

DOES RTO PREY ON THE MILITARY? | SHUT-OFF DEVICES | A PROFILE: SANDI WHITED

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THE OFFICIAL VOICE OF THE RENT-TO-OWN INDUSTRY | JUNE-JULY 2007

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Not only is ColorTyme the 3rd largest rent-to-own chain in the country, but 100% of our focus is on our franchise community to share best business practices, and provide the right systems, marketing and training models to help them succeed. That's why our motto is "People Helping People".

**ColorTyme has a network of more than 80 franchise owners. Since 2005, we have converted 10 rent to own stores to a ColorTyme franchise.**



*I've been in the RTO industry since 1982 and have owned several independent stores and worked with other RTO franchise companies. Over the years, I've always worked hard to treat the customer right by providing high-quality products and services. But like many independent RTO stores,*

*my buying power was limited and I needed a solution in order to do the right thing for my customers.*

*A friend who worked with ColorTyme told me about all the financing options for inventory and capital and how they would help me expand my business. So I converted Beck's Hometown Rental to a ColorTyme franchisee in August 2006 and it's made all the difference.*

*Today, I do larger store volume and provide deeper selection. But more importantly, I learned during the conversion to ColorTyme that the company cares about people as much as numbers. ColorTyme is about investing in people and building relationships - something that will benefit my customers for generations to come.*

*- Bruce Beck, Franchisee*

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# Grow... And Still Keep Your Independence?



My professional road to redemption actually began with a career in rent-to-own. Fresh out of the army, I had no professional plans. My first job in RTO in 1988 provided me the focus and motivation I needed. By 1995, I had opened my first RTO store. However, as an independent dealer, the limited inventory and lack of capital was a big challenge and made it difficult to think about growth.

When I converted my store to ColorTyme in 1999, I had the immediate injection of larger name brand inventory and available funding. After I converted to ColorTyme, my store exploded. My revenue increased by 100 percent and I became part of a polished, professional team with incredible brand recognition. I've since opened six more stores with another one in the works. I can honestly say I credit ColorTyme for my success as a thriving entrepreneur.

Pat Hunt, Franchisee



I started out in RTO when I was just 15 years old. It was always a dream of mine to own my own business, so when the opportunity presented itself after 18 years in the industry, I took it immediately.

With the help of investors, I bought my first ColorTyme franchise in 2006.

To ColorTyme, it didn't matter that I was a woman owner, a rarity in RTO. The team at ColorTyme values my many years of RTO experience and were there every step of the way, to guide my team through valuable operations training including inventory purchasing and recruiting.

I have an incredible amount of pride in being a small business owner. ColorTyme views their franchisees as entrepreneurs with the skills and passion to continue growing within the ColorTyme system. I'm now in charge of my destiny, something that is truly 'a dream come true'.

Shelli Shealy, Franchisee



It was only natural that I would follow in my father's footsteps after he enjoyed a long career with Rent-A-Center. I too spent 20 years at Rent-A-Center.

From there, it made sense to leverage my experience in RTO management and invest in a ColorTyme franchise. I was so impressed with ColorTyme's commitment to their franchisees that while preparing my first store for opening, in August of 2006, I purchased another ColorTyme store.

Both Rent-A-Center and ColorTyme gave me the tools and systems to prepare me to be a successful small business owner. At ColorTyme I work with smart and dedicated people who provide incredible expertise. I take pride in being my own boss and will enjoy reaping the rewards for myself and my family for many years to come."

- Rick Reinberg, Franchisee

**For more information or testimonials, please visit [franchise.colortyme.com](http://franchise.colortyme.com) or call Pat Sumner today at (800) 608-8963.**

(All calls are confidential.)



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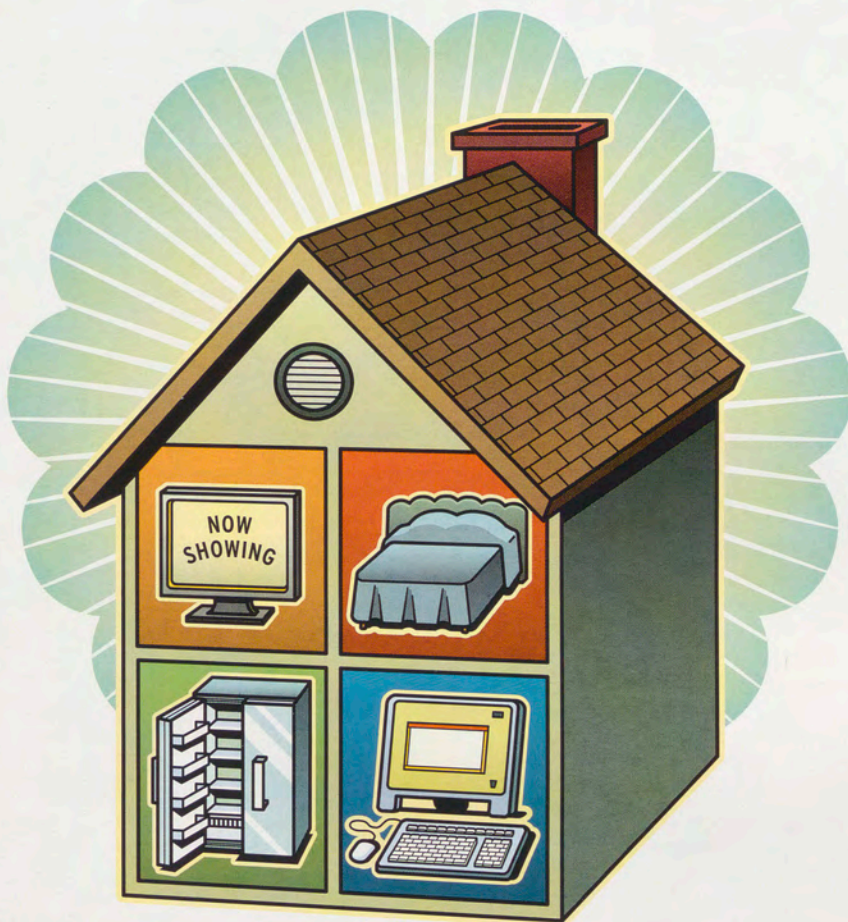
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JUNE-JULY 2007



