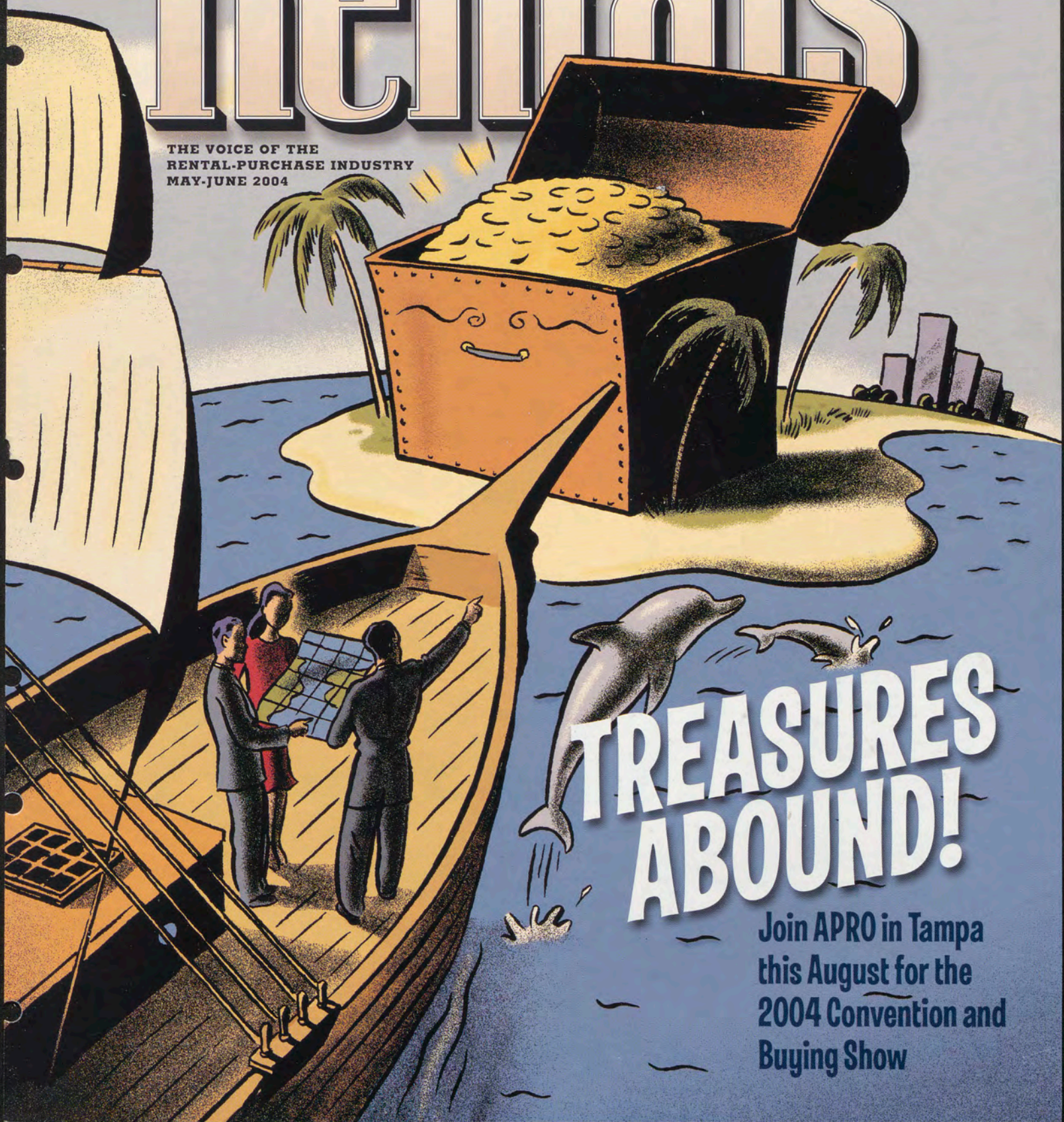


The RTO customer survey see-saw | A tawdry tale of collections | APROfile: Robert Briley

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Even though the above figures are actual results, the FTC requires us to include the following statement. CAUTION: "The figures are only estimates; there is no assurance that you'll do as well. If you rely on our figures, you must accept the risk of not doing as well."

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Rentals

MAY-JUNE 2004



25 | TREASURES ABOUND: APRO'S 2004 CONVENTION AND BUYING SHOW

Find out what's in store for rental dealers and employees at the 2004 APRO Convention and Buying Show, August 4-7, in sunny Tampa, FL.

38 | THE RTO CUSTOMER SURVEY SEE-SAW

The news from APRO's two latest telephone surveys of both RTO customers and non-customers is mixed. While the results aren't necessarily startling, they should serve as a prod to ambitious dealers to improve marketing, store appearance, in-store merchandise and operations. Find out how the RTO image is faring and what you can do to improve your public relations.

BY ED WINN III

42 | OVER THE TOP: A TAWDRY TALE OF COLLECTIONS GONE AWRY

Learn what can happen when two RTO employees take collection matters into their own hands. The lesson from this sad tale is that rental store employees cannot afford to retaliate—*ever*—against customers, even when baited to do so.

BY ED WINN III

46 | RIDING HERD ON RENT CITY AN APROFILE OF ROBERT BRILEY

The keys to Robert Briley's West Texas success are solid relationships, clean desks and a stellar image. The Rent City realm has steadily grown from three stores to a stable of 15 through a methodical series of sales and acquisitions—located throughout West and Central Texas—and what sets his company apart from the competition is, in a word, image.

BY KRISTEN CARD

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COVER ILLUSTRATION BY A.J. GARCES

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Rentals

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August 5 and 6, 9 a.m.-1 p.m., August 7



WELCOME COCKTAIL RECEPTION
6-7:30 p.m., Wednesday, August 4



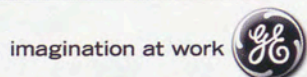
TOM KITCHENS/JOE EASON GOLF TOURNAMENT
8 a.m., Wednesday, August 4



SEMINAR REFRESHMENT BREAKS
Friday, August 6 (RES) and Saturday, August 7 (Zenith)



GALA COCKTAIL RECEPTION: "SPLITSVILLE"
6:30-9:30 p.m., Thursday, August 5



GENERAL SESSION, BUSINESS MEETING AND KEYNOTE SPEAKER
10 a.m.-12 p.m., Thursday, August 5



EXHIBIT HALL CHAMPAGNE WELCOME
12 p.m., Thursday, August 5



COMPLIMENTARY ICE CREAM IN EXHIBIT HALL
3-4 p.m., Thursday, August 5



APRO PRESIDENT'S RECEPTION
5:30-7 p.m., Friday, August 6



CONTINENTAL BREAKFAST
9-10:30 a.m., Saturday, August 7



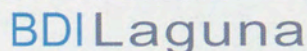
AWARDS RECEPTION
7-8 p.m., Saturday, August 7



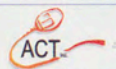
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8-10 p.m., Saturday, August 7



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2004 LEGISLATIVE CONFERENCE WRAP-UP:

Dealers and vendors hold more than 200 meetings on the Hill

Pull out your swords and charge” was the rallying cry of APRO President Lyn Leach at the most recent Legislative Conference in Washington D.C., which wrapped up on May 6. Rental dealers and vendors who traveled to the nation’s Capitol the first week of May for the Conference are already reporting wonderful success in garnering support from their elected representatives for HR 996 and S 884.



Left: Ernie Lewallen, Mark Windsor, Dick Eichlin, Ron DeMoss, Dave Rzepecki and Aaron Windsor at the APRO PAC event during the Conference. Below left: Gary Romine, Mark Windsor, Congressman Ike Skelton (D-MO) and Aaron Windsor. Below: Marty Auble with Senator Tim Johnson (D-ND).



An announcement was sent out May 7 that Senator Byron Dorgan (D-ND) has officially co-sponsored S 884. Dorgan is part of the Senate Democratic leadership and represents the 23rd co-sponsor and the 11th Democrat to sign on to the bill. Then, on May 14, Senate Minority Leader Tom Daschle (D-SD), the ranking Democrat for the U.S. Senate, signed on to S 884. Daschle’s co-sponsorship brings the total number of senator co-sponsorship to 25, which represents one-quarter of the U.S. Senate. On May 20, Senator Patty Murray (D-WA) signed on as the 26th Senate co-sponsor.

“Tiger” John Cleek from Missouri also reported the official co-sponsorship of Congressman Sam Graves (D-MO) and expects Congressman William Lacy Clay (D-MO) to sign on in the coming weeks. “This the tenth straight year that Dan Cole and I have worked the Hill together, plus many of those years Mark Windsor, Gary Romine and the Carrico brothers have helped us work the Missouri elected officials. It looks like it is finally coming together. I hope all participants in the Legislative Conference also share their successes as there were a bunch of them and we need to spread the joy and close the deal,” says Cleek.

RentWay's Tony Craig and Ron DeMoss reported the official co-sponsor-

ship of Congressman Tom Feeney (R-FL) on May 12 to HR 996. Other

congressmen who signed on May 12 include Rep. Jo Bonner (R-AL), Rep. John

Boozman (R-AR), Representative Leonard Boswell (D-IA) and Representative John Hostettler (R-IN) to HR 996 as well. More co-sponsors continue to roll in.

The industry has launched a major offensive effort to get RTO transactions recognized as leases under federal law once and for all. Each year dealers have gotten tantalizingly close to achieving their goal and are pushing hard again in this Congress. More than 50 dealers and vendors came to Washington and held some 200 meetings over two days with House members, Senators and staff members. The push was to garner another 20 co-sponsors for the rental-purchase bill in the House and another seven Senate co-sponsors.

In a presidential election year with the country at war, the political parties are more polarized than usual. Congress has been stalemated for much of the year, but as the end of the session approaches—and it will end earlier this year because of the elections in November—most think that some last-minute deals will allow some bills to move.

Rental dealers and lobbyists have been working to position the RTO bills so that there



Rent-A-Center President and COO Mitch Fadel (left) is pictured alongside RAC co-workers and family members (from left to right): Don Kelly, Cherie Hawkins, Jennifer Talkington, Monica Taylor, Jason Clapp, Pamela Clapp, Adrian Gazioglu and Steve Buchanan.

Rent-A-Center employees participate in Habitat for Humanity build

On March 20 and April 3, 20 Rent-A-Center co-workers and their family members participated in a Habitat for Humanity build in Plano, TX, which the company helped fund. The house was constructed for a single mother and her four children and the keys to the house were handed over to the family at a dedication on May 7.

Most RAC participants had never shingled a roof or put up insulation, but learned new skills while deriving a lot of satisfaction from helping with this project. "Helping build this house was an experience our co-workers enjoyed tremendously, especially because it was making a family's dream come true," says RAC Corporate Communications Manager Mary Gazioglu.



are no procedural impediments in case the current logjam of legislation breaks and bills start moving during the summer. Dealers with years of lobbying experience mingled with rental dealer rookies and they all spread out to tell the RTO story on the Hill. They all spoke passionately and with conviction about their businesses and how a federal law would help them, their employees, their vendors and their customers.

Rent-A-Center completes acquisition of Rent Rite and Rainbow Rentals

On May 7, after just 11 days of announcing an agreement to purchase Rent Rite, Rent-A-Center officials completed the acquisition of the 90-store chain based in Boca Raton, FL, which was one of the largest privately owned RTO companies in the country.

"We are excited about this transaction with Rent Rite," says RAC chairman and CEO Mark E. Speese. "Lead by Ed Stanko and his executive management team, the Rent Rite organization has established itself as one of the largest and most effective rent-to-own companies in its brief six-year history. We are delighted to add these



2004 RTO Customer Satisfaction Survey now available

The 2004 RTO Customer Satisfaction Survey is complete and ready for distribution to APRO members. The survey is a follow-up to similar studies conducted in 1999 and 1994 and polls the attitudes of customers who have rented merchandise one or more times.

While the results are mixed, Britt Beemer of America's Research Group, who conducted the random digit-dial national telephone survey, has some good suggestions for rental dealers in his executive summary. For example, Beemer suggests that the industry must continue to reinforce "have it today," "no credit hassles" and "return it when I want" as the major benefits of renting over buying. "Rent-to-own stores must advertise and offer 'guaranteed satisfaction,' 'loaners at no charge' and 'delivery included' as the key service elements," says Beemer. "With the majority [61.3 percent] of the consumers ranking 'guaranteed satisfaction' as 'the most important' or 'very important,' guaranteed satisfaction definitely needs to be promoted more."

This survey and the RTO public image survey, which initial results were covered in the March 25 issue of *Rental Viewpoint*, are the latest research tools available to the APRO membership. To find out more about the surveys and to receive an executive summary of the *Customer Satisfaction Survey*, contact APRO.

2004

JUNE

23
Alabama-Mississippi Rental Dealers Association spring meeting and elections, Choctaw, MS, 228/769-3782, ext. 880

JULY

7-11
ColorTyme national convention, San Diego, CA, 972/403-4905, www.colortyme.com

16-19
San Francisco Furniture Market, San Francisco, CA, 415/552-2311, www.sfmart.com

AUGUST

4-7
APRO 2004 Convention and Buying Show, Tampa, FL, 800/204-2776, www.APROvision.org

19-22
Tupelo Furniture Market, Tupelo, MS, 662/844-1473, www.tupelomarket.com

29-September 1
Brand Source National Convention/Buyfair, Las Vegas, NV, 734/368-2283, www.brand-source.com

SEPTEMBER

13-15
Missouri Rental Dealers Association annual meeting and trade show, Osage Beach, MO, 573/442-2963, www.missourirentaldealers.org

21-22
First annual Midwest RTO Trade Exposition, Columbus, OH, 513/528-8364

27-28
High Touch User's Conference, Wichita, KS, 316/831-8132, www.hightouchinc.com

NEWS BREAK

talented and motivated employees to the Rent-A-Center team. We believe this transaction, following an initial transition period, will increase our operating profits in 2005 by approximately \$10 million."

Rent-A-Center agreed to acquire Rent Rite for 12.75 times Rent Rite's average three-month recurring revenue or approximately \$58.4 million based on Rent Rite's recurring revenue for January through March 2004.

On May 14, Rent-A-

Center also completed the acquisition of Rainbow Rentals, a 124-store chain with stores in 15 states based in Canfield, OH.

