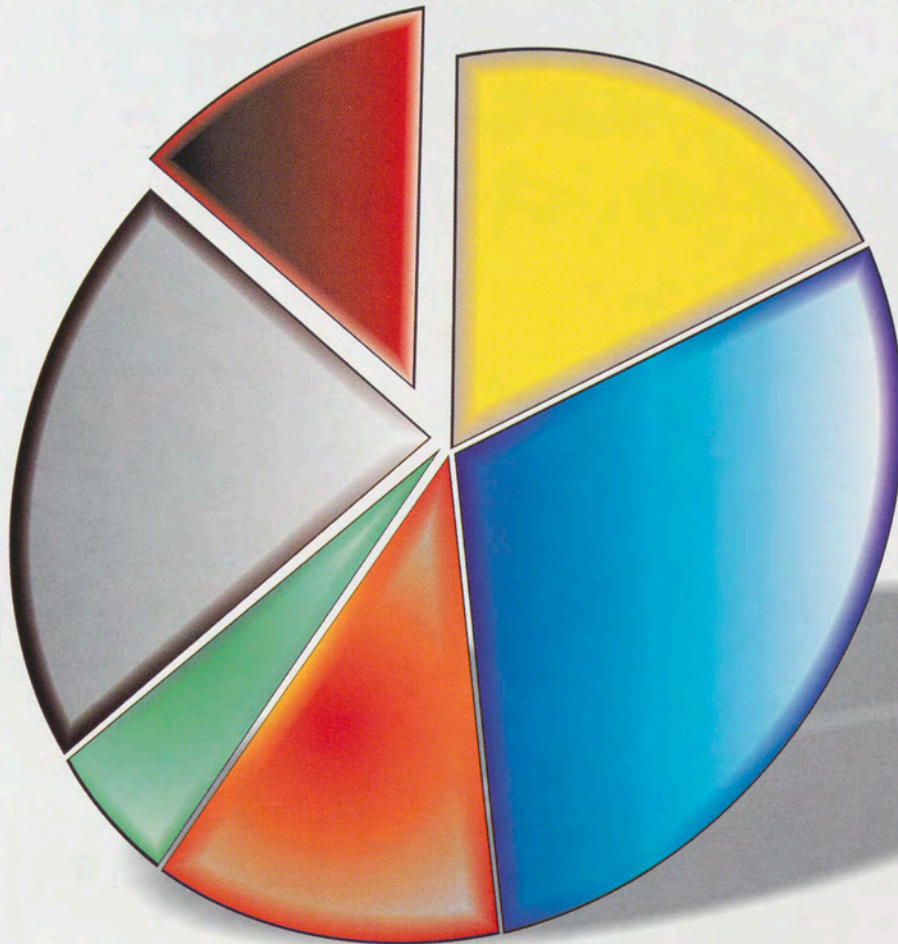
The overall good news is that the new tax law should allow rental dealers to keep a little bit more of their money for a few years, anyway. And they say that the government never does anything for the little guy. ■

BY ED WINN III

For more information, contact Ed Winn III at edwinn@e-bylaw.com or call the APRO office at 800/204-2776 for a copy of the new legislation.



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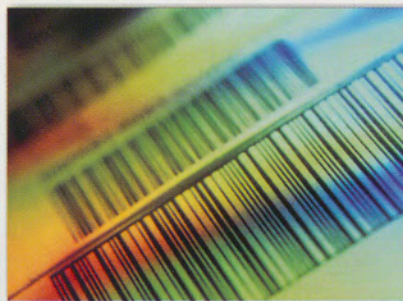
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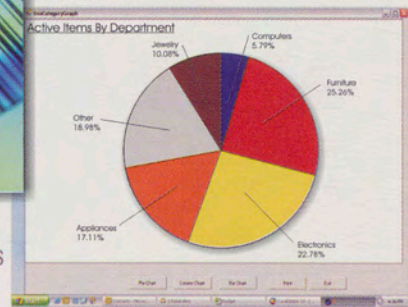
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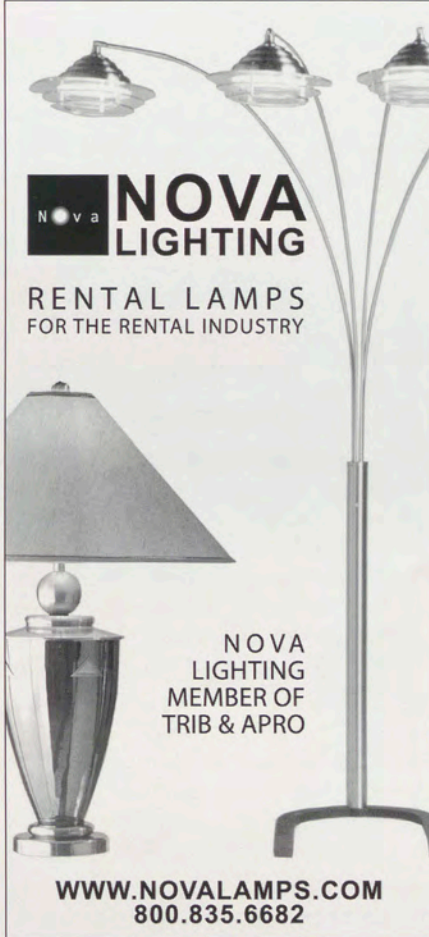
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And the winners are...