## APRO'S 2007 RENT-TO-OWN CONVENTION & BUYING SHOW SEPTEMBER 24-27 | RENO

### 31 | APRO'S 2007 CONVENTION AND BUYING SHOW

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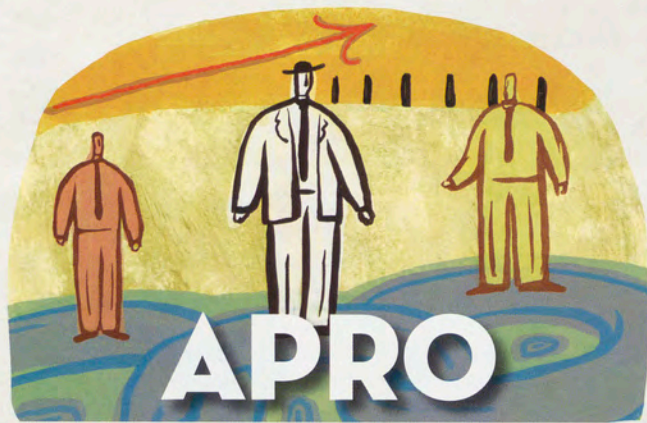
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## APRO: THE VALUE OF ASSOCIATION



### EXCLUSIVE MEMBER SERVICES

**APRO GENERAL COUNSEL:** Ed Winn III, APRO's general counsel, provides limited free legal advice to APRO members. Contact him at 512/476-0750, [edwinn@mwvmlaw.com](mailto:edwinn@mwvmlaw.com).

**RENT-TO-OWN CONVENTION AND BUYING SHOW:** APRO's annual event brings more than 100 companies catering to the rent-to-own industry together with rental dealers from all over the country. There are educational sessions presented by respected experts in addition to networking opportunities and social events.

**PUBLIC RELATIONS:** Studio-produced television and radio advertising are available free to members. APRO also represents member companies when media crises arise. The public relations campaign includes image-building advertising materials and coordination of the industry's commitment to charitable causes. Contact Richard May at 800/204-2776, ext. 104, [rmay@aprovision.org](mailto:rmay@aprovision.org).

**GOVERNMENT RELATIONS:** APRO has spearheaded the national safe-harbor legislative effort and implemented passage of state safe-harbor laws in 47 states. It maintains a grassroots network of members supporting federal and state legislative efforts and provides direct financial support to candidates who are advocates of our industry. Contact Richard May at 800/207-2776, ext. 104, [rmay@aprovision.org](mailto:rmay@aprovision.org).

**RENTAL TRAINING ONLINE:** Rental Training Online is an online education program designed specifically for the rent-to-own industry. Contact Shelley Martinek at 512/225-1041, [smartinek@aprovision.org](mailto:smartinek@aprovision.org).

**WAGE-AND-HOUR CONSULTATION:** The law offices of Brian T. Farrington provide limited free wage-and-hour consultation to APRO members. Contact Brian Farrington, 817/429-8011.

**GROUP HEALTH INSURANCE:** Trustmark Affinity Markets and Integrated Insurance provide an exclusive health insurance program for APRO members, featuring discounted rates, group buying power, more than 40 networks and a claims-stabilization fund. Contact Robert Scott, RTO Insurance, 309/686-3737, or George Michelic, Trustmark Affinity Markets, 847/283-2041.

**COMMERCIAL INSURANCE:** APRO-endorsed commercial insurance offers property, liability, auto and workers' compensation programs customized to fit RTO's needs. Contact Barry L. Gambini or Jeanette Beardsley, RTO Systems/Walter Clark & Associates, 559/592-5777 or 559/781-3466, [jeanetteb@wlcins.com](mailto:jeanetteb@wlcins.com).

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**INDUSTRY RESEARCH:** APRO offers a wide range of exclusive statistics and survey results for RTO dealers and those on Wall Street wishing to invest in our industry. Contact Laurie Hill at 512/225-1045, [lhill@aprovision.org](mailto:lhill@aprovision.org).

[WWW.RTOHQ.ORG](http://WWW.RTOHQ.ORG)

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### Schumer introduces rent-to-own bill to override 47 state laws

**D**espite the fact that deliberative legislative bodies have studied the rent-to-own transaction for years and unanimously concluded the transaction to be a lease, Senator Charles Schumer (D-New York) has introduced S. 1530, *The Rent-To-Own Reform Act of 2007*, a bill that would overturn rental-purchase laws in 47 states by characterizing the rent-to-own transaction as a sale. Schumer's bill is in direct conflict with United States tax laws, rulings by the Internal Revenue Service and findings of the Federal Reserve Board and the Federal Trade Commission—all of which recognize the rent-to-own transaction as a lease and not a sale.