"We believe that our customers will be well served by this transaction and that it will provide growth opportunities for our nearly 900 talented associates. As co-founder of Rainbow 18 years ago, I have great pride in our collective accomplishments that have now culminated with the sale of our business to a first-class industry leader," says Way-

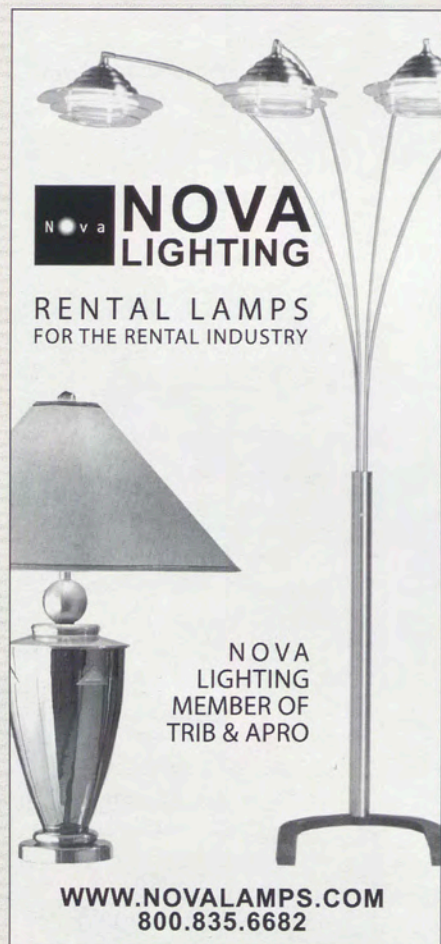
Meet APRO's new membership director

APRO veteran Laurie Hill was promoted to membership director on April 23. She replaces Carolyn May, who left APRO at the end of March. Hill has worked for APRO for 12 years, most recently as administrative director. She has worked closely with all departments within the Association and is excited about her new position. "I look forward to continuing to work with the APRO membership on a much closer level," says Hill.



land Russell, Rainbow's former chairman and CEO.

With these acquisitions, Rent-A-Center grew from 2,673 compa-



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ny-owned stores in the United States and Puerto Rico in April 2004 to more than 2,830 stores in May. Fifty-two stores will be closed, says RAC General Counsel Chris Korst.

National TV Sales & Rental acquires two stores

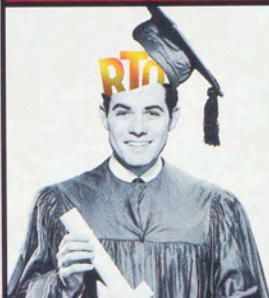
On April 14, National TV Sales & Rental, based in Lebanon, MO, acquired two rental-purchase stores from Carol Jeans Home Furnishings. The stores are located in Carthage and Lamar, MO. "We are keeping the store in Lamar open," says Jay B. Roberts of National TV Sales & Rental. "However, the store in Carthage will be closed and the accounts transferred to our existing store in Carthage."

This acquisition brings the total National TV Sales & Rental store count up to 18.

APRO seeks to define RTO financial analyst community

Since the introduction of public rent-to-own companies, APRO has been a source of financial, historical, legislative and economic information for financial analysts studying the industry for

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interested clients. APRO would like to further these relationships and the services the Association provides by developing a formal list of analysts who study the industry for their mutual funds, investments, portfolios, etc.

"We need to understand better what information these analysts need and study so we can improve the delivery for their use to help rent-to-own's value in the marketplace," says APRO Execu-



tive Director Bill Keese. "The obvious first step for us is to identify and organize these analysts in our database."

APRO members are

encouraged to contact APRO with the names, addresses and companies of those persons in the financial community they may know who work with or study the industry.

"APRO has been developing valuable tools and relationships in recent years to explain and promote the economic value of the rent-to-own industry to a variety of audiences. We need to continue to strengthen the relationship between APRO and the financial community as another valuable ser-

vice the Association provides for its members," says Keese.

Rent-n-Roll rolls into Georgia

Vince Ficarotta, vice president of franchising for SPF Management LLC, dba Rent-n-Roll Custom Wheels And Tires, announced on April 22 a market development agreement to open several Rent-n-Roll free-standing units in the Atlanta, GA, area. The agreement is with H2H Investments LLC. The

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

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principals of H2H Investments are Scott Herman and Steve Hulett, who recently sold their nationwide tutoring company and nationwide list compiling company, which they managed

from Atlanta, GA.

"I am extremely excited about our newest franchisees. Scott and Steve are a couple of young entrepreneurs who have already proven their business acumen by successfully devel-



High Touch celebrates 20th anniversary with RTO industry

High Touch software products is celebrating its 20th anniversary, having worked with the rent-to-own industry since 1984. The software solutions company, based in Wichita, KS, today serves more than 200 clients, representing more than 4,000 store locations across the country, and employs more than 100 programmers, client support specialists and administrators.

"We have always believed a healthy industry is crucial to the success of all the businesses operating within that industry," says Lyle Jones, CEO and president of High Touch.

The company has been an APRO member since 1984 and a TRIB Group member since 1991. In addition, company executives continue to serve on RTO industry committees and boards as well as supporting and attending annual legislative conferences and trade shows.

"We're honored to have many wonderful relationships in the RTO industry," says Jones.



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NEWS BREAK

oping their nationwide tutoring company. Not only are we lucky to get them, the rent-to-own industry is lucky to get them involved," says Rent-n-Roll President Larry Sutton. "The Atlanta ADI is one of the largest markets in the Southeast. I can't wait to bring the Rent-n-Roll concept there."

"Atlanta is a very progressive city and Rent-n-Roll will change the way car aficionados in Atlanta lease their tires and wheels. We are very excited to be on the ground floor of this exciting

opportunity," says Hulett.

This brings the total number of Rent-n-Roll locations opened or under contract to 47 units in six states.

White & Stafford stores change ownership

Former White & Stafford rent-to-own store owners Bob and Ann White sold their four stores to Bruce Rogers and Bill Bockoven in March. Rogers had

been employed with the company for 15 years. The stores are located in Pulaski, Lawrenceburg, Ardmore and Columbia, TN.

In addition to the traditional RTO store offerings of furniture, electronics, appliances and jewelry, Rogers has added car and truck tires to the mix. Bob and Ann White opened their doors in May 1975 as a retail business and added a RTO venue in 1985. In 1987, the Whites moved the store's location. Rogers' partner, Bill Bockoven, was previously

employed at The Torrington Company as a plant manager.

Rent One opens sixth RadioShack concept

Illinois' Rent One is busy opening RadioShack centers in its stores with the most recent opening in DuQuoin, IL, on March 1. This is Rent One's sixth RadioShack that operates in conjunction with Rent One locations with three more

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planned for this year.

Larry Jones is heading up the RadioShack operation with assistance from Kevin Kurns, the DuQuoin Rent One store manager. The DuQuoin dealer store is approximately 900 square feet with more than 80 linear feet of wall space. It offers a select line of RadioShack products along with name brand electronics, computer equipment and is an authorized Verizon wireless agent.

The other RadioShack operations are located in Rent One stores in Anna,

Cairo and Sparta, IL, and Dexter and Caruthersville, MO.

Former Congressman Armey joins Rent-A-Center board

Rent-A-Center Inc. announced today that it Richard K. "Dick" Armey has been named to its board of directors. Armey served the nation for 18 years in the U.S. House of Representatives, culminating in

eight years as majority leader. During that time, he served as the ranking Republican on the Joint Economic Committee, chairman of the Republican Conference and most recently as chairman of the Select Committee on Homeland Security.

"Dick Armey is an outstanding addition to our board of directors," says Mark E. Speese, Rent-A-Center chairman and CEO. "His experience in governmental affairs and economics speaks for itself and his perspective should prove to be invaluable to the company."

"I am very pleased to be joining the board of directors of Rent-A-Center," says Armey. "The Rent-A-Center management team has established the leading name in its industry. I am pleased to become part of such a talented organization experiencing clear, positive momentum under the leadership of Mark Speese."

In addition to joining the board of directors, the company reported that Armey has become a member of the board's audit committee and compensation committee.

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Left to right:
Steve Tracy, Regional Manager; Stephen St. Clair; Michael Rivera;
Chaz Wilson, Store Manager; Floyd Hayden; Angela Green



When these dedicated coworkers came together, an entire community benefited.

Ask RentWay employees about **making a difference** in their customers' lives and, chances are, they'll tell you about the difference those customers have made in theirs.

Take RentWay manager Chaz Wilson and the employees of Store 1061 in Tulsa, Oklahoma, for example. Wilson, his **staff and customers** collected over 2,000 pounds — more than a ton — of canned goods during December 2003. The food they gathered **contributed to a community** organization that provides deeply-discounted child care and after-school programs for Tulsa children.

"The promotion not only brought new customers and business into our store, it provided nourishing meals for a lot of kids," says Wilson. "It's the **best feeling in the world** to know you've been a part of something like that." Store 1061's food drive was so **successful**, the RentWay staff is planning on making it an annual event with the participation of other local merchants.

All of which shows that when you make people feel **Welcome, Wanted and Important**, everyone comes out ahead.



Good terms

In today's rental-purchase world, the terms we use and the things we say can and do make a big difference in our overall success. Also, how we react to what is said to us can make just as big a difference in our ability to prosper.

There are several terms that are commonly used in our industry that frankly shouldn't be used at all. I often hear rental dealers using the term "used" when describing inventory that has been out on rent and then returned to a store. I believe a far more accurate and positive term is "pre-rented." This better describes the condition and status of the product. After all, a "used" product is second-

hand and ownership of that product has changed hands. All of the products we have in our rental-purchase stores are purchased in new condition. If the products go

out on rent and then come back to the store due to a return, the product still, and always has been, owned by the rental company and therefore is not "used," but rather "pre-rented."

Car dealers allow employees to drive new cars for months, often putting thousands of miles on the vehicle. When it comes time to sell those vehicles, the dealer does not call them "used," but advertises them as "demo models." Car rental companies put tens of thousands of miles on cars by renting them out and when they choose to sell those cars, they don't refer to them as "used," but identify them as "program cars."

When someone comes into our stores and asks if we have anything "used," we tell them that we do not carry any "second-hand" merchandise at all. We further explain that we do have some "pre-rented" items that were purchased new and have been out on rent for a short time. We assure the person that everything in our store was purchased "brand new," pointing out that we never buy second-hand items. We buy everything new, direct from the manufacturer, or through product distribution centers. Because of this, customers will always find the newest models and styles available in our stores.

I have heard rental dealers use the term "contract" when describing the document they use to spell out the terms of a consumer rental. We don't use "contracts" in our company, but rather "rental

agreements." A "contract" is most often a closed-ended agreement that cannot be cancelled at any time and really doesn't fit when describing our transaction. The term "rental agreement" fits our transaction much better. Our "rental agreement" can be ended at anytime. The ability to cancel and return the rented products is at the center of the reason why our transaction is a lease and not a credit sale. It makes much more sense to complete a "rental agreement" and not a "contract."

In our company, we refer to people who are doing business with us as "clients," rather than "customers." Because of the long term, repetitive nature of our transaction, it makes more sense to refer to rental-purchase shoppers as "clients." Doctors, dentists, attorneys and accountants all refer to the people they do business with as "clients." They refer to them as clients because they see them regularly and the nature of the business they do is service oriented and long term. This describes, perfectly, the nature of our relationship with our "clients." The rental-purchase program of acquiring household goods is very service intensive due to collections, taking regular rental payments and keeping the goods in perfect working order, including providing service when the products need it. We have also found that people enjoy being referred to as "clients" and it helps build loyalty.

The document used when a new "client" would like to rent for the first time has often been misnamed an "application" in our industry. A much better term is "customer order form." The term "application" implies that you might possibly deny a person the ability to do business with your company. In our industry, we have long been known for the absence of "credit checks." Because we have no concern for whether that potential client has good credit, bad credit or no credit, the term "application" doesn't work. Why scare a potential client with an "application" when you can make them feel more comfortable by referring to it as a "customer order form"? Subtle terminology changes like these will make a big difference in your company. ■

Lyn Leach is the owner of Ace Furniture and TV in Lincoln, NE.

.....
 "There are several terms that are commonly used in our industry that frankly shouldn't be used at all."



By LYN LEACH
 APRO's President

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A few weeks ago, I was listening to one of the many Sunday morning shows when a story about the respect and honesty Japanese citizens have for each other and guests in their homeland caught my attention. I was absolutely amazed at what I heard. It made me remember a time in this country when Americans had the same ethics.

The city of Tokyo has a lost and found department that the citizens know about and utilize to the fullest extent. Last year, there were several

Our “garbage man,” or in today’s vernacular, our “sanitation engineer,” had inadvertently backed his truck into our metal garbage can. He was so distraught at having dented it that he got out a hammer and was banging the dent out. That, my friends, is taking responsibility for your actions. Can you imagine something like that happening today?

I have used that example many times in recent years to illustrate how American society has changed. I was raised to believe that when I break something, I fix it. It really is a better philosophy than blaming someone else for your actions.

Also, having grown up in the 1960s, many in my generation have lived long enough to recognize the actions of “karma” or “what goes around comes around.” Whatever you want to call it, I believe that if you do good things, good things will come your way. Conversely, if you are mean spirited, bad things will eventually happen to you.

I believe that America is a great country and our people have many great qualities. We are not perfect—nobody is. We can improve ourselves and need to look for good examples. There is no shame in looking outside our country for good examples. Likewise, I believe RTO is a great industry and rental dealers, employees, vendors and customers have many great qualities. Yet we are not perfect. It is unwise to ignore others’ perceptions of us. We learn much from how we are viewed by other people, industries and nations.

I know it is difficult to reverse societal trends, but we must whenever we recognize ourselves heading in negative directions. If we can just learn to accept responsibility for our actions and learn how to improve, maybe our lost and founds can become full of hope and promise and we can honor those who bang out their dents. ■

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

.....
“I was raised to believe that when I break something, I fix it. It really is a better philosophy than blaming someone else for your actions.”

Accepting responsibility

hundred thousand umbrellas that were turned in to the lost and found by subway travelers, businesses and hotels. Can anyone remember the last time you left an umbrella in a public place? What happened to that umbrella? In Tokyo, you would have an excellent chance of finding that umbrella at the city’s lost and found.

Another story told of a man who found a briefcase in a public place. When he opened the case, he was shocked to see more than \$50,000 in cash. His thoughts were focused on the individual who lost the treasure, not on what he could do with the money. He turned the case and money into the lost and found office and was happy to know that the case had been reported lost. The rightful owner retrieved the case and the finder was pleased. There was no cash reward offered; the reward to the finder was that he did the right thing.

Now I am sure there are some people in America who would unselfishly return such a prize, but I bet it wouldn’t be the norm. I would like to be wrong, but whether it is an umbrella or \$50,000, who among us would take the time to turn something in to our city’s lost and found?

There was a time in America when things were different. On a summer day when I was 5 years old, I awoke to a clanking noise outside our house. This was before air conditioning and we could hear all the neighborhood activities from our bedrooms.



By BILL KEESE
APRO's Executive Director

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Consolidation

Consolidation in the RTO industry has been in the news of late. That the large public companies have been making acquisitions is not new or news and has been going on in varying degrees for 20 years now. What *is* news is the price paid for the latest couple of buys that has industry tongues wagging.