Every year since 1991, APRO recognizes several state rental-purchase dealer associations for outstanding efforts during the previous year. These awards are presented to promote the need for a viable national network of state associations that are ready to defend the industry from legislative attacks while promoting maturity of the industry in their state.

Several different categories of awards are presented to the winning state associations by the APRO Government Relations department during a federal and state leadership awards reception at 6 p.m., August 14, during the APRO Convention in Reno. The State Association of the Year award, however, is presented on the final evening of the convention during the annual awards banquet on August 15. The Indiana Rental-Purchase Dealers Association won the first such award back in 1991 and was also the most recent recipient, having won the award last year as well.

The award criteria and this year's nominees are detailed below.

The Most Improved State Association of the Year goes to an existing state association that has shown a dramatic increase in activity or achieved a higher profile since the previous year's convention. The award is based more on organizational activity than legislative, although both criteria may be considered. Previous winners have included California in 2002 and Colorado in 2001. Alabama won the first such award in 1991.

This year two state rental dealers associations were nominated: Oregon, which has recently reorganized and seems poised to regain its organizational stature as a pioneer in the Northwest; and Arkansas, which has always maintained an excellent organization for its elevated activity, including a first annual trade show and organizational reform regarding its officer election process.

The **Firefighter of the Year Award** is awarded on the basis of a state association that has made sig-

nificant progress in stopping or slowing legislation within the state that is detrimental to the rent-to-own industry.

The Firefighter award was created in 2000 and presented to Kentucky. In 2002, the winner was Wisconsin. Since the industry saw no serious state legislative attacks last year, the award has been changed to the **State Legislative Achievement Award** and only one state was nominated, so be sure to attend the convention to find out the winner.

The **Continued Excellence Award** is presented to state associations that demonstrate a continuous high level of activity over a period of years. Several states are presented with this award each year. Last

year's winners were Arkansas, Florida, Illinois, Missouri, Nebraska, Ohio and Texas.

Finally, the **State Association of the Year Award** is presented to a state rental dealer association that has leadership structure including periodic election of officers, continuity of organizational structure, annual or regularly scheduled meetings, sustained membership support over time and sustained legislative and/or educational performance. This year several states were nominated from the Continued Excellence category last year.

Attend the APRO Awards Banquet during the 2003 Convention in Reno and find out which state rental dealer associations stand above the rest. And the envelope please! — Ron Waters

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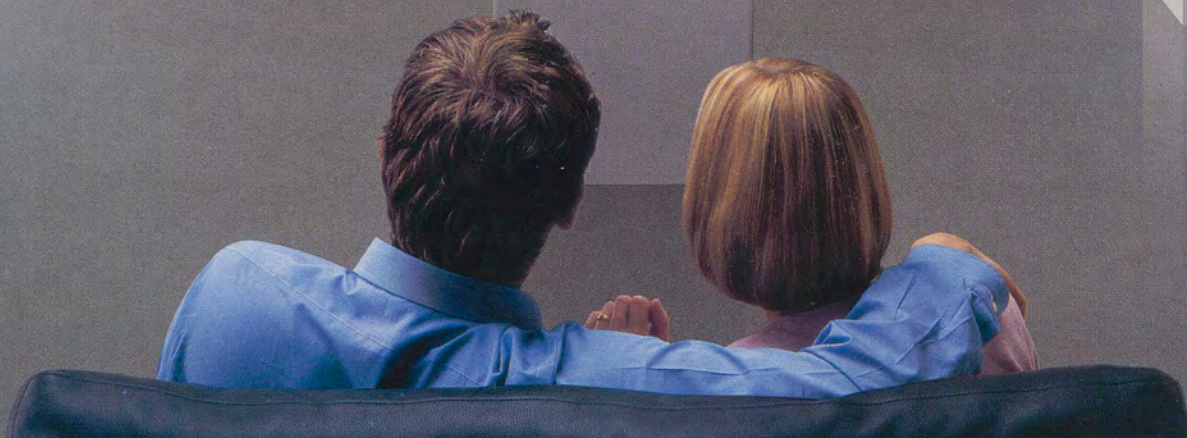
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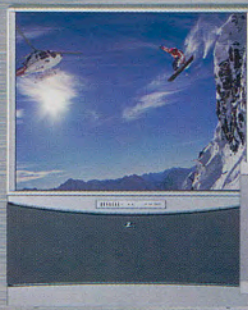


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