In stark contrast to the Schumer bill, Senator Mary Landrieu (D-Louisiana) introduced S. 1012 earlier this Congress and Congressman William Lacy Clay (D-Missouri) introduced H.R. 1767. Both bills reflect the true nature of the transaction and call for strong consumer protection. S. 1012 currently has 17

Senate co-sponsors and H.R. 1767 has 34 House co-sponsors. Schumer's bill currently has no support in the Senate and no companion bill in the House of Representatives.

The full text of Schumer's bill is available online at [thomas.loc.gov](http://thomas.loc.gov).



APRO General Counsel Ed Winn III addressed Schumer's introduction of a similar

bill last fall in an article published in the December 2006–January 2007 issue of *Progressive Rentals* magazine, which is available online at [www.rtohq.org](http://www.rtohq.org). That bill died at the end of the 109th Congress without any action being taken. Also, Dick Lucinski wrote an editorial in the *Niagara Gazette* in New York questioning the logic of Schumer's bill and that is available online at [www.niagara-gazette.com](http://www.niagara-gazette.com).

### Northwest Rental Dealers Association formed

Rental dealers from Washington and Oregon met June 7 in Portland, Oregon, and decided to pool their memberships and resources into the newly created Northwest Rental Dealers Association. The following day, dealers in Idaho met in Boise and voted to be a part of NWRDA as well. As a result, the Oregon, Washington and Idaho rental dealers associations will be dissolved. "This is a logical move for us to join forces to create a new synergy in the great Northwest," says Joe Recla, the presiding officer of the reorganization meeting in Portland. Those in attendance elected Bruce Beck, Mel Bennett, John Childs and Recla to the new





## Rent-to-own legislation update

**T**he momentum generated by rent-to-own industry leaders at the APRO Legislative Conference in Washington, D.C., in April continues. “The access we had to the lawmakers of the world’s only superpower and largest democratic nation was astonishing,” says 2007 Legislative Conference first-time attendee Amir Attaie of Moneris Solutions Corp. “I had not only an overwhelming feeling of pride in my work and the work of others I was with, but also a sense of empowerment of my duties as a U.S. citizen. I thought I knew what a ‘grassroots’ movement was, but I did not know it could have me walking up and down the marble halls of power in Washington, D.C. I had no idea what APRO’s Dave Egan Conference would be about. All I can say is that it changed a lot of perceptions that I had and I learned a lot, which, at the end of the day, is what it is all about.” The *Consumer Rental-Purchase Agreement Act*—H.R. 1767 sponsored by Rep. William Lacy Clay (D-Missouri)—now has 34 co-sponsors and on the Senate side, S. 1012, now has 17 co-sponsors:



### HOUSE SPONSORS:

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 Sen. Trent Lott (Mississippi)  
 Sen. Mel Martinez (Florida)  
 Sen. E. Benjamin Nelson (Nebraska)  
 Sen. Pat Roberts (Kansas)  
 Sen. John Thune (South Dakota)  
 Sen. David Vitter (Louisiana)

NWRDA board. The board will develop new bylaws to submit to the membership and will elect officers from the board. NWRDA also will add two board members from Idaho soon.

“This decision makes a lot of sense,” says Joe Reger, president of the Idaho Rental Dealers Association. “We will all be stronger and better prepared for whatever might happen in the Northwest because of this union.” Another issue that will be discussed by the new board is whether to invite rental dealers from Montana to join NWRDA as well.

RentDirect Nationwide graciously sponsored both rental dealer meetings.

## Rent-n-Roll makes Top 50 Franchise list

Rent-n-Roll Custom Wheels and Tires was named one of the “Top 50



Franchises for 2007” in the April issue of *Entrepreneur*

magazine. “We are honored to be included as one of the top franchises,” says Rent-n-Roll founder and President Larry Sutton. “We’ve worked very hard to become a quality franchisor and to be recognized this way is a testament to the hard work and dedication of

my entire staff.”

Rent-n-Roll opened its first franchise in 2003. Since that time, the company has become the 22nd largest tire chain in the United States. There are currently seven company-owned stores and 51 franchised locations in operation. The company also has deposits for an additional 150 locations. “Our goal for 2007 is to have 70 locations open and operating by the end of the year and 175 locations by the end of the decade,” says Vice President of Franchising Vince Ficarrotta.

## Lewallen elected TRIB Group president; buying group rebates hit all-time record

Ernie Lewallen of UHR Rents in Cincinnati, Ohio, will serve TRIB



Group as its president for the 2007-08 term. The election

took place May 19 during the TRIB Annual Meeting and Convention in Phoenix, Arizona. Lewallen succeeds three-term president John Spangle of Partners Rental Purchase in Friendswood, Texas.

“TRIB has made a quantum leap over the past four years under the leadership of John

## APRO's new franchising guide

**I**n a new franchising section on APRO's Web site ([www.rtohq.org](http://www.rtohq.org)), rental dealers can find out what most of the big players in the rent-to-own franchising game are looking for in new business partners. If you are ready to break out of the box and start your own business without all the normal risks—not to mention competition—of starting a brand new business, then this handy reference tool can help answer some of your toughest questions.

Located on the APRO Web site in the “About Rent-to-Own” pull-down menu, the new section features 10 rent-to-own franchise companies: Rent-n-Roll Custom Wheels and Tires, Aaron's, Premier Rental-Purchase, ColorTyme, easy-home, Premier Home Furnishings, Discover Rims to Rent, Rimco, Premier Wheel Rentals and Wheel Workz. Franchise company executives address many pertinent questions to allow potential franchisees to compare and contrast cultures, expansion plans, franchise fees, royalties, financing arrangements and requirements and more to help them determine which company might provide the best fit for their backgrounds and personalities.