When published reports announce acquisitions at 13 times monthly revenues, rental dealers sit up and pay attention and, perforce, re-evaluate their own RTO holdings. These were big deals, to be sure, one at \$100 million and the other at \$58 million. The buyer already owns thousands of stores and needs to

grow annually by hundreds more, adding revenues and profits to keep the public markets happy with its performance.

Big buys help meet the constant pressure from Wall Street. Small chains may not suddenly start selling at the same 13 times multiples, but the owners of those smaller chains instantly start thinking and, fairly so, that what they have is worth more than before these latest deals were announced.

Some of the stores purchased will inevitably be closed so that stores in the system do not cannibalize themselves in certain geographic territories (Rent-A-Center closed or merged 60 percent of the 300 or so stores that it bought from RentWay in 2003).

However, the people in charge of running the public companies in the industry are among the best and the brightest and possess sophisticated financial models for moving their companies forward. One might suppose, then, that they know what they are doing and that the prices they are paying are "market prices."

These events make current owners feel better and more confident about what they own and also draw new entrants into the business. The FTC told the world that there are relatively low barriers to enter the RTO business. According to the 2000

FTC survey of RTO customers, "A new entrant [into RTO] would need little more than a storefront, a delivery truck and an inventory of household merchandise." Seasoned rental dealers will smile at the naivete of such a pronouncement, but, in fact, membership in the trade association con-

tinues to grow despite the loss of members who are purchased.

When will it all end? Probably not for a long time. The country has not reached the saturation point in number of rental

stores by a long shot. Some say the number of stores will double over time. Rent-A-Center or one of the other large RTO chains might eventually rub up against the U.S. antitrust laws. Standard & Poor's reports that RAC has a 39 percent market share based on store count versus 11 percent for Aaron's and 9 percent for RentWay. That is counting stores only. If the relevant market for antitrust analysis is generally the consumer finance market, RAC would not even be 1 percent. And if the market is the alternate consumer financial services or the sub-prime consumer financial services market, the RAC market share would still be insignificant. The test is one of competition, since that is what the antitrust laws were written to preserve. It is unlikely that the only competition for the goods and services offered by Rent-A-Center is other RTO stores and so it is unlikely that the law will step in to slow consolidation in the RTO industry.

Traditional economic theory maintains that consolidation lowers the costs of doing business and prices by achieving economies of scale. That is why consolidation occurs in industries. When economies of scale cannot be achieved, industries do not consolidate—e.g. the dry cleaning, legal services and music retail industries. Economies of scale—in RTO it means savings in marketing, human resources, cost of money and, to a lesser extent, cost of product—mean lower rental rates for consumers.

It takes less time, energy, planning and fewer management and other resources to buy 200 stores than it does to open that many from scratch. Sellers getting top dollar for their companies are richer and, therefore, happier. Both existing dealers and new entrants are motivated and encouraged to run tight ships and grow their enterprises to reap similar rewards in the future.

It is not often that everybody really wins, but how very pleasant it is on those rare occasions when it does occur. ■

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"Consolidation lowers the costs of doing business and prices by achieving economies of scale. Economies of scale mean lower rental rates for consumers."



By ED WINN III
APRO's General Counsel

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

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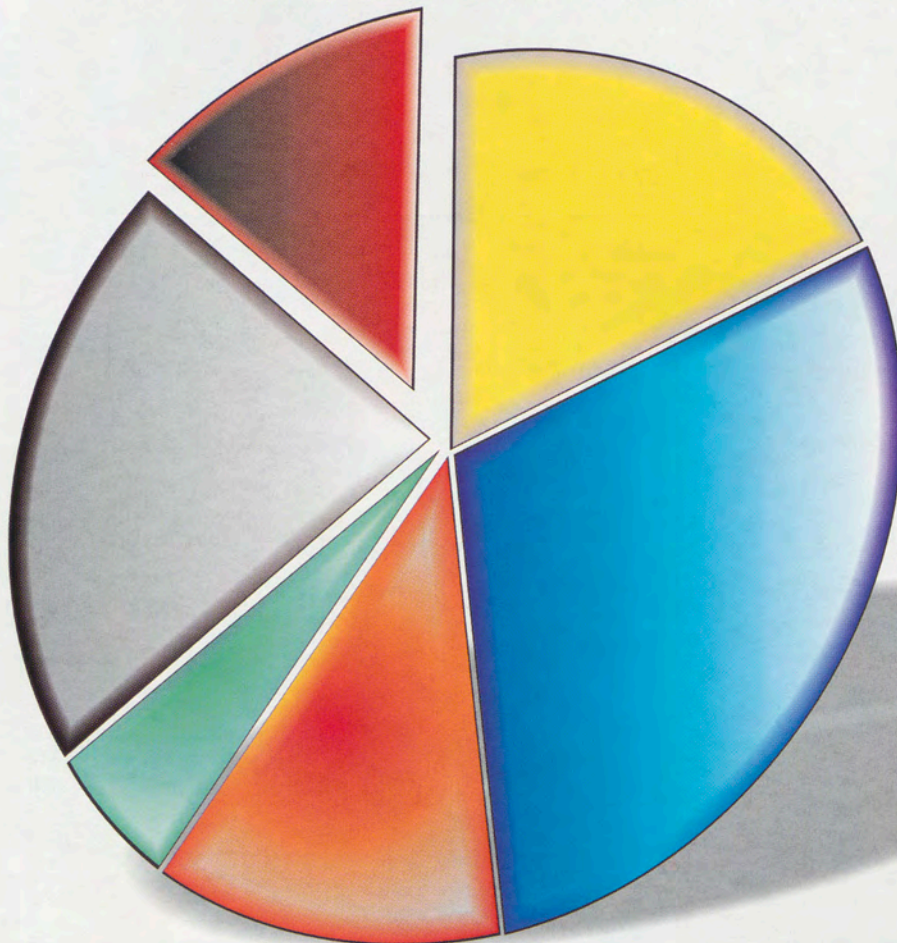
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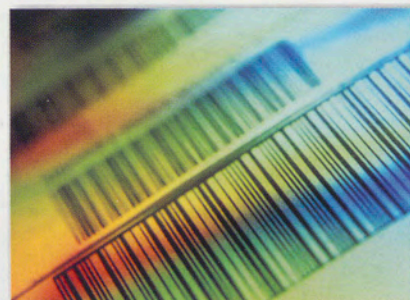
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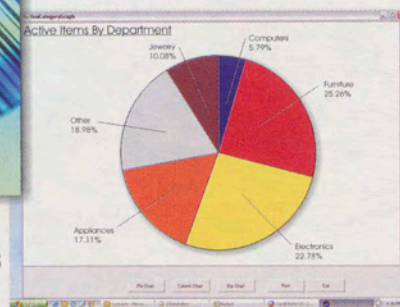
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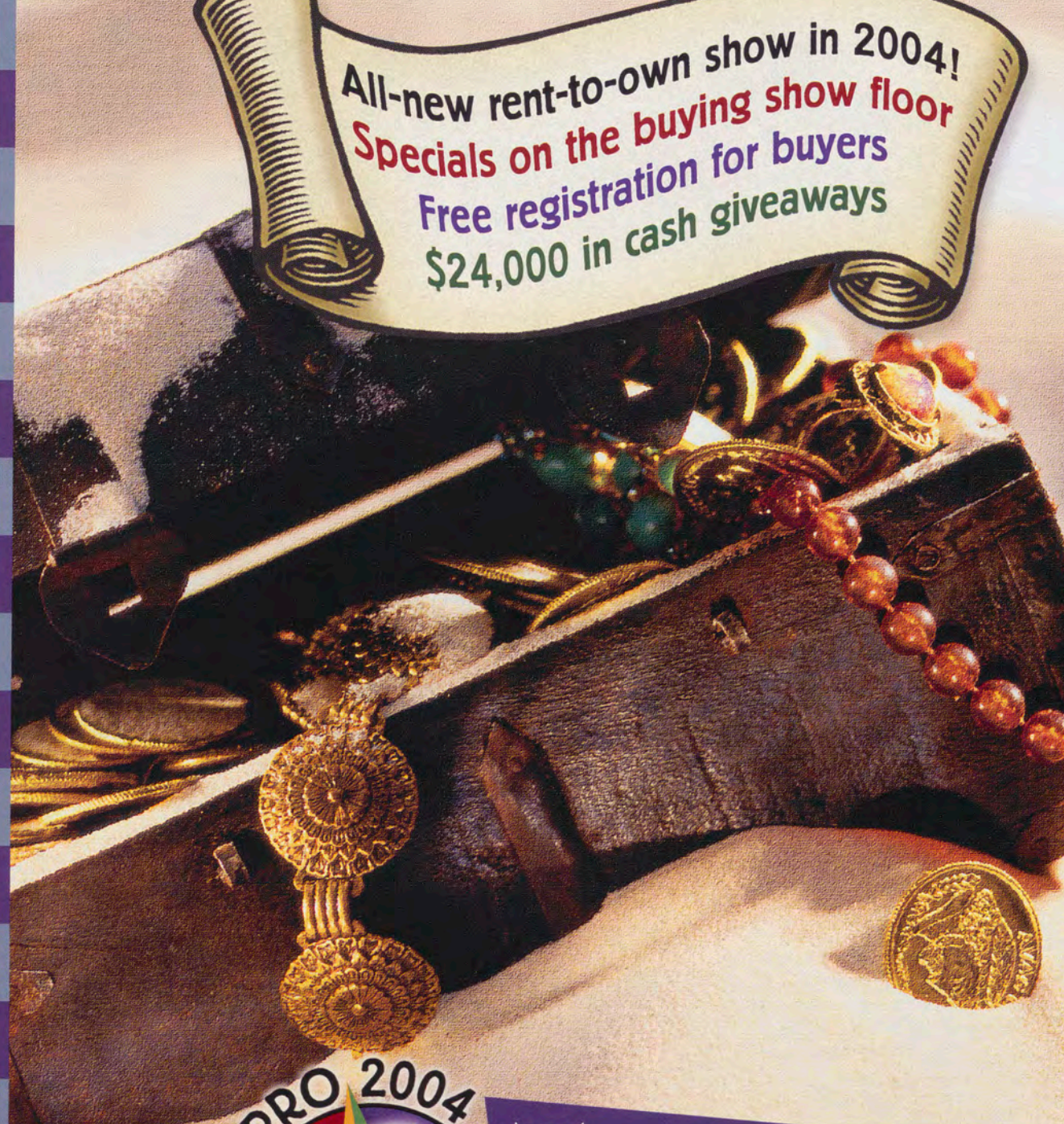


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APRO 2004

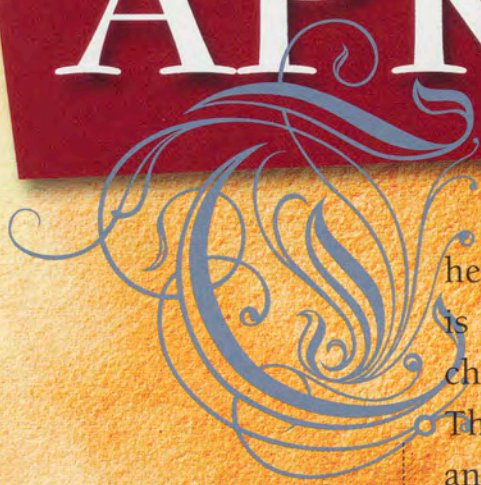


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AUGUST 4-7 ∞ TAMPA, FLORIDA



Discover APRO 2004



The Association of Progressive Rental Organizations is the national trade association for the rental-purchase industry, representing more than 5,000 stores. These companies rent furniture, electronics, appliances and other products with an option for ownership. The APRO Convention and Buying Show is the premier event in the rent-to-own industry. Approximately 1,000 people involved in the RTO industry will attend. Here's why

FREE BUYER REGISTRATION APRO is offering one free full registration per regular-member company for your principal buyer. Other full registrations for APRO members are at half the normal price—only \$200 per person—for those who book their room in the APRO room block at the Tampa Marriott Waterside Hotel.

APRO SHOW SPECIALS More than 100 companies exhibiting products specifically for the RTO industry, including furniture, appliances, electronics and jewelry will offer APRO show specials that you will not be able to get anywhere else.

CASH PRIZES Each purchase order written by a vendor offering show specials at the APRO Buying Show will be entered into drawings for \$24,000 in cash prizes. This offer is valid for APRO regular members only.

RTO EMPLOYEE DAY This is a low-cost opportunity for store-level employees to become more involved in their industry and leave with the knowledge they need to succeed in their RTO careers.

THE INDUSTRY'S FINEST Meet the "best of the best" in the rental industry as APRO honors the winners of the 2004 RTO Customer of the Year and 2004 RTO Employee of the Year contest.

EDUCATIONAL SEMINARS Seminars focused on your business will be offered by top speakers and RTO experts from all over the country. Industry updates and annual RTO survey results are included, as well as results of APRO's most recent customer surveys.

NETWORKING Social events with great food and entertainment are always a highlight of the APRO Convention. This year's parties include "Splitsville" and "Hot Havana Nights."

GOLF TOURNAMENT Always a popular event, this year's tournament will be held at the prestigious Tournament Players Club in Tampa (www.tpc.com).

RAE AWARDS APRO's annual Rental Advertising Excellence Awards competition is designed specifically to recognize the creative advertising efforts of the rent-to-own industry in a variety of categories that are created either in-house or by an advertising agency. Winners will be on display during exhibit hall hours.

EXCITING LOCATION Tampa? Yes, Tampa! Come see what you've been missing. Visit the Channelside entertainment area, Ybor City—the center of Cuban culture—and experience a new old-fashioned trolley system to get you where you want to go (www.visittampabay.com).

FIRST-CLASS ACCOMMODATIONS Casting its dramatic reflection onto the bay, the Tampa Marriott Waterside (www.marriott-hotels.com/TPAMC) stands as the newest, largest and most striking hotel in the area. Its downtown location in the emerging Channel district and direct connection to the Tampa Convention Center makes it an ideal spot for business or pleasure.

TAMPA CONVENTION CENTER The Tampa Bay Convention Center (www.tampagov.net) is one of the most beautiful in the country and only steps away from the Tampa Marriott Waterside Hotel.

APRO 2004



CONVENTION AND BUYING SHOW

Who attends the APRO Convention and Buying Show?