Spangle, Cynthia Baber-Strunk and Dennis Shields. It is my goal to continue that momentum and leave the association in a little bit better shape than it was when I took over,” says Lewallen. With the group's strategic alignment with AVB/Brand Source and its wealth of membership benefits, the growth in

TRIB has been tremendous, says Lewallen.

With the TRIB presidency, Lewallen noted that he has completed the rent-to-own industry “trifecta,” having served as president of the Association of Progressive Rental Organizations in 1998 and as president of the Ohio Rental Dealers Association. Lewal-

# 2007

## JULY

1  
ColorTyme 2007 National Meeting, location to be determined. For more information, contact Rhonda Davis, 972/403-4945; [rhonda@colortyme.com](mailto:rhonda@colortyme.com); [www.colortyme.com](http://www.colortyme.com).

13-14  
American Rental Trade Exposition and Golf Scramble, Season's Hotel Conference Center, Nashville, Indiana. For more information, contact Bobbie Hodges, 812/333-7496, ext. 522; [www.americanrentals.com](http://www.americanrentals.com).

30-August 3  
Las Vegas Market Summer Furniture Market, Las Vegas, Nevada. For more information, call 888/416-8600; [www.lasvegasmarket.com](http://www.lasvegasmarket.com).

## AUGUST

18-19  
RentDirect Nationwide M2M Summit, Venetian Hotel, Las Vegas, Nevada. For more information, contact James MacAlpine, 336/714-8802; [jamesm@nationwidegroup.org](mailto:jamesm@nationwidegroup.org); [www.gorentdirect.com](http://www.gorentdirect.com).

19-22  
RentDirect Nationwide PrimeTime! Vendor Show, Venetian Hotel, Las Vegas, Nevada. For more information, contact James MacAlpine, 336/714-8802; [jamesm@nationwidegroup.org](mailto:jamesm@nationwidegroup.org); [www.gorentdirect.com](http://www.gorentdirect.com).

22-26  
Tupelo Furniture Mart Summer Market, Tupelo, Mississippi. For more information, call 662/844-1473; [www.tupelomarket.com](http://www.tupelomarket.com)

29-30  
AVB/Brandsource Annual Convention. For more information, contact Jennifer Maloney, 714/502-9620; [www.brandsource.com](http://www.brandsource.com).

For a complete list of all rent-to-own industry events, visit RTOHQ's calendar at [www.rtohq.org](http://www.rtohq.org).

len has been a TRIB Group member since 1993, served on the TRIB Group board of directors since 2001 and served as vice president of TRIB Group for the past three years.

In other TRIB Group election news, three new members were elected to its board of directors on May 18. The new TRIB Group directors are: Marty Auble of Appliance & Furniture RentAll in Sioux Falls, South Dakota; Chris Bolin of Bolin Rental Purchase in Clarksville, Tennessee; and Ron Rose of RTO

Inc. in Norfolk, Virginia.

Also announced during the TRIB meeting was that members received a whopping \$3.3 million in rebates from vendors for products and services sold in 2006. "This breaks all records for rebates," says TRIB Group Executive Director Dennis Shields. Shields made the announcement during the general session on May 17. "We have high hopes to break that record for 2007," says Shields, "but we are relishing in the fact that membership in TRIB continues to be very beneficial for our

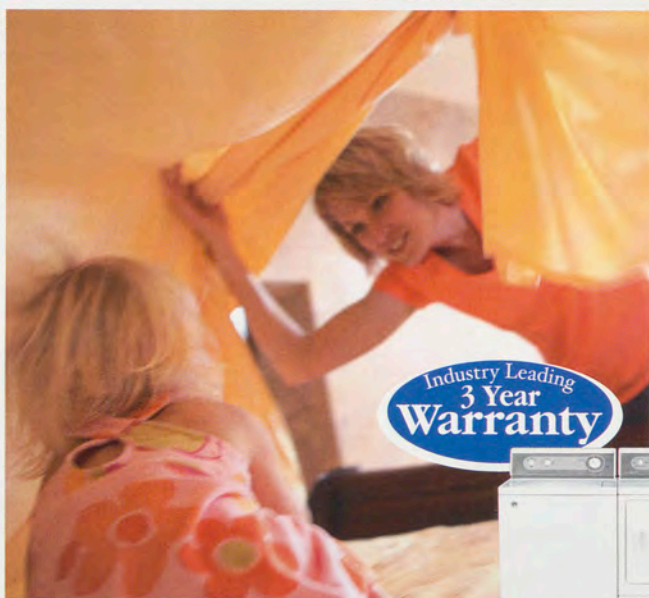
members." More than 550 attendees were in Phoenix for the meeting.

## Baseball field christened Rent One Park

The Southern Illinois Miners' new baseball field is now called Rent One Park. The Minor League baseball team made the announcement at a press conference on May 24. The 44-store Rent One chain, based in Mt. Vernon, Illinois, is owned and operated by Larry Carrico, who

is currently serving as APRO president.

"Our entire organization is thrilled to be able to announce this partnership with Rent One," says Southern Illinois Miners Chief Operating Officer Erik Haag. "It's an extraordinary commitment by Rent One to the community and to the growth of the region. The naming rights partnership provides an opportunity for both the Southern Illinois Miners and Rent One to continue branding their organi-



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zations throughout the Southern Illinois region. The Miners and Rent One have a similar market footprint, which is an advantage to both of us as we continue to pursue the development of our brands," he says.