Large and small rental-purchase companies and their owners, managers and employees will be represented. More than 1,000 people attended the 2003 APRO show, including:

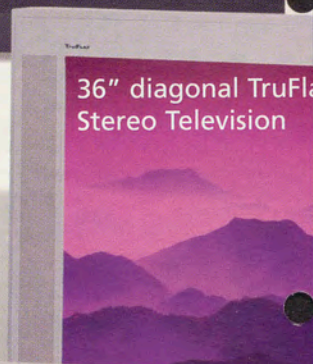
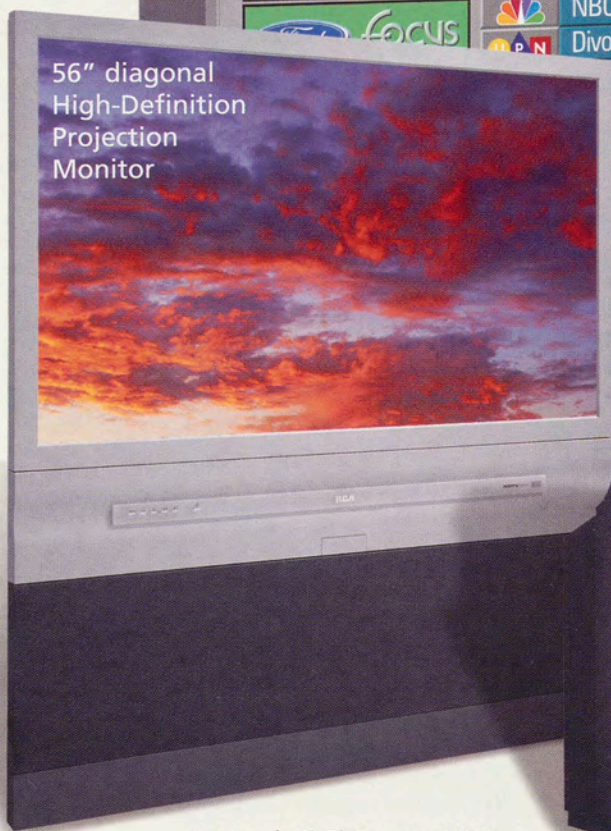
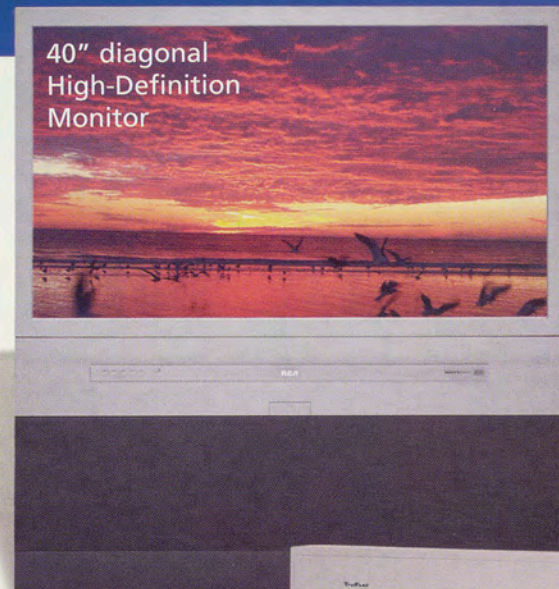
- Chief executives
- Chief financial officers
- Chief operating officers
- Corporate buyers
- Rental store owners
- Rental store senior-level executives
- Rental store managers
- Rental store management trainees
- Department executives
- Rental store employees

Who exhibits at the APRO Buying Show?

At the 2003 APRO show, more than 100 companies exhibited products and services in more than 200 booths. The following are a few of the products and services already registered for the 2004 Buying Show:

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

61" diagonal Projection Television



4-Head Hi-Fi Stereo VCR



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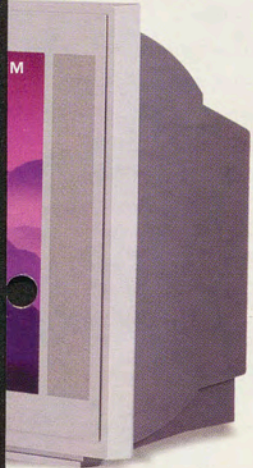
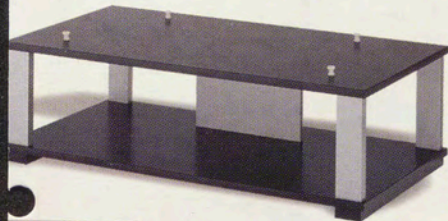
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RCA has your long-term renting solutions covered because we build our products with future innovations in mind. For example, if you're thinking digital—and soon every one will be, you can get the whole picture from our High-Definition Monitors with 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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For information on our complete line of RCA and GE brand electronics products and services offered to the Rental-Purchase Industry contact:
Timothy Shannon National Sales Manager—Special Markets
800.217.3935 voice 800.688.1115 fax tim.shannon@thomson.net

APRA Charter Associate Member

TUESDAY, AUGUST 3

2-6 p.m. APRO information booth opens at hotel

WEDNESDAY, AUGUST 4

8 a.m. Golf tournament at Tampa Bay Tournament Players Club (sponsored by Whirlpool)
 12-10 p.m. Exhibitor set-up
 2-5 p.m. Registration
 2-5 p.m. APRO hospitality room (sponsored by ColorTyme)
 4-6 p.m. State Association workshop
 5:30-6 p.m. First-time attendee orientation
 6-7:30 p.m. Welcome reception (sponsored by TRIB Group)

THURSDAY, AUGUST 5

7-11 a.m. Exhibitor set-up
 9 a.m.-5 p.m. Registration
 9 a.m.-5 p.m. APRO hospitality room (sponsored by ColorTyme)
 10 a.m.-12 p.m. General session and business meeting (keynote address sponsored by G.E. Appliances)
 12 p.m. Exhibit hall grand opening, champagne welcome (sponsored by Imagery Marketing)
 12-5:30 p.m. Exhibit hall open
 3-4 p.m. Ice cream break in exhibit hall
 3:30-5:30 p.m. Employee Day workshop
 6:30-9:30 p.m. Gala Cocktail reception: Splitsville (sponsored by Alliance Computing Technologies, DPI Teleconnect, Florida State Games, Foresight, Phillips Consumer Electronics, Rental Information Systems and Ther-A-Pedic)

FRIDAY, AUGUST 6

9 a.m.-5 p.m. Registration
 9 a.m.-5 p.m. APRO hospitality room (sponsored by ColorTyme)
 9-11 a.m. Exhibitor breakfast
 9 a.m.-12:15 p.m. Educational seminars (breaks sponsored by RES Accessories)
 11:30-4:30 p.m. Spouse/guest program
 12-5:30 p.m. Exhibit hall open
 3-4 p.m. Ice cream break in exhibit hall
 5:30-7 p.m. APRO president's reception honoring state presidents, congressional leadership and political action committee contributors (sponsored by Strategic Marketing Associates)

SATURDAY, AUGUST 7

9:30-10:30 a.m. APRO board meeting and election of officers
 9 a.m.-1 p.m. Registration
 9 a.m.-1p.m. APRO hospitality room (sponsored by ColorTyme)
 9 a.m.-1 p.m. Exhibit hall open
 9-10:30 a.m. Continental breakfast in exhibit hall (sponsored by Klaussner Furniture)
 1-6 p.m. Educational seminars (refreshment breaks sponsored by Zenith)
 1-7 p.m. Exhibitor tear-down
 7-8 p.m. Awards reception (sponsored by Thomson Inc.)
 8-10 p.m. Awards banquet: Hot Havana Nights (sponsored by High Touch)

OTHER SPONSORS:

Badges and Convention Daily News by BDI Laguna; complimentary massage station by Benefit Marketing Solutions; registration computers by Alliance Computing Technologies; Internet Café by Alliance Computing Technologies and RSSS; registration electronics by Phillips Consumer Electronics; registration bags by Inform and Strategic Marketing Associates

Events

**2004 APRO Tom Kitchens/
 Joe Eason Golf Tournament**

Wednesday, August 4

Tampa Tournament Players Club

An instant favorite on the Champions Tour due to the layout, the Tampa Tournament Players Club course has drawn the greats of golf and challenged them to raise their games. This tournament begins with a shotgun start at 8 a.m. It is always an early sell-out, so be sure to register right away, as space is available on a first-come, first-served basis. Your space in the tournament cannot be reserved until payment has been received by APRO. The registration deadline is July 1 or when all tournament slots are filled, whichever comes first. The APRO Tom Kitchens/Joe Eason Golf Tournament registration fee is \$150 per player—\$50 of every registration goes to the APRO Scholarship Foundation. *Sponsored by Whirlpool Corp.*

Welcome Reception

Wednesday, August 4

Get together with old friends and get acquainted with new ones. This reception is open to all APRO convention attendees. Special recognition will be given to new APRO members who have joined since July 2003 and first-time APRO convention attendees. Light hors d'oeuvres and cash bar. Casual attire. *Sponsored by TRIB Group.*

**Gala Cocktail Reception:
 "Splitsville"**

Thursday August 5

Splitsville is Tampa's newest concept in fun, offering an upscale entertainment concept featuring bowling, billiards and a dinner lounge. Great food, your favorite libation and some friendly competition are sure to keep you entertained. Complimentary beer, wine and sodas and a buffet including pizza, quesadil-

The best

2004 Keynote Address, General Session and Business Meeting

Thursday August 5

The APRO 2004 general session will kick off with an overview of Association of Progressive Rental Organizations' activities and the election of APRO board members. Winners of the 2004 Rental-Purchase Employee of the Year and Customer of the Year contest will be announced, following by a rousing keynote address by Carolyn Kepcher, executive vice president of The Trump Organization.

The 35-year-old Kepcher recently soared with her "sidekick" roll to Donald Trump on the NBC hit reality series, *The Apprentice* and is currently the chief operating officer and general manager for two Trump National Golf Clubs, both located in New York. Described by Trump as a "professional and a perfectionist," Kepcher is a firm believer that perseverance leads to accomplishment. At the APRO Convention, she will speak on a variety of issues, including ethics in corporate America, leadership, change, balance, overcoming stereotypes and obstacles and management.

At the conclusion of the keynote, the mayor of Tampa will assist with the ribbon-cutting and champagne welcome ceremony to open the 2004 APRO Buying Show. Keynote address sponsored by G.E. Appliances; champagne welcome sponsored by Imagery Marketing.



2004 RTO Employee of the Year and RTO Customer of the Year

This popular contest is entering its fifth year and the search is on for the best in the industry. APRO's annual Rental-Purchase Employee of the Year and Customer of the Year contest will culminate with presentations at the general session. This year's entries again show the warm relationship between many of your customers, your employees, your company and the RTO industry. Many companies are holding their own contests as well as entering their employees and customers in APRO's national contest. Look around—you may have the winner right under your nose! Winners receive a complimentary trip to this year's convention. Call APRO at 800/204-2776 or visit www.APROVision.org for contest entry information.

Rental Advertising Excellence Awards

Winners of the prestigious RAE Awards will be on display during the APRO convention. The winning print, television, electronic and radio entries set new standards every year. Entries developed by rental dealers and entries developed by advertising agencies were judged separately. Check out this year's winners in the exhibit hall or visit www.APROVision.org to enter your company's advertising. The deadline for receiving entries is May 7.

las, burgers and more. Wear bowling or casual attire

Co-sponsored by Alliance Computing Technologies, DPI Teleconnect, Florida State Games, Foresight, Philips Consumer Electronics, Rental Information Systems and Ther-A-Pedic.

Annual Awards Reception and Banquet: "Hot Havana Nights"

Saturday, August 7

The ambience of Tampa's most famous area, Ybor City, will be captured during APRO's annual Awards Banquet. Experience the vibrant flavor of Cuban culture with custom-rolled cigars, Latin music and salsa dancing. Annual awards will be presented during an elegant meal, followed by an evening of entertainment and music. Complimentary cocktails during reception. Cash bar during

dinner. Semi-formal attire. Reception sponsored by Thomson Inc. Banquet sponsored by High Touch.

Spouse/Guest Program

Friday August 6

After lunch at the delicious Samba Room, attendees can shop at Old Hyde Park Village. This beautiful outdoor pedestrian mall, with its fountains and brick-lined streets, is home to many shops, including Ralph Lauren, Brooks Brothers, Williams Sonoma and more. Next on the agenda is a tour of the Henry B. Plant Museum, built in 1891 by railroad mogul Henry B. Plant. The spectacular architecture and Moorish style minarets are a highlight of Tampa's skyline. Extravagant art and furnishings from around the world are on display.

The all-new Buying Show

APRO show specials

More than 200 booths representing over 100 companies will be offering specials that you will find only at the APRO show. This is the time to stock up for your fourth quarter and save, save, save.

Free purchase-order giveaways

Each purchase order written on the exhibit floor by a vendor offering APRO Buying Show specials will be entered into a drawing in which \$24,000 will be given away—\$1,000 for every year APRO has been in exist-

tence! The more orders you write the better the chance that you will walk away with \$1,000, \$2,000, \$3,000, \$4,000, \$5,000 or even \$6,000 cash! Purchase orders must equal to or exceed the amount of the prize being drawn. For example, if your order is drawn for the \$6,000 prize, but was only written for \$3,000, the award will be \$3,000—so plan on writing up your holiday business at the APRO Show. You must be an APRO regular member to be eligible for the drawing.