Rent One President Carrico says, "With 29 stores within a 60-mile radius of the park, the decision to pursue this opportunity was a natural fit. Rent One has been operating in southern Illinois for 21 years. We have always been very proactive in supporting local communities,

organizations and causes throughout the region. Marion and the surrounding communities have been great to Rent One and this is a terrific opportunity for us to show our appreciation."

The Southern Illinois Miners of the Frontier League was scheduled to open Rent One Park on May 29. In addition to Frontier League Baseball, Rent One Park will host high school and college baseball, football, soccer, Little League tournaments, concerts and many other community events.

## Premier's Earle highlights company growth at annual meeting

Premier CEO Trooper Earle opened his company's annual conference



on May 22 in Cincinnati, Ohio, to a room full of Premier dealers, employees and vendors. Earle talked about the growth and future for "the rent-to-own industry's newest and most-talked about

franchise company." Premier has doubled its store count for three out of the four previous years and plans to double its growth to more than 60 stores by the end of this year.

"The future of Premier is incredibly bright," says Earle. "I am amazed at the response we are having so early in our company. In my wildest dreams, I never thought we would get this type of attention. If we continue our growth, we will once again double our stores again next year. There are a lot of things that make us unique and

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that make a difference. Our financing approach is superior with lower rates than our competitors. We do not have a huge bureaucracy. We're entrepreneurs. We ask. We listen. And, best of all, we respond with the best improvements," he says.

During the conference, Premier Home Furnishings President Jim Schebler talked about opening the company's flagship store in tandem with the company's new television ad and company slogan, "A Better Way To Buy." "Premier Home Furnishings opened its first store



Attendees at Premier's annual meeting in Cincinnati

in Clinton, Iowa, in 2004, and has opened four more since in different size markets that are each doing equally well. While each store has a different percentage of retail versus rent-to-own, the dual concept creates success in any market at any location," says Schebler. "Our goal was to make this concept work in any area with any demographic. We can deal with great credit or with customers who have some


minor blemishes on their credit and then, of course, the rent-to-own customer. I believe Premier Home Furnishings has the largest customer base to be tapped."

Premier Wheel Rentals President Scott Savell addressed the group about the future of the now 11-store rent-to-own wheel division, which has two new locations on target to open by the end of the summer. "There are so

many companies looking at renting-to-own wheels and tires, which gives Premier a distinct advantage. We have some of the most extensive operational experience in conventional rent-to-own and rent-to-own wheels and tires. Add to that Premier's financing opportunities and the growth is unlimited in the next decade. There are roughly 200 rent-to-own wheel-and-tire stores in America today with the most growth happening in the past two years. There could easily be 1,500-2,000 stores opening in the next 10 years."

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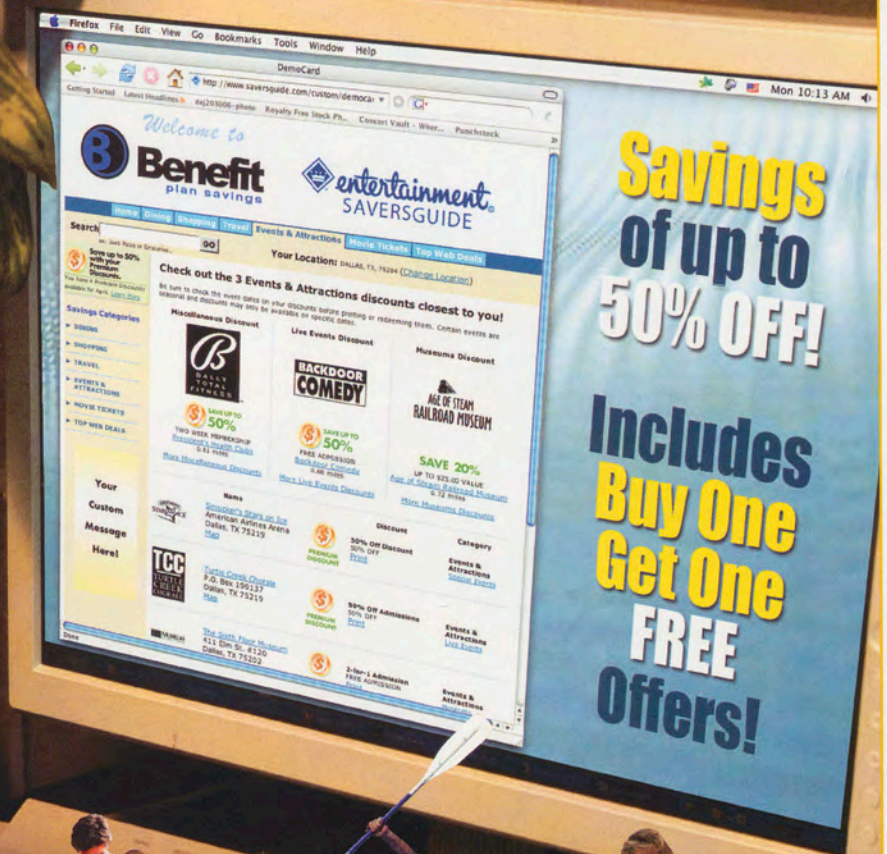
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## High Touch elects new directors

High Touch Chairman Lyle Jones announced two additions to the High Touch board of directors. Stan Gegen and Shari Male will round out the seven-member board that includes Chairman Jones, President/CEO Wayne Chambers, company co-founders and Vice Presidents Dave Glover and Mark Lenz and CFO Matt Hampton.

Gegen is president of Coordinated Systems and Supplies Inc. and previously served as an advisor to the High Touch board. "Stan has been a High

Touch advocate since his days as controller of Rent-A-Center," says Jones.