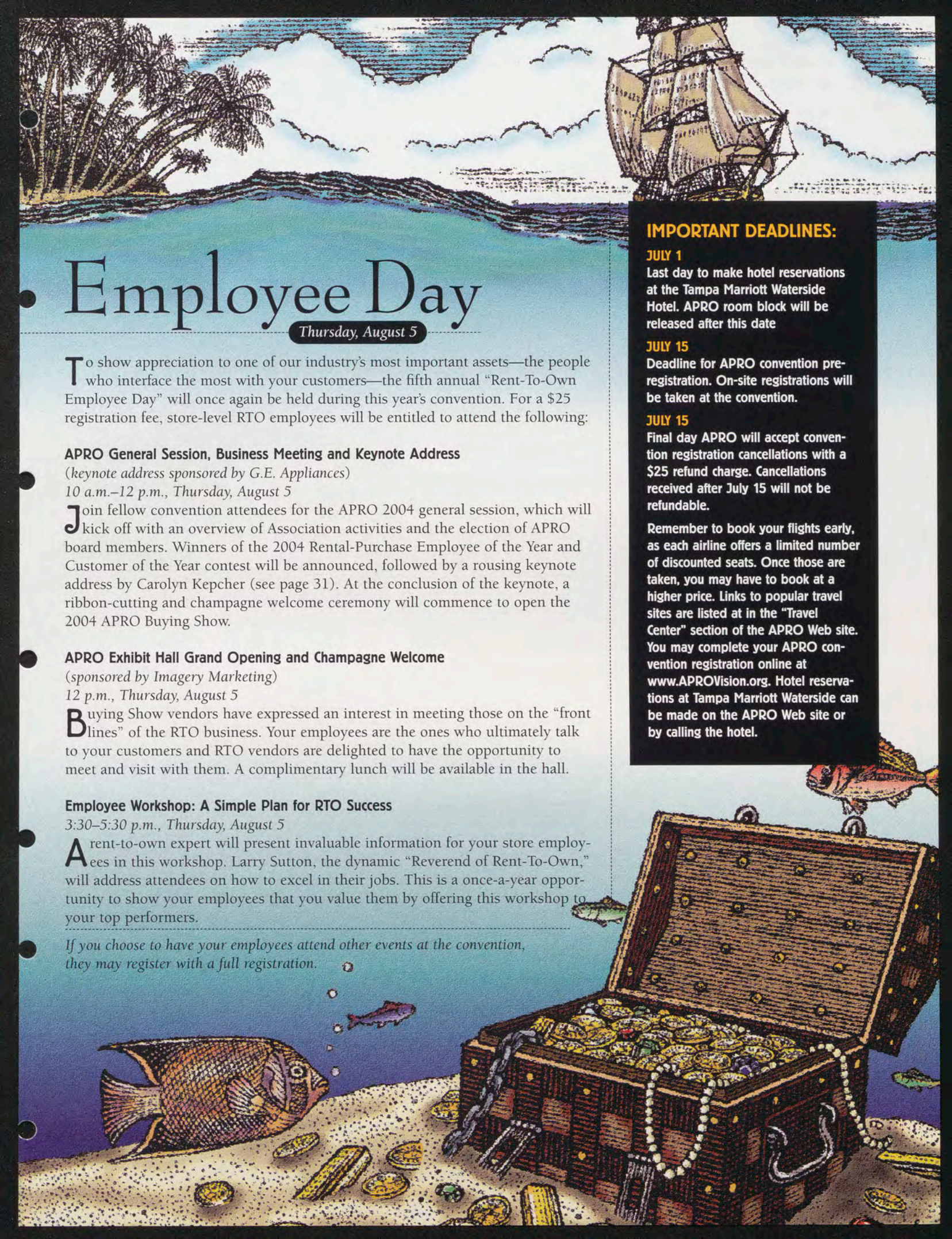
Buying Show admission

Admission to the trade show is included in all full registrations or is available separately for \$25. Proper business identification is required to receive an entrance badge.

Exhibit Hall Hours
Tampa Convention Center, West Hall
Thursday, August 5: 12-5:30 p.m.
Friday, August 6: 12-5:30 p.m.
Saturday, August 7: 9 a.m.-1 p.m.

Seminars

FRIDAY, AUGUST 6	ROOM 19	ROOM 20	ROOM 21	ROOM 22	ROOM 23
9-10:30 a.m.	Attracting New Customers for Your RTO Business: 2004 Image Survey Linda Trenholm, Trenholm Research Inc.	What Wall Street Analysts Are Saying About RTO Robert Straus, IRG Research	Communications in the RTO Workplace Frank Matthews, DecisionMaker	Peak Performance: Increase Your Rentals by 70 Percent in Eight Weeks Kerry Johnson, International Productivity Systems Inc.	RTO Wage and Hour Issues Darren Feider, Williams, Kastern & Gibbs, PLLC
10:45 a.m.-12:15 p.m.	Are Your Customers Satisfied? 2004 Customer Survey Britt Beemer, America's Research Group	A Tax Business Checklist for Success Ernie Lewallen, UHR Rents, and Shannon Strunk, Baber's	Communications in the RTO Workplace Frank Matthews, DecisionMaker	Peak Performance: Increase Your Rentals by 70 Percent in Eight Weeks Kerry Johnson, International Productivity Systems Inc.	Unleashing the Vibe: Motivating Your Employees Marc Edelman, West Coast Employers Association
SATURDAY, AUGUST 7	ROOM 19	ROOM 20	ROOM 21	ROOM 22	ROOM 23
1-2:30 p.m.	How to Grow Your Business Today and Mañana Kelly McDonald, McDonald Marketing	The Keys to Success in Rent-to-Own Lyn Leach, Ace Furniture & TV	2004 RTO Legal and Accounting Update Ed Winn III, APRO, and Terry Beville, Bi-Rite Co. Inc.	How High Can You Bounce? Getting Up After You've Been Knocked Down Larry Helms, Trainergy	Team Strategic Planning for Your RTO Company Chuck Sims
2:45-4:15 p.m.	How to Grow Your Business Today and Mañana Kelly McDonald, McDonald Marketing	Get the Money—Keep the Customer Bud Holladay	2004 RTO Statistical Survey Results Thomas Noon, Industry Insights	How High Can You Bounce? Getting Up After You've Been Knocked Down Larry Helms, Trainergy	High-Tech in RTO Larry Carrico, Rent One
4:30-6 p.m.	Rental Round Table 1-2 stores David David, Full-O-Pep Appliances	Rental Round Table 3-12 stores Amy Zeller, City Rentals	Rental Round Table 13 or more stores Ernie Lewallen, UHR Rents		



Employee Day

Thursday, August 5

To show appreciation to one of our industry's most important assets—the people who interface the most with your customers—the fifth annual “Rent-To-Own Employee Day” will once again be held during this year's convention. For a \$25 registration fee, store-level RTO employees will be entitled to attend the following:

APRO General Session, Business Meeting and Keynote Address

(keynote address sponsored by G.E. Appliances)

10 a.m.–12 p.m., Thursday, August 5

Join fellow convention attendees for the APRO 2004 general session, which will kick off with an overview of Association activities and the election of APRO board members. Winners of the 2004 Rental-Purchase Employee of the Year and Customer of the Year contest will be announced, followed by a rousing keynote address by Carolyn Kepcher (see page 31). At the conclusion of the keynote, a ribbon-cutting and champagne welcome ceremony will commence to open the 2004 APRO Buying Show.

APRO Exhibit Hall Grand Opening and Champagne Welcome

(sponsored by Imagery Marketing)

12 p.m., Thursday, August 5

Buying Show vendors have expressed an interest in meeting those on the “front lines” of the RTO business. Your employees are the ones who ultimately talk to your customers and RTO vendors are delighted to have the opportunity to meet and visit with them. A complimentary lunch will be available in the hall.

Employee Workshop: A Simple Plan for RTO Success

3:30–5:30 p.m., Thursday, August 5

A rent-to-own expert will present invaluable information for your store employees in this workshop. Larry Sutton, the dynamic “Reverend of Rent-To-Own,” will address attendees on how to excel in their jobs. This is a once-a-year opportunity to show your employees that you value them by offering this workshop to your top performers.

If you choose to have your employees attend other events at the convention, they may register with a full registration.

IMPORTANT DEADLINES:

JULY 1

Last day to make hotel reservations at the Tampa Marriott Waterside Hotel. APRO room block will be released after this date

JULY 15

Deadline for APRO convention pre-registration. On-site registrations will be taken at the convention.

JULY 15

Final day APRO will accept convention registration cancellations with a \$25 refund charge. Cancellations received after July 15 will not be refundable.

Remember to book your flights early, as each airline offers a limited number of discounted seats. Once those are taken, you may have to book at a higher price. Links to popular travel sites are listed at in the “Travel Center” section of the APRO Web site. You may complete your APRO convention registration online at www.APROvision.org. Hotel reservations at Tampa Marriott Waterside can be made on the APRO Web site or by calling the hotel.

Registration

Convention registration procedures—NEW FOR 2004!

APRO members who book their room in the APRO room block will receive a discounted *full registration* to the entire APRO convention—including educational seminars, social events, meals and admittance to the exhibit hall—for an unbelievably low price of only \$200. This is half the price of the usual registration fees! Non-APRO members' "book-in-the-block" rate is \$500 for a full registration. In addition to this great offer, APRO is offering for the first time one complimentary full registration to the principle buyer for each attending APRO-member company! The only requirement is that each person *must* book in the APRO room block at the Tampa Marriott Waterside at the special low APRO rate by the July 1 deadline—so register today!

**BIG
DISCOUNTS
ABOUND!**

offered at \$25 to all those in the RTO industry. Exhibit hall only badges do not allow admittance into any function or event other than the APRO exhibit hall. Proper business identification is required.

Call the APRO office at 800/204-2776 if you have any questions regarding registration rates.

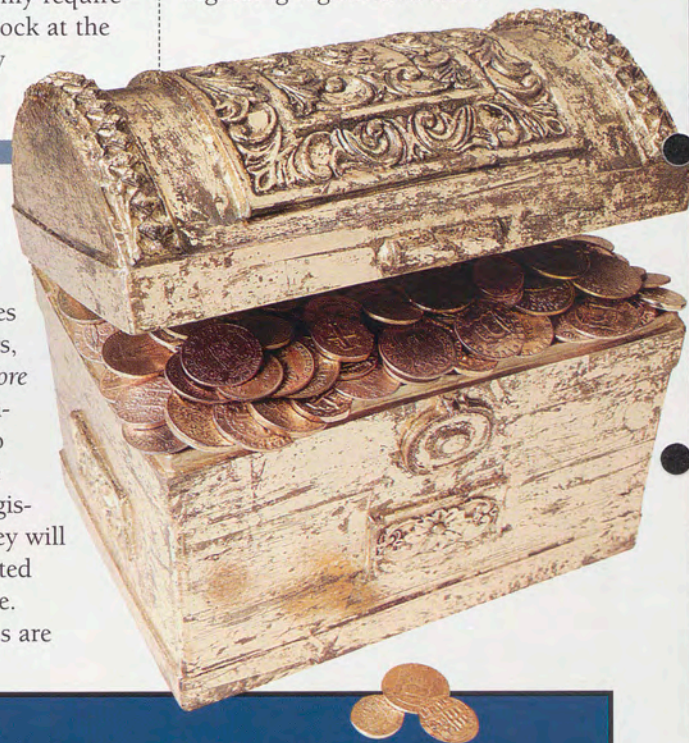
Why should I "book in the APRO block"?

In recent years, Internet booking has enabled hotels to "dump" their excess rooms at cut rates if it looks like they may have an excess inventory over certain dates. This is similar to what airlines do with their extra seats. It is very important that all APRO attendees book their hotel rooms through the APRO room block as APRO must guarantee a certain number of rooms years in advance in order to procure the lowest rates for our attendees. If we book too few rooms, our attendees may not be able to get a room at our convention hotel or may have to pay much higher rates. If we book too many rooms, APRO is responsible for paying for unused rooms. Every effort is made to procure the number of rooms needed at the lowest rates possible, but we need the help of our attendees in order to keep convention costs down and the quality of the convention high. That is why we have cut registration rates for 2004—to make sure that our attendees get the best possible value for this convention and to help assure that the APRO room block is filled.

Important: You must have your confirmation number from the Tampa Marriott Waterside Hotel to verify that you have booked your room in the

APRO block in order to receive the complimentary buyer registration and the discounted registration rates of \$200 for APRO members, \$500 for non-members *before* you register for the convention with APRO. Be sure to list the names of all people staying in a room when registering with the hotel so they will receive the proper discounted convention registration rate.

Exhibit hall only badges are



APRO registration rate summary

APRO regular members who book in the APRO room block at the Tampa Marriott Waterside by July 1 deadline will receive:

- One complimentary full buyer registration per company
- \$200 full registration fee for all others, including spouse registrations
- APRO members who do not book in the APRO room block must pay the full \$400 registration fee

Non-members who book in the APRO room block at the Tampa Marriott Waterside by July 1 deadline will receive:

- \$500 full registration for non-members who book in the APRO room block, including spouse registrations
- Non-members who do not book in the APRO room block must pay the full \$600 registration fee

Exhibitors

EASY AS 1, 2, 3

STEP 1: Airline/Car Rental

Reservations. Find discount travel sites on the APRO Web site at www.APROVision.org. Simply go to the "Travel Channel" and click on "Travel Center" for links to all major airlines and discount travel sites. Book early for the best rates.

STEP 2: Hotel Reservations.

The deadline is July 1 to guarantee the special APRO rate of \$135 single/double at Tampa Marriott Waterside Hotel. Book online through the APRO Web site at www.APROVision.org or call the hotel at 888/268-1616 and mention you are attending the APRO convention. Important! You must have your hotel confirmation number in order to receive the discounted \$200 APRO member full registration rate (or complimentary buyer badge) when you register for the convention with APRO.

STEP 3: APRO Convention

Registration. Register online, by mail or fax. You must have booked a room in the APRO room block at the Tampa Marriott Waterside Hotel by July 1 in order to qualify for the discounted \$200 member/\$500 non-member full registration rate or for the complimentary buyer registration for APRO members. Registrations without a valid confirmation number from the Tampa Marriott Waterside Hotel will be charged the non-discounted rate of \$400 for APRO members/\$600 for non-members. The final pre-registration deadline with APRO is July 15. After that date, registrations will be accepted on-site only at the convention. Call 800/204-2776 for additional registration forms or visit www.APROVision.org to register on APRO's secure Web site.

[AS OF MAY 26, 2004]

Aaron's Sales & Lease Ownership

ABS Jewelry

ACME Furniture

ADPRO-Ads

Advantage by Lucky Star

Alliance Computing Technologies

Almo Corp.

AMK Industries Inc.

Ashley Furniture Companies

AVB Brand Source

BDI-Laguna

Benefit Marketing Solutions

Berkline/BenchCraft

Bernards

Jerry Bogo Co.

Bonnie the Flyer Specialist/
America On Hold

Brand Direct

Bryce Co.

Budget Phone

Cat Communications International "CCI"

Central File

Claude Gable Co.

Coaster Co. of America

Collins Financial Services Inc.

ColorTyme

Concordia Furniture Ltd.

Continental Jewelry Express

Daewoo Electronics Corp. of America

Dell Computer Corp.

dpi TeleConnect

Elite Products

Eureka

Florida State Games

FLX-Industries

Foresight

Fouts Bros. Isuzu-GMC Truck

Fraenkel

G&G Graphics and Promotions

GE Appliances

General Furniture Design

Good Companies

H.H. Scott,

A division of Emerson Radio Corp.

Heritage Card Solutions

High Touch

Home Line Industries

Ideal Software Systems

Imagery Marketing Consultants

Inform Business Services

Innovex Home Products Corp.

Interactive Health

Kathy Ireland Home by Standard

Kelley Commercial Truck Center

Klausner Furniture Industries

Lamps Forever

Legends Furniture

LP International

Maytag Appliances

Metro Teleconnect Companies

Michels & Co./Pilliod Furniture

Micro-Touch

Midwest Tropical Inc.

Mirror Dynamics Ltd.

Motivated Marketing

Next Dimension Studios

Nova Lighting

Philips Consumer Electronics

Practical Promotions

Progressive Furniture

Promobiz.Com

Protect.A.Bed

Rent-n-Roll Custom Wheels and Tires

Rental Information Systems

RES Accessories

RSSS, L.P.

Rug Doctor Pro

Sandberg Furniture

Sealy Mattress Co.

Sears Contract Sales/
Commercial Solutions

SED International

Serta Mattress Co.