Male most recently served as president, chairman and CEO of



Prairie State Bank. She also worked for IBM in hardware and services, marketing and management for 14 years.



"Shari's background provides valuable insight as we continue to grow our business technology solutions," says Jones.

## RTO payment histories to figure in FICO scoring

One of the nation's most popular credit scoring companies, Fair Isaac Corp., will add rent-to-own payment histories as part of its credit scoring formula beginning in September. FICO has been developing credit scoring systems since the late 1950s and helps rank the credit standings of approximately 165 million Americans. The company's new system is designed to improve the accuracy of the credit scoring system

to give banks more confidence in lending.

In November 2006, rent-to-own payment histories along with utility payments, child care payments and other non-traditional payment histories were first incorporated into new, innovative credit scoring systems such as Anthem, developed by First American Credco in California. Now, the more traditional and popular credit scoring system FICO is following that trend. The adjustments are being incorporated to better assess the credit worthiness of the 50 million Americans who do not have FICO scores because of a cash-only lifestyle.

FICO CEO Mark Greene emphasizes that the changes are to improve the score's accuracy and address the growing concern regarding sub-prime buyers and their growing delinquency and foreclosure rates. Greene hopes the adjustments help lenders better assess a creditor's risk and prevent future sub-prime fallouts.

## FCC to require notice on analog TVs

**A**s the transition to digital transmission signals nears, the FCC has adopted an order requiring that anyone who sells or rents analog televisions—including rent-to-own dealers—post a notice on those sets alerting consumers that these televisions will require a converter box after February 17, 2009. The deadline to adhere to this ruling was May 25, 2007. According to the FCC, "The commission's DTV tuner rule prohibits the manufacture, import or interstate shipment of any device containing an analog tuner, unless it also contains a digital tuner. Despite the prohibition on manufacture and shipment, retailers may continue to sell analog-only devices from existing inventory. However, at the point of sale, many consumers are not aware that this equipment will not be able to receive over-the-air television signals after February 17, 2009."

There are currently no type size or dimensions required for the notice. On the FCC Web site ([www.dtv.gov](http://www.dtv.gov)), a sample press release is available announcing the digital transition and what it means for consumers. Rent-to-own dealers are free to use the verbiage in the release. By issuing a news release on the matter to their local press, dealers can position themselves as an electronics resource in the community.

### Consumer Alert

This television receiver has only an analog broadcast tuner and will require a converter box after February 17, 2009, to receive over-the-air broadcasts with an antenna because of the Nation's transition to digital broadcasting. Analog-only TVs should continue to work as before with cable and satellite TV services, gaming consoles, VCRs, DVD players, and similar products. For more information, call the Federal Communications Commission at 1-888-225-5322

(TTY: 1-888-835-5322) or visit the Commission's digital television website at: [www.dtv.gov](http://www.dtv.gov).

## Wal-Mart expands electronics selections in stores

In an effort to broaden its market share in consumer electronics, retail giant Wal-Mart expanded its selection of



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electronics in its stores in May. In a May 13 article on the subject in *USA Today*, retail analyst John Champion of Kurt Salmon Associates made the following comment about Wal-Mart's latest initiative: "This is not good news for other people and is great news for Wal-Mart. Any time Wal-Mart moves the needle a little bit, it's a tidal wave for everyone else." In another stunning announcement, PC giant Dell says that the company will begin to offer a selection of desktop computers in 3,400 Wal-

Mart outlets beginning June 10.

While the debate rages over whether Wal-Mart associates are trained well enough to educate consumers on their electronics purchases, the company hopes to quell those fears by offering more training to its electronics sales staff. In addition to the Dell computer, the electronics that Wal-Mart is offering will now include more brands and sizes of HDTVs, including Vizio 26- to 42-inch flat-panel TVs and a wider selection of Samsung TVs;

home theater systems produced by Philips and Sony; more stylish digital cameras from manufacturers Samsung, Kodak, Hewlett-Packard, Canon and Nikon; and Skype Internet phones.

**RentDirect Nationwide PrimeTime! Convention open for registration**

Nationwide Marketing Group, one of the nation's largest buying and marketing groups for

independent appliance, consumer electronics and furniture dealers, is now accepting registrations for its August 19-22 PrimeTime! convention. The event will be held at the Venetian Hotel in Las Vegas, Nevada.

Nationwide plans to integrate its annual Member2Member Summit, hosted by the group's rent-to-own division, RentDirect Nationwide, into its August PrimeTime! convention. "We're always looking for new ways to make the most of our members' and vendors' time with us at

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PrimeTime!," says Robert Weisner, executive vice president of merchandising. "This upcoming show is no exception. By combining these two events, we're able to offer them more value for their time and save them an extra trip."

Held twice a year, PrimeTime! by Nationwide is a member conference, vendor exhibition and buying show featuring nationally known keynote speakers and educational seminars. To register, go to [www.nationwideprime-time.com](http://www.nationwideprime-time.com).

## Mizati selects California to debut its wheel-and-tire RTO business

Mizati Luxury Alloy Wheels, a distributor of high-quality luxury alloy wheels for passenger cars, SUVs, vans and light trucks, has chosen the Los Angeles area for its first wheel-and-tire rent-to-own store, which will open under the name Wheel Lots. Mizati will also be opening stores in the Inland Empire area of California, which is the

14th largest metropolitan area in the country with a population exceeding four million.

"These two areas are very representative of our target market," says Hazel Chu, Mizati's CEO. "Car culture thrives in these areas." Chu has strong feelings about Mizati's rent-to-own strategy in relation to the market segment to which it will cater. "When I came to the United States to attend college, I couldn't afford a decent car. The ability to customize the car I had gave me a sense of pride and

individuality. Our RTO model will give our customers a chance to attain luxury wheels at affordable prices," says Chu.