Simmons Co.

Sportworx

Stain Safe

Standard Furniture

Step2 Co.

Steve Silver Co.

Strachan & Associates

Strategic Marketing Associates

Teletrack

Ther-A-Pedic International

Thomson Inc. (RCA/GE)

Toshiba America

TRIB Group

Twinhead Corp.

United Distributors

United Furniture Industries

Vance Baldwin Inc.

Vaughan-Bassett Furniture Co.

Welton USA Ltd.

Whirlpool Corp.

Zenith Electronics Corp.

APRO 2004 EMPLOYEE DAY REGISTRATION

AVAILABLE TO STORE-LEVEL EMPLOYEES ONLY WHOSE COMPANY HAS AT LEAST
ONE FULL-PAID REGISTRANT TO THE APRO 2004 CONVENTION

Name _____

Company _____

Address _____

City _____ State _____ Zip code _____

Telephone (_____) _____ Fax (_____) _____

Name of full-paid registrant from your company _____

Employee Day registration is \$25 and includes entrance into the Employee Day Workshop described on page 33, as well as entrance to the APRO general session and the exhibit hall. The following optional events are also available a la carte:

OPTIONAL EVENTS

Check additional events you will attend and enclose payment information:

- Employee full registration (all paid events): \$200 Awards Reception and Banquet, August 7: \$100
 Gala Cocktail Reception, August 5: \$80

PAYMENT METHOD

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

Credit card number _____ Expiration date _____

Signature _____ Name on card _____

PLEASE MAIL OR FAX THIS FORM, WITH PAYMENT, BY JULY 15 TO:
ASSOCIATION OF PROGRESSIVE RENTAL ORGANIZATIONS, 1504 ROBIN HOOD TRAIL, AUSTIN, TEXAS 78703
FAX 512/794-0097—OR REGISTER ONLINE AT WWW.APROVISION.ORG

APRO 2004 TOM KITCHENS/JOE EASON GOLF TOURNAMENT REGISTRATION

8 a.m., August 4, Tampa Bay Tournament Players Club (www.tpc.com). Buses depart from Tampa Marriott at 7 a.m.

Registration fee is \$150 per player—\$50 of every registration goes to the APRO Scholarship Foundation.

Registration deadline is July 1. Space is limited and assigned on a first-come, first-served basis. Space in the tournament cannot be reserved until payment is received by APRO. Please submit this form with the convention registration form at right.

A separate form is required for each player. This form may be photocopied.

Name _____ Handicap or average score _____

Requested team (if possible) _____

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

Convention attendee affiliation: vendor rental dealer guest/spouse

Shirt size: S M L XL XXL

Rental clubs will be the responsibility of the golfer and will be paid directly to the golf course on the day of tournament.

Please indicate if you would like to reserve clubs (\$55) and/or golf shoes (\$35):

Rental clubs: Right-handed Left-handed Rental shoes: Shoe size _____

SPONSORED BY WHIRLPOOL CORP.

**REGISTER ONLINE AT
WWW.APROVISION.ORG.
HOTEL RESERVATIONS
AT TAMPA MARRIOTT
CAN ALSO BE MADE
ON THE APROVISION
WEB SITE.**

ATTENDEE REGISTRATION

- Please use the separate "Employee Day" registration form in this brochure for store-level employees.
- Exhibitors should not use this form as they will receive a special badge form with exhibitor information.
- Print or type one form per registrant and spouse/guest. (Personal guest is defined as "significant other" or immediate family member not employed by your company.) A confirmation will be sent to you from the APRO office one week prior to the convention.
- If your registration is received in our office after July 15, it will be treated as an on-site registration and no confirmation will be sent.

Tampa Marriott Waterside confirmation number _____
 You must have booked in the APRO room block at the Tampa Marriott Waterside Hotel and you **must** have your confirmation number in order to get the complimentary APRO-member buyer registration and the discounted \$200 member/\$500 non-member full registration rate. All confirmation numbers will be verified.

Last name _____ First name (for badge) _____
 Company name _____
 Company mailing address _____
 City _____ State _____ Zip code _____
 Business phone (_____) _____ Fax (_____) _____ E-mail _____
 Special needs? _____

Is your company a member of APRO? Yes No Is this the first APRO Convention you will have attended? Yes No
 Attendee type: Rental dealer Non-exhibiting vendor Other _____
 Job title: Owner Executive officer District manager Store manager Account manager Other _____
 What is the size of your company? 1 to 2 stores 3 to 12 stores 13 to 25 stores 26 to 100 stores 101 stores
 Spouse/guest last name _____ First name (for badge) _____
 Child (12 and under) last name _____ First name (for badge) _____

Full registration includes:

- Welcome Reception, August 4
- Gala Cocktail Reception, August 5
- Awards Reception and Banquet, August 7
- All educational seminars, August 6 and 7
- General session and keynote, August 5
- Entrance to exhibit hall, August 5, 6 and 7

CONVENTION REGISTRATION RATES	FULL REGISTRATION WITH VALID CONFIRMATION NUMBER FROM TAMPA MARRIOTT WATERSIDE HOTEL*	FULL REGISTRATION WITHOUT CONFIRMATION FROM TAMPA MARRIOTT WATERSIDE HOTEL
CONVENTION ATTENDEE		
<input type="checkbox"/> APRO member	\$200	\$400
<input type="checkbox"/> Buyer's badge (see page 34--regular members only)	FREE	\$400
<input type="checkbox"/> Non-member	\$500	\$600
<input type="checkbox"/> Spouse/guest. Includes spouse program August 6 You must indicate in advance if you plan to attend the guest program: <input type="checkbox"/> Will attend <input type="checkbox"/> Will not attend	\$200	\$400
<input type="checkbox"/> Child (12 and under only)	\$75	\$75
* Deadline to reserve a room at the Tampa Marriott Waterside Hotel in the APRO room block is July 1.		

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

Full registration does not include:

- APRO Golf Tournament
- Guest program is included in spouse/guest registration only

A LA CARTE PRICES ALLOW ENTRANCE ONLY TO INDIVIDUAL FUNCTIONS AS LISTED:	ALL ATTENDEES
<input type="checkbox"/> Exhibit hall only (will not allow entrance to seminars or social functions)	\$25
<input type="checkbox"/> Gala Cocktail Reception, August 5	\$80
<input type="checkbox"/> Reception and Annual Awards Banquet, August 7	\$100
<input type="checkbox"/> Guest/Spouse Luncheon, August 6	\$65

Golf Tournament (optional): I will be attending the APRO Tom Kitchens/Joe Eason Golf Tournament. Complete the separate Golf Tournament registration at left and include it with this form. Cost is \$150 per player--\$50 of which goes to the APRO Scholarship Foundation. \$ _____

ADD ALL FEES DUE AND ENTER TOTAL HERE ➔ TOTAL \$ _____

My check is enclosed and made payable to APRO Charge my credit card: American Express MasterCard Visa
 Credit card number _____ Expiration date _____
 Signature _____ Name as it appears on card _____

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



Association of Progressive Rental Organizations
 1504 Robin Hood Trail, Austin, Texas 78703
 800/204-2776; fax 512/794-0097; www.APROvision.org

**CANCELLATIONS WILL BE ACCEPTED BEFORE
 JULY 15 WITH A \$25 SERVICE CHARGE.
 NO REFUNDS WILL BE ISSUED AFTER JULY 15.**

THIS FORM MAY BE PHOTOCOPIED. YOU CAN ALSO REGISTER ONLINE AND BOOK YOUR HOTEL AND AIRLINE AT WWW.APROVISION.ORG

BY ED WINN III



THE RTO
CUSTOMER

SURVEY

SEE-SAW



A

AS PART OF THE ASSOCIATION'S OVERALL STRATEGIC PLAN, TWO TELEPHONE SURVEYS OF CONSUMERS WERE COMMISSIONED THIS SPRING. THE TRENHOLM GROUP POLLED NON-RTO CUSTOMERS TO MEASURE THE INDUSTRY'S OVERALL IMAGE. THE BEEMER GROUP POLLED EXISTING RTO CUSTOMERS TO MEASURE THEIR SATISFACTION LEVELS WITH THE RENTAL BUSINESS.

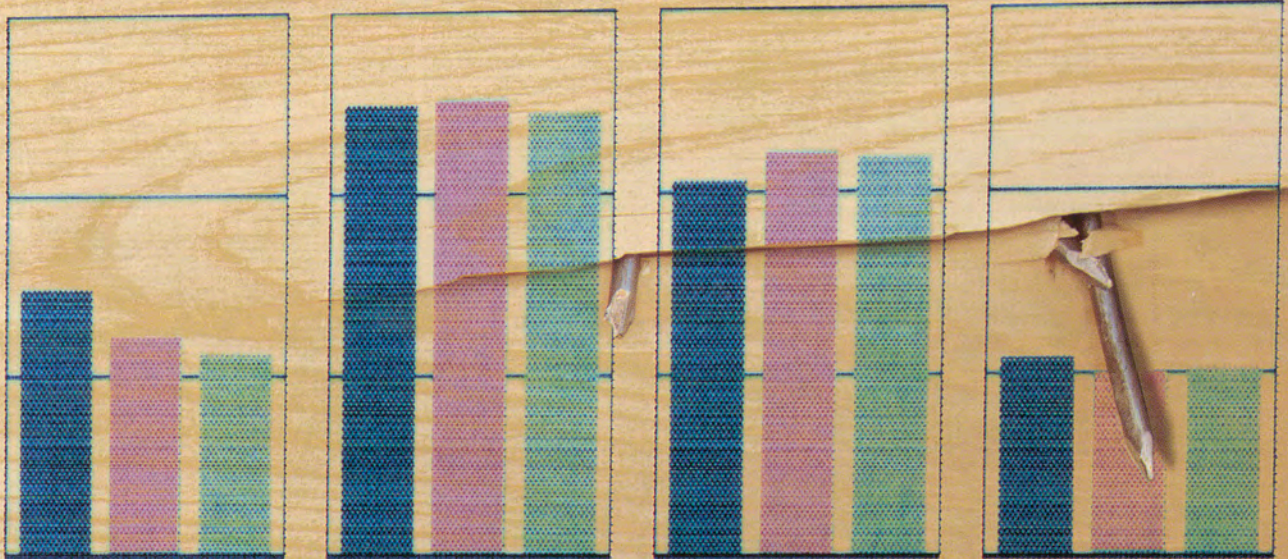


15%

10

5

0



These surveys were both follow-ups to previous surveys conducted at the behest of the APRO board of directors. The first Trenholm survey was done in 1997 and the latest was an effort to determine whether the industry's public relations efforts are paying off over time. These image surveys, measuring non-customer opinions of the RTO concept and industry are telephone surveys followed by a series of focus groups in selected cities. As of this writing, the focus groups have not yet finished and reported their findings. When the focus groups' results are in, rental dealers will have a more complete understanding of how non-customers feel about the business and perhaps why they do not or will not rent.

The industry has spent some money on public relations over the past seven years, although not a lot. The hope has been that these public relations efforts would improve the industry's image and allow more customers to feel good about doing business in an RTO store. The Association's annual statistical surveys of rental companies have shown the RTO customer base to have been stagnant over the past several years and the Trenholm survey, while showing some improved perceptions of RTO in certain areas, mirrored this stagnation in overall interest in RTO among non-customers.

Likewise with the Beemer surveys. The Beemer customer satisfaction survey was first conducted in 1994 and again in 1999. Rental dealers are hoping that their customers feel better about the RTO business over time and that customer relations across the industry are improving. By asking rental customers directly how they feel about various aspects of the business, rental dealers can better gauge where they are succeeding and where work still needs to be done.

Both of these survey companies are experienced and well respected in their fields. Beemer conducts 80 percent of consumer surveys for furniture retailers and 40 percent of consumer surveys for electronics retailers. As a result, Beemer can often provide useful insight into the world of RTO by comparing RTO customer opinions to those found among retail customers.

EXISTING CUSTOMERS

Rental dealers would like to hope that, over the past 10 years, rental customers understand the RTO concept better, use it more often and are more satisfied with the RTO experience.

While some of those hopes have been realized, others have not. For example, in 1994, one-third of RTO customers reported that they could have bought the item they rented. In 1999, that percentage fell to 20 percent and, in 2004, it fell further still to 16 percent. The implication is that increasing numbers of RTO customers are being driven into RTO stores instead of being attracted to them by high quality products, good pricing, attractive showrooms, friendly employees, superior service, etc.

To be sure, this finding does not so much reflect what is happening between rental stores and their customers as it reflects the state of the economy overall. It may mean that mid- and low-income consumers are feeling less and less secure about their economic circumstances.

It is not true, of course, that RTO customers have fewer choices in the marketplace. If anything, there are more choices for them today than 10 years ago. eBay, for example, and hundreds of similar local Web sites, which did not exist in 1994, make millions of new and used products available every day attracting significant numbers of bargain-hunting consumers. However, RTO customers, especially first-timers who are feeling economic pressure, may be more sensitive to how they are treated in rental stores. Add to that the constant pressure on rental employees to grow revenues and hold the line on card closes and the survey results may be understandable, if disappointing.

Beemer attributes some consumer attitudes in 2004 to 9/11. There has been less shopping, overall, since 9/11 and the shopping radius around stores has decreased 20 percent since the terrorists struck in New York.

In the rental industry, the percentage of existing and former customers who had rented only once remained steady at 50 percent. The percentage of one-time rental customers who were unhappy with their RTO experience has increased steadily from 25 percent in 1994 to 33 percent in 1999 to 40 percent in 2004. As difficult and as expensive as it is to get new customers in the door, it is disappointing that the industry is not doing a better job satisfying these first-timers. Retailers shoot for a 10 percent dissatisfaction rate with their first-time customers.

With rental customer intentions to own running as high as 90 percent and with keep rates consistently 40 percent or lower, those two numbers mean that as many as one-half of RTO customers are having their expectations disappointed regardless of how well they may be treated by store employees. This disappointment of expectations has been an intractable problem in the industry since it began and only lately have rental companies begun to develop innovative programs to address the issue.

A number of companies have followed RentWay's lead and are offering lifetime reinstatement, so that a customer who stays within the system does not have to leave with nothing to show for all the rent paid. Similarly, APRO President Lyn Leach has developed his "Good News" program in his Midwest stores to achieve the same result. As competition forces more rental companies to speak to the issue of rental customer satisfaction, one hopes that positive results will begin

showing up in customer surveys.

Good news for rental dealers is that in the Beemer survey, only 10 percent of customers felt pressured by store employees to rent something. This compares with a nearly 20 percent rate in retail stores where sales people are most often paid on a commission basis.

However, the percentage of RTO customers who felt that rental employees treated them with disrespect increased from 11 percent in 1994 and 1999 to 24 percent in 2004. This means that while RTO customers, generally, do not feel pressured at the front end of the transaction, once they are on the books, too many do not like how they are being treated. This compares with 10 percent of retail customers who feel this way.

As for the reputation of the rental company with whom the customer is doing business, the trend is moving in the wrong direction. In 1994, 93 percent of customers felt the reputation of the rental store was good. That percentage fell to 88 percent in 1999 and fell further to 82 percent in 2004.

The number of customers who reported that they understood the transaction held steady at 90 percent. When asked whether they thought RTO pricing was fair and reasonable, one-third responded negatively. This compares with 10 percent of retail customers. This finding means that the industry is still not explaining the benefits and features of RTO as well as it might. If company owners were closing every deal in their stores, one might expect this percentage to be lower, because most owners do not understand, in the most profound sense, the business that they are in and can explain its value to anyone. Not all rental employees share that depth of understanding, yet they are the ones selling the deal to customers—imperfectly, it seems, from the survey results.

According to Beemer, at least one-half of marketing comes from store appearance. While there was no question on the survey aimed precisely at what customers think of the appearance of the rental

store where they shop, Beemer asked rental dealers to reflect on the question. Specifically, he invited dealers to ask themselves how their stores looked to their customers. How inviting are the stores if the windows are barred and dirty and the interior looks decidedly unfurnished? If the rental store premises look like a last-resort kind of place, small wonder if customers coming in to do business feel that way. If rental dealers are making a bad impression with store appearance, Beemer argues that all those negatives are transferring over to the rest of the RTO experience and showing up in the survey results.

NON-CUSTOMERS

What about non-customers? How do they feel about RTO? To explore this issue, Trenholm Research polled 400 people who had never rented or who were not currently renting

and whose age, economic status and other factors generally paralleled those of RTO customers. Sixteen percent of those surveyed had rented in the past. A full two-thirds of those polled had never considered RTO as a way of acquiring goods. The top-of-mind image of RTO was negative for 42 percent of those surveyed versus only 9 percent who had a positive view of the industry. More than one-half of those surveyed got their impression of RTO from television.

Compared to 1997, overall negative impressions of the industry among non-RTO customers fell from 64 percent to 55 percent. The percentage of non-RTO customers who thought that RTO prices were fair and reasonable rose from 42 percent to 51 percent. The percentage that thought that RTO stores would not hassle customers if they were late with payments rose from 36 percent to 44 percent. The percentage of customers who saw a positive in RTO from being able to swap out merchandise rose from 32 percent to 49 percent. Despite these gains in positive impressions of certain aspects of the business, overall interest in entering into an RTO transaction among non-customers fell from 41 percent in 1997 to 24 percent in 2004.

As with nearly all such surveys, there is both good and bad news for rental dealers. It is certainly not the case that dealers can light up cigars, lie back in their hammocks and congratulate themselves on jobs well done. There is, in fact, much work to be done, both with the current customer base to increase the likelihood of repeat business and among non-customers to make the notion of the business more palatable to them.

The news from the surveys is not startling, but should serve as a prod to ambitious dealers around the country to improve marketing, store appearance, in-store merchandising and operations. Also, dealers must work to make sure that in five years there are more positive upticks in the areas surveyed.

It is no surprise that the industry still has image issues. The surveys bear this out. Improving the industry one store at a time is the best and perhaps, finally, the only way to improve the industry's image.

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

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

THE NEWS FROM THE SURVEYS IS NOT STARTLING, BUT SHOULD SERVE AS A PROD TO AMBITIOUS DEALERS AROUND THE COUNTRY TO IMPROVE MARKETING, STORE APPEARANCE, IN-STORE MERCHANDISING AND OPERATIONS. ALSO, DEALERS MUST WORK TO MAKE SURE THAT IN FIVE YEARS THERE ARE MORE POSITIVE UP TICKS IN THE AREAS SURVEYED.

OVER



R THE TOP

A TAWDRY TALE OF COLLECTIONS GONE AWRY

BY ED WINN III

RTO can be a tough, gritty business. Everybody in it knows that. It's not like that every day, of course. Some days are as peaceful and serene as you please. And then some days, the clouds gather and it's just one rotten thing after another—enough to test any man or woman to the limit. This is the story of one of those days.

It started out easy enough. A customer came to the store late last July and rented a sofa, loveseat and dinette. It was all new stuff. It was a good account for the store at \$175 a month. She paid a month and a few days and wasn't due until September 3. She got paid on the first. Everybody in the store was feeling good about adding some BOR in the dead of summer.

The delivery went smoothly. It wasn't a great apartment, but the delivery guys had seen far worse. There was a yard full of kids, mostly hers, it looked like, and they were happy enough that Mom was getting herself some new furniture.

The trouble started pretty quickly, though, like it often does. She never paid in September—a first payment default. Who knew? All those good feelings from such a short time ago turned to sawdust. It was mid-September before anybody could get her on the phone. She had a story—lost job, family emergency. She pleaded for a little time, a couple of weeks. She made a commitment to come in and get caught up, but then she broke it. By the end of the month, everybody sort of knew that the account was no good and that the stuff would be coming back. Oh well. Welcome to the rental business. That's a familiar enough story. But it got worse—a lot worse.

The store guys kept calling trying to get the furniture back. She kept making excuses and hanging up on them. The calls coarsened on both ends of the line. She said they were harassing her. They said they needed to pick up their stuff. Pick-ups were scheduled—one time, two times, three times. No one ever came to the door. It became obvious to all concerned that she knew the system and was working it. They should have kicked the file upstairs right then, but they just couldn't. There was pride at play and honor. She was alternately rude and then so smug that she got under their skin with all of her pious talk about being religious and wanting to do the right thing. They were all lies. It should have made them laugh after a while, but it didn't. It went the other way and infuriated them.

Getting the furniture back became a quest for these two guys. They couldn't let it go. Calls continued going back and forth during October and November. People started calling one another names. Threats were made to cut off the power to the apartment on the one side and to call the police on the other. They didn't talk to her every time. Sometimes they talked to the kids about their mother. Sometimes they talked to her friends who were visiting, and not in a kindly way, it seems.

A man got involved on her side—a husband, maybe? He told them that he had been to prison and that he wasn't afraid to go back. He told them that he was from the city and that he knew people who would kill the rental guys and everybody they loved if they ever called her again. Now suddenly, manhood and primal fear were in the mix.

More than once she told them outright that she was stealing the furniture. "I'm going to steal your stuff. That's what I do. You're going to lose your job and I'm going to Hell," she said.

There was a confrontation on the front porch in late November. Two delivery guys who knew nothing of the work and emotions underlying the account went out to make a pick-up, because that's what the work order said to do. A man came to the door and

wanted to know, "What the [deleted expletive] the delivery guys were doing there?"

That's not the best way to start a pick-up, but undaunted, the delivery guys explained their mission. "She's not home and you ain't getting [deleted expletive]!" the man said menacingly, and got in their faces from his porch. The delivery guys, not being in on the ongoing verbal gun battle, left with a cacophony of threats from the man, including more death threats aimed at the guys back in the store working the account.

Hearing the latest

news and seeing the cause as completely lost, one of the guys decided to let off a little steam. Not content with verbal jousting with the woman on the phone, he started leaving messages on her answering machine. They were ugly. They were obscene, these messages, and now they were on tape. Even for hardened rental guys, seeing the transcript of these messages felt like looking at the Abu Ghraib photos of prisoner abuse in Iraq. They were that bad—much too filthy to print here. This was customer abuse and it wasn't a close question.

With the tapes in hand, she quickly made arrangements to give the furniture back in early January. She wanted clean hands. Shortly thereafter, she played her tapes for an office full of lawyers. The demand letter to the home office came a few days later, exhaustively listing the company's sins, ignoring the customer's altogether, and demanding \$100,000 in exchange for a quick and confidential settlement.

"Mind you we expect that a...jury would award a much larger amount

THE LESSON FROM THIS SAD TALE ONCE AGAIN IS THAT RENTAL STORE EMPLOYEES CANNOT AFFORD TO RETALIATE — EVER — AGAINST CUSTOMERS, EVEN WHEN THEY ARE BAITED TO DO SO.

when they hear the tapes of your employee's messages to [our client]," the demand letter said. The lawyers attached a copy of the lawsuit they were prepared to file, which included allegations of Intentional Infliction of Mental Distress, Defamation, Negligence, Negligent Infliction of Emotional Distress, Negli-



gent Hiring, Training, Supervision and Retention. Some of the claims were just hers; others belonged to her and her kids. The suit claimed that she had begun seeing a doctor and had to miss work because of the stress caused by the company's harassment.

The company sent the letter to its insurance company seeking coverage under its Commercial General Liability policy. The insurance company first said that it wouldn't defend the claim and then said that it would defend the claim after all, under its reservation of rights clause.

In the meantime, the company hired local defense counsel because it had no choice and began investigating the claims.

It didn't take long to start learning about her. She was, in fact, a thief and had demonstrated her considerable skills in working over several other rental companies. She had a big screen television, a stereo, a computer and a sofa/loveseat set

from other rental companies who had written her stuff off. She had lately stiffed a payday loan company not very far away. And the investigation into her past is not over.

The employees, who had been around for a while and had helped open the store in the new market and who had performed adequately until this, were let go. You can't have rental store employees letting off steam on customers' answering machines no matter the provocation.

The plaintiffs' lawyers have lately dropped the settlement demand to \$25,000 "and not a penny less." Maybe they have learned something about their client. The insurance company, when it weighs the costs of defense, will probably write a check. There may be a bit more wrangling to get the settlement down a bit, but a bad person is going to get more money that she deserves. The rental company has already suffered a black eye and some loss of morale because a couple of employees got carried away with a bad account,

broke company rules, and by their own admission, left "rude/unprofessional messages" on a customer's answering machine.

The company will survive. Life will go on. But nobody on the rental side of things is feeling all that good right now. It can be a cruel business sometimes. Sometimes the bad guys make out like, well, bandits.

The lesson from this sad tale once again is that rental store employees cannot afford to retaliate—*ever*—against customers, even when they are baited to do so. *Especially* when they are baited. This company, which trains employees pretty well overall, is going to pay more for insurance—if it can get insurance in the future—because employees were egged on and succumbed to the temptation. Don't let it happen in your store. It costs too much and, if you were to ask the store guys in this story, they would tell you that it didn't feel that good. ■

Ed Winn III is APRO's general counsel.



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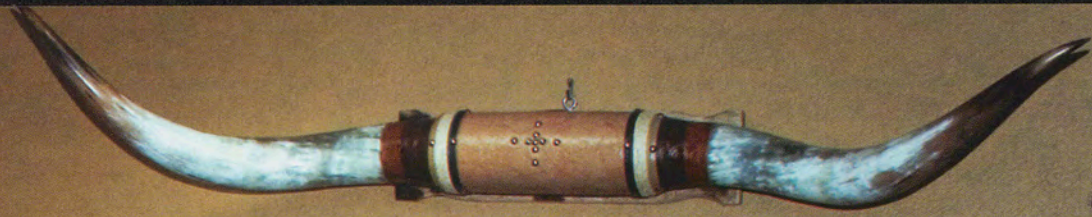
RIDING HERD



ON RENT CITY

**THE KEYS TO ROBERT BRILEY'S
WEST TEXAS SUCCESS ARE SOLID
RELATIONSHIPS, CLEAN DESKS
AND A STELLAR IMAGE**

It's not that Robert Briley is proud of his company's new digs, but following a few minutes of conversation about Abilene-based Rent City's new corporate headquarters, one wonders whether he didn't pass out a few cigars the day they moved in. ☺ "It's stunning," said APRO General Counsel Ed Winn III after a recent visit. 🐾 **BY KRISTEN CARD**



LOU AND ROBERT BRILEY

We've been building this company and this staff for a long time. The new office is the reward for their commitment and hard work," says Briley. "Applicants to our stores now have to come to Abilene for their final interview; our office helps us close the deal. They walk into our office and they're like, 'Wow, this is unbelievable.' They come in and sit down and want to be involved with this first-class operation."

Briley clearly believes a nice workplace encourages longer tenure and happier and more productive teammates. From the double leaded-glass doors etched with Texas stars to the solid wood conference table with a Texas-star design ironwork base, Rent City's new office reflects Briley's pride in his company and its image, as well as in his home state. The entire facility is Texas-themed; you name the icon and they've got it: buffalos, longhorns, cattle drives, horseshoes and Indians. Briley describes it as "almost like a mini-Capitol."

"It's really first-class, from top to bottom," he says. "And that's what our industry needs to be—first-class, through and through."

→ PUTTING THE BEST FOOT FORWARD ←

Briley, 52, is serious about that first-class image—for his industry, for his company and for himself. He reiterates its importance frequently and stresses that he's not just talking the talk; he strives to live it, day in and day out.

Briley grew up in Abilene, raised with three sisters by a diesel mechanic stepfather and housewife mother. He helped pay his way through Lubbock's Texas Tech University by working at Fields' University Shop, a men's clothing store located across from campus. In 1974, he graduated with a bachelor of arts degree and the intention of going to law school.

But the store's owner, in his mid-80s, was planning to retire the following year and asked Briley to stay and manage the shop until its closing. Briley obliged and used the additional time in Lubbock to take more business classes, following the graduate school curriculum. He realized his interests lay in business and abandoned his law school plans.

Once Fields' closed, Briley returned home to Abilene, wed his college sweetheart, Lou Neely, and accepted a position with Western Marketing, a petroleum marketing company owned by the Wright family that ran a string of convenience stores and truck stops. President Bill Wright's entrepreneurial spirit inspired Briley to new heights.

Beginning as the assistant restaurant manager of a truck stop, Briley worked under the command of the company's vice president of operations, Jim Naler. Naler was a former wing commander from Abilene's Dyess Air Force Base and became a life-changing

influence on a rather cocky, still maturing Briley.

"The timing of that job was perfect for me," says Briley. "Here I was, young and prideful—I didn't want to be wrong. Naler taught me that I needed to be responsible for my actions, not give excuses. It was just cut and dried. We had stand-up briefings every Tuesday morning where you had to stand up at the front and present your results. Then you had to talk about what you were going to do to solve your problems. Excuses weren't acceptable, but ways to solve the problem were. He gave us a serious dose of discipline."

One of Naler's many systems was "shuffling the deck" annually—giving everybody within the company a new assignment every year. Briley rose quickly through the ranks, from his original job, to manager of a convenience store to market manager over all convenience stores, to Naler's personal administrative assistant.

"One day toward the end of that year, he and I were talking about our truck stop outside of Abilene," says Briley, "and he says, 'What do you think about that truck stop? It should be making more money, don't you think?' And I say, 'Well, all I know is, if I were in charge and somebody wasn't making a minimum of \$30,000 a month there, I'd fire 'em.'"