Mizati also sees the rent-to-own segment as an opportunity to increase brand equity and profitability. Wheel Lots' wheels will be distributed internally, cutting out the wholesale mark-up paid by most wheel-and-tire stores. As a wholly owned subsidiary of Mizati, Wheel Lots will also avoid franchise fees. Mizati plans to open its first three locations by the end of June.

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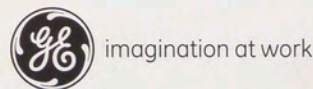
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**I**n the years that I've been going to the APRO convention, never do I recall asking an honest question of my fellow rental dealers and not getting an answer back. Sometimes I may not like the answer, but I always receive honest feedback. If there is one thing dealers across the country are willing to do, it is to share their knowledge. After 25 years in this industry, I still appreciate the incredible value of the open forum atmosphere that occurs at the annual APRO Convention and Buying Show and hope all members feel likewise. All we ask for in return for this free education is your participation.

# Questions and answers

You may wonder what I mean when I say participation. I mean giving of your time perhaps by serving on a state or national board, a special committee or participating at APRO's annual roundtables held during the annual convention. I mean taking the time to go to Washington, D.C., for the annual APRO Legislative Conference to educate your representatives on the benefits of the rent-to-own transaction and to solicit co-sponsorships for our federal bill. I mean taking a moment to enter a response on APRO's online E-Communities. There are so many ways that APRO makes it easy to communicate. All I am asking is that you make an effort to participate.

As rental dealers, we all bring special talents to the table. After the 2007 Dave Egan Legislative Conference, however, I realized that, as a group, we have the universal talent of being able to stand tall with confidence and pride in what we do for a living. Even though many of us attended educational meetings prior to visits with our legislators, it was obvious that the real knowledge came from our hearts when we spoke of what we do. Sharing this knowledge made a positive impact on many key people. I like to think that we represent ourselves in a similar fashion on a daily basis throughout our communities, with our friends, family, employees and customers.

In the real world, it also takes money to get things

accomplished. Dues, political action committees, Team APRO and even special assessments fund the industry's education and legislative efforts. APRO's dues of about \$1 a day per store returns this investment many times over in valuable resources and networking opportunities.

I am probably preaching to the choir because most who receive the magazine are supporting members.

If, however, you are one of the few who receive this magazine and don't share in the time, talent and treasure part of the industry, have you asked yourself why? Does APRO not provide a value-to-benefit ratio great enough to overcome the ob-

jection of \$1 a day?

I've heard many excuses from some dealers on why they don't join APRO. They say they get their information elsewhere, they belong to another group, they don't like APRO's leadership or think that others will do the work for them. I've even heard the rationale that the publicly held companies will keep us out of trouble.

Let me address that last excuse first. Who do you think has more influence in D.C.: Rent-A-Center President Mitch Fadel or Aaron's franchisee Robert Briley? Clearly, it could be considered a toss up in some minds, but the real value is the strength of the representation from both companies, large and small. The owners of 365 companies who share common goals and a common vision represent APRO. Our combined efforts create a strong force and together we can do much.

Will we answer your questions? You can bet on it. Will it always be to your liking? I'm not sure. Will it be to the best of our ability? I guarantee it. Will it be enough? I hope so.

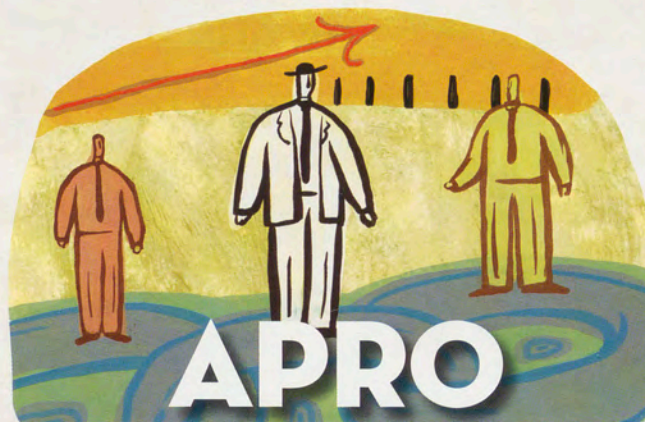
As president of APRO, I'm not shy about asking you to remain a member of APRO. And you shouldn't be shy in telling us what you need as a member and whether you're getting enough value for your dues. If you are not a member, I would love to know why. If I or another APRO member have failed to ask you to belong to APRO, I apologize. I would also challenge all current APRO members to ask a friend who is not a member to

.....  
 "Will we answer your questions? You can bet on it. Will it always be to your liking? I'm not sure. Will it be to the best of our ability? I guarantee it. Will it be enough? I hope so."



By **LARRY CARRICO**  
 APRO's president

## APRO: THE VALUE OF ASSOCIATION



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join. If you're waiting for an invitation and are not a member, consider this a personal invite. If you have a specific concern, call, e-mail or write to me. I promise to answer your questions and concerns.

Finally, please don't forget our associate vendors. Many have been involved in the industry for years and have supported the industry with their involvement, sponsorships and legislative activity. They know what we do for a living and are vested in our industry's success. If you are buying from a vendor and they are not a member of APRO, ask yourself if they know your business and our industry well enough to provide a value to our co-workers and customers.

More than ever, we need your participation. Come to the 2007 APRO Convention and Buying Show, September 24-27 in Reno, Nevada, and all your questions will be answered. Join us and support your industry.