"Well, of course when they did the assignments for the next year, I was the general manager of the Abilene truck stop. It had been making only about \$8,000 to \$10,000 a month and the first month I was there, I made something like \$29,500. I came in to go over my numbers and was real proud of myself. Naler looked at the sheet and I still remember him peering over his glasses at me and saying, 'I see you didn't hit your numbers.' That's the kind of guy he was."



The following year, Briley was the division manager of all truck stops and then was named to be sales manager of the company in 1981—but he had already decided it was time to move on. A banker friend and tennis partner, Brad Stephens, had brought a new opportunity to Briley's attention: the owner of a local Curtis Mathes Home Entertainment Center franchise was searching for a buyer.

"I had about \$2,000 in a savings account and Brad had about \$5,000," says Briley. "This guy wanted

Luckily—or perhaps miraculously—the deal worked out for Briley and Stephens.

"I learned what it meant to be in the right place at the right time," says Briley. "There was a boom in the electronics industry. Televisions were going crazy; we put in movies, which had just begun being rented. We were about 75 percent retail sales, with the remainder in rental movies and TVs. We were very successful; we paid off our bank debt within about four years."

With Briley in charge, the booming business grew



\$550,000. But Brad knew where to get the money. We went to Mercantile Bank up in Dallas and they loaned us the money." The pair had no collateral. They signed a loan at 23.5 percent interest.

to seven West Texas stores. Then, in 1986, the oil bust hit. They consolidated and survived. But by 1990, Curtis Mathes had filed Chapter 11, and Stephens had discovered a corporate CFO position he wanted to

pursue. So Briley bought his partner out and decided to go exclusively with rental. Rent City was christened.

→ ROBERT'S 'RULES' ←

Today, the Rent City realm has steadily grown from three stores to a stable of 15 through a methodical series of sales and acquisitions. Located throughout West and Central Texas, Rent City features a selection of mid- to high-range furniture, electronics, appliances and computers.

"We'd like to continue to grow," says Briley. "I don't

to make our stores more inviting. Your store is your advertising. We want our stores to be more inviting."

At Rent City, anything less is not an option. Delve further into the day-to-day operations of the company and you find Briley has established some definite "Rules of Rent City"—hard and fast policies, personally enforced by the boss himself.

RULE NO. 1: Image is (almost) everything. "My No. 1 job is the image of the company," says Briley. "So I'm the one who inspects the stores. I ask them, 'When you come by the corporate office, how does it look?' and they always say 'perfect'—they never say 'good,' they

"ALL OF OUR STORES ARE EXTREMELY NICE. WHEN YOU GO INTO MOST RENTAL STORES, YOU HAVE AN IMAGE THAT IT'S USED, IT'S PLAIN. WE DON'T DO THAT. WE WANT OUR STORES TO BE MORE INVITING!"

have a set number, but on the *APRO Statistical Survey*, it reflects that the most profitable number of stores is in the 11 to 20 range. So if we got into the 20 range, then I think that would be good."

Not surprisingly, what Briley believes sets his company apart from his competition is, in a word, image.

"All of our stores are extremely nice," says Briley. "When you go into most rental stores, you have an image that it's used, it's plain. We don't do that. We have nicer carpeting—we use bright, upbeat colors like red and yellow—and we use a lot of decorating tactics

say 'perfect.' And I say, 'If I'm walking the walk and that's what I want at the office, then that's what I want at your store, too.'"

RULE NO. 2: Orderliness is next to effectiveness. "For example," says Briley, "at our office, you can't leave any paper on your desk when you go home at night. If we need five more filing cabinets, fine—that's not the point. What I want is when people come in our door, they think we're a professional organization that's organized and in control."

"Orderliness creates confidence and the image that we're successful. We may not be successful, but we sure look like we know what we're doing. And if you look like you know what you're doing, then that goes a long way with your customer. They think, 'Hey, I want to be a part of this.'"

RULE NO. 3: Spare the money and spoil the image. "The way something looks is the most important thing to me," says Briley. "If I have to choose between what it costs and how it looks, it will always be how it looks. Always. Which means I may not be wealthy, but I'm going to like where I'm living, how our office and stores look and the quality of the merchandise we're selling. The real bottom line is, people won't be disappointed when they go into our stores."

RULE NO. 4: It's now or now! "I'm a 'right now' kind of guy," says Briley. "When I want something done, I want it done right now. When I walk into our stores, immediately my employees come up with



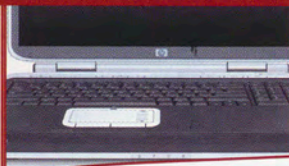
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a pad. I tell them what I want changed or cleaned or moved or fixed and I want it done. I want it done right now."

Sound a little like a, um, military officer? Briley concurs. "I think part of it is just who I am," he says. "Since I was a child, my mother stressed cleanliness and appearance. But I also had it beat into me by Naler."

Naler wasn't all push-ups and brass tacks, though. Briley also learned some vital lessons from him about

For Briley, a basic element of doing it the right way is developing relationships not only with customers and teammates, but also beyond company borders. Briley has been an APRO member since 1989, is currently serving his fifth year as a board member and was APRO's 2002-03 treasurer. Additionally, he's extremely involved in the Texas Association of Rental Agencies, where he served as a member of the executive committee for the past decade.

"In 1983, I was named the Curtis Mathes fran-

"THE PEOPLE MAKE THE DIFFERENCE. WE'VE HAD STORES THAT WERE DOING TERRIBLE AND WE CHANGE THE PEOPLE AND THEY DO GREAT. IT'S JUST THAT SIMPLE."

the people you work with and how to treat them.

"I think the most important thing he taught me is to work with people who you care about and with people who care about you," says Briley. "He cared about me as a person. Now, I didn't like him all the time because he pushed me beyond my comfort zone. But looking back, my favorite teachers weren't the easiest ones; they were the ones who pushed me the hardest and taught me the most."

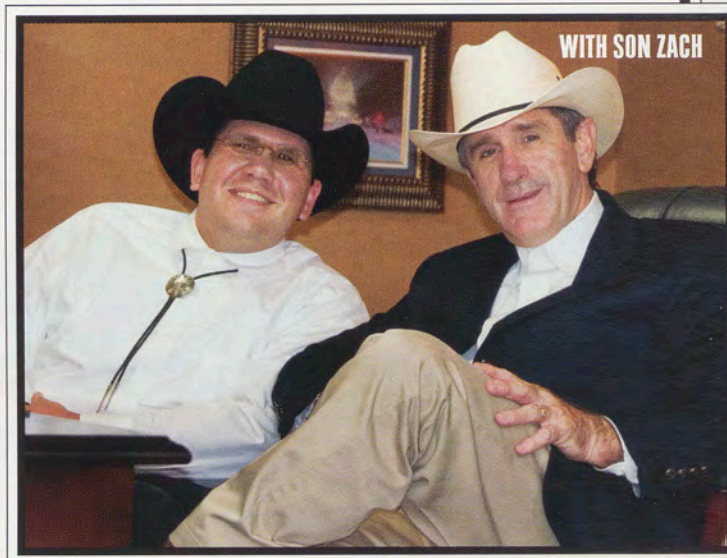
Today, that's what Briley endeavors to be for the staff he's deemed his "teammates"—a caring, yet disciplined, coach.

"Our people make the difference," says Briley. "Craig's [Shewmake, Rent City's chief financial officer] been with us for more than 20 years. Terry [Bilbrey, the company's operations manager] started with us in 1985. Tracy Martin has been with us for five years as our office manager. Scott Lunsford, our district manager, has been here for three years and Mandy Horton has been doing our accounts payable for over two years. These key people, along with our great store managers and other teammates, are what have made Rent City successful.

"A first-class image is important to me," says Briley. "But it's the people who make the difference. We've had stores that were doing terrible and we change the people and they do great. It's just that simple."

Briley says Rent City has actively adopted the philosophy of hiring for attitude and willingness to learn, followed up with intensive training. The company combines face-to-face training at the Abilene office using in-house training manuals along with Internet-based training offered through the Association of Progressive Rental Organizations.

"There's more than one way to do things," says Briley. "But we call our training The Right Way, because it is the right way—for us."



chisee of the year," says Briley. "I liked that, but it was less about the award and more about serving the industry. It's important to me that I serve our industry. During my tenures at APRO and at TARA, we've improved those associations. And I've developed some rewarding professional relationships to show for it, too. I'm a big relationship guy."

→ FAMILY FIRST ←

Being a stickler for control and a 'big relationship guy' at the same time might seem a little incongruous to some. But it's easy to understand once you know about Briley's life apart from work. Briley and his wife, Lou, are dedicated to their family. Lou's main focus is caring for their son Zach. "She's basically a private duty nurse," says Briley.

Briley's 26-year-old son, Zach, was born with spina



THE RENT CITY TEAM—STANDING: TRACY MARTIN, ROBERT BRILEY, KIM DICKENSON AND CRAIG SHEWMAKE. SITTING: MIKEL STEPHENS, TERRY BILBREY, SCOTT LUNSFORD, PENN MALLERY AND MANDY HORTON

bifida and a connected complication known as hydrocephalus, or water on the brain. Zach had a stroke at the age of two and has undergone a total of 42 surgeries, eight of them within the past year. Despite being paralyzed from the waist down and requiring medical attention every three hours, Zach enjoys a relatively active social life. When he's not attending high school and college sporting events all over Abilene, Zach works at the new office with his dad, answering telephones.

"Zach has had a tremendous influence on Abilene," says Briley. "I mean, everybody in Abilene knows Zach, y'know? It's been good for Abilene and it's been good for us. He's become a real part of the community.

"Family is very important to me," says Briley. "Spending time with Zach doing what's important to him...I'm not trying to be dramatic, it's just that all of our focus has been on him for the past 26 years. It's about spending time with him."

Briley's younger son, Parker, is an attention-getter in his own right. At 23, he recently graduated with honors from Texas A&M University with a finance degree, where he was also the co-captain of the golf team, having competed nationally in golf (tennis, too) for years. Parker's wife, Natalie, is a junior at Texas A&M and excels scholastically. Additionally, Parker and Natalie have provided Briley and Lou with another way to spend their spare time—being grandparents to three-year-old Preston.

→ STYLE AND SUBSTANCE ←

For all his rule making, Briley is decidedly compassionate. He's taught Sunday school to preteens for the past 15 years—"I probably enjoy that hour-and-a-half better than any other time," he says—and having been faced with so many health-related issues within his own family, is watching over the well-being of his company teammates as well.


The new corporate office, originally a physical therapy facility, will house a fully equipped workout area for the Rent City staff, showers included.

"Their health is important and we're not getting any younger," says Briley.

It's clear Briley cares about the people he works with and he cares about the image of the company. And those two most closely connect at Rent City's swanky new Textified headquarters, which Briley will proudly tell you were produced via a thoroughly collaborative process.

"Designing this office was a team effort," says Briley. "Everybody contributed different things to the way the office ended up. And that's the way our company is. Around here, we all work together. My job is different from theirs, but I'm still accountable to them. We don't have any one person who's more important than the others. Everybody contributes in different ways." ■

Kristin Card is an independent business writer in Austin, TX.



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ESI/E&S International Enterprises Inc. +

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818/887-0700; fax 818/702-2206

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Toshiba America Inc. **

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Vance Baldwin Inc. **

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Tennessee rental dealers re-unite

Rental dealers from the "Volunteer State" met in Chattanooga on April 20 to elect new officers, get a legal update, meet and greet old friends, renew acquaintances and catch up on the latest industry news.

In the absence of any legislative matters confronting Tennessee rental dealers, the association had not met officially since 2000. With a healthy bank account, the association had not needed to assess dues during the past year or two. Outgoing President Dave Matthews of American Rentals in Athens, TN, thought it was high time to get the group back together.

At the meeting, APRO General Counsel Ed Winn III brought dealers up-to-date on industry-related legal issues around the country, including the status of the federal bills, lawsuits in surrounding states, bankruptcy, arbitration and other hot legal topics.

Shannon Strunk, president of Baber's, drove up from Pascagoula, MS, to talk to Tennessee dealers about the many useful things he had learned from being involved in state associations.

The group informally discussed new products and marketing programs that had been successful and held elections. TRDA elected the following officers for the association for the upcoming year: President Larry Goad of Zion's Rental-Purchase, Vice President Chris Bolin of Bolin Rental-Purchase and Secretary-Treasurer Michelle Goad, also of Zion's.

Attending dealers reported that the meeting had been helpful and want to continue having meetings on a regular basis for employee training and to discuss new and profitable rental purchase ideas. "It

was a decent turnout," says Matthews. "All in all, it was a really good meeting."

Arkansas lobbying effort mobilized to address class-action lawsuits

The Arkansas Rental Dealers Association hosted another successful spring convention and tradeshow on April 27-28 in Hot Springs. A hot topic at the meeting was the progress of the three class-action lawsuits recently filed against the largest rental companies in the state. APRO General Counsel Ed Winn III held a private session with the ARDA board and other owners to discuss legal issues and strategies related to the lawsuits. Winn later addressed the full group to explain the status of the suits. In response, the ARDA board of directors voted to invigorate a state lobbying effort to protect dealer interests.

Also during the meeting, Frank Matthews presented a seminar for store employees called, "Creating Sales Superstars through Great Customer Service." NFL referee and Arkansas businessman Walt Coleman talked to the group about his experiences and inspired rental employees to greatness during the afternoon session.

The second day closed with thoughtful and probing roundtable discussions, including such topics as closing the deal, collections and dealing with difficult situations in the store.

The trade show was a resounding success with some 20 vendors.

Arkansas remains among the very best organized and most active of state associations and is sustained by a vibrant local dealer base as well as active participation from national chains.

Kansas reorganizational meeting has large turnout

Twenty-five rental dealers showed up for a reorganization meeting of the Kansas Rental Dealers Association on May 18 at the Harrah's Prairie Band Casino in Mayette, KS. The full-day agenda included a welcome by APRO State Association Coordination Committee Chairman "Tiger" John Cleek, a complimentary lunch, officer and board elections and a presentation by APRO General Counsel Ed Winn III on the latest legal and tax issues currently facing rental dealers.

"I was really pleased by the turnout," says organizer Gloria Homeier-Schwien of Hometown Brand Center. "I was concerned that no one would be that interested in serving on the board, but people stepped right up. We can expect to see great things from Kansas in the next few years."

The 2004-05 KRDA board of directors is as follows:

President: Gloria Homeier-Schwien, Hometown Brand Center

Vice President: Kenny Spanier, The Superstore

Secretary-Treasurer: Greg Green, RentWay

Board members: Jim Brown, ABC Rent to Own; Mike Strong, Mike's TV-Furniture & Appliance; Joe Kell, Appliance & Furniture RentAll; and Shaun Rush, Rent-To-Own Center.

For more information on joining, e-mail Gloria Homeier-Schwien at homeier@eaglecom.net. ■

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