In the words of Johann Wolfgang von Goethe: "Knowing is not enough; we must apply. Willing is not enough; we must do." ■

*Larry Carrico is president of SKC Enterprises in Mt. Vernon, Illinois.*

**APRO GENERAL COUNSEL:** Ed Winn III, APRO's general counsel, provides limited free legal advice to APRO members. *Contact him at 512/476-0750, edwinn@mwwmlaw.com.*

**RENT-TO-OWN CONVENTION AND BUYING SHOW:** APRO's annual event brings more than 100 companies catering to the rent-to-own industry together with rental dealers from all over the country. There are educational sessions presented by respected experts in addition to networking opportunities and social events.

**PUBLIC RELATIONS:** Studio-produced television and radio advertising are available free to members. APRO also represents member companies when media crises arise. The public relations campaign includes image-building advertising materials and coordination of the industry's commitment to charitable causes. *Contact Richard May at 800/204-2776, ext. 104, rmay@aprovision.org.*

**GOVERNMENT RELATIONS:** APRO has spearheaded the national safe-harbor legislative effort and implemented passage of state safe-harbor laws in 47 states. It maintains a grassroots network of members supporting federal and state legislative efforts and provides direct financial support to candidates who are advocates of our industry. *Contact Richard May at 800/207-2776, ext. 104, rmay@aprovision.org.*

**RENTAL TRAINING ONLINE:** Rental Training Online is an online education program designed specifically for the rent-to-own industry. *Contact Shelley Martinek at 512/225-1041, smartinek@aprovision.org.*

**WAGE-AND-HOUR CONSULTATION:** The law offices of Brian T. Farrington provide limited free wage-and-hour consultation to APRO members. *Contact Brian Farrington, 817/429-8011.*

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**R**ent-to-own dealers across the country continue to follow up with their senators and members of Congress to urge them to sign on to S. 1012 and H.R. 1767. Attending this year's legislative conference was but the first step in our efforts to secure federal legislation for the rent-to-own industry. The follow-up from the conference is critical and will, to a large degree, be the determining factor of our success.

The list of co-sponsors continues to grow, but only with weekly contacts with congressional offices will we achieve the numbers we need to get this legislation passed. If you didn't attend the

.....  
 "The list of co-sponsors continues to grow, but only with weekly contacts with congressional offices will we achieve the numbers we need to get this legislation passed."

Trooper Earle did a fantastic job in turning out Premier Rental-Purchase dealers. Bob Bloom gave me all the time I needed at ColorTyme's annual meeting to encourage ColorTyme franchisees to attend. Larry Sutton put out a call to all his Rent-n-Roll franchisees to go to Washington and get the job done. Ken Butler and Todd Evans held meetings and conference calls with Aaron's franchisees to encourage them to attend. Mark Speese and Mitch Fadel provided more Rent-A-Center people to spread the word in Washington than ever before. We had 24 one-store rental dealers attend and 59 people from companies with two to 10 stores. Fourteen people from the 11-40 store category were present and accounted for. Thanks to all these people!

Fourteen vendors also came to support the industry. I want to thank James MacAlpine, executive director of RentDirect, for his sponsorship of the Congressional Directories that provided attendees with vital information to conduct their congressional meetings. Also, special thanks to Amir Attalie, national sales manager of Moneris Solutions, for his company's sponsorship of the buses that transported everyone to the Capitol for the cocktail party at the Mike Mansfield Reception Room of the Senate in the Capitol Building. This was a packed reception where the enthusiasm for the conference was contagious.

Other vendors who stepped up to help the industry were Susan Matthews and Brad Denison of Benefit Marketing Solutions, Ellison Crider of RSSS, Wayne Chambers of High Touch, Brian Duke of Whirlpool Corp., Bill French of O'Rourke Sales Co., Bob Bloom of ColorTyme, Gary Jones of Ashley Furniture, Dennis Willich of Nationwide Southwest and Darren Estridge, Wade McFarland and Gary Stephens of Dell. Thanks to all of you for participating.

The job goes on! Let's continue the push and let Congress know we mean business! ■

*Bill Keese's e-mail address is [bkeese@aprovision.org](mailto:bkeese@aprovision.org).*

## Strength in numbers

2007 APRO Legislative Conference in April, you can still help out! Contact me or Richard May at the APRO office at 800/204-2776 to find out how you can be a part of this momentum.

The 2007 conference initiated the greatest effort in the history of our industry. More than 200 rental dealers, employees and vendors assembled in Washington—more than twice the size of any previous conference and four times the size of recent conferences.

We had more than 100 first-time attendees talking with their elected representatives and/or their staffs. On behalf of the APRO board of directors, the staff and the entire industry, I want to thank these hard-working RTO ambassadors for attending and for being so diligent in promoting the industry while protecting their own businesses.

To give you a better idea of the commitment from the industry this year, 82 different RTO companies were represented totaling 5,507 stores nationwide. We had 20 of the 35 state association presidents attend and attendees from companies representing 44 states and Puerto Rico.

The state with the greatest number of attendees was Texas. Twenty-five people from the Lone Star State met with their 32 members of congress and their two U.S. senators. The great state of Florida had the second best attendance and, as usual, they were extremely well organized and aggressive with their meetings.



**By BILL KEESE**  
*APRO's executive director*

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**T**he Texas attorney general recently sued EZCorp Inc., one of the largest pawnshop and payday loan chains in the country, for alleged violations of the state deceptive trade practices statute and the 2005 *Identity Theft Enforcement and Protection Act*. A number of states have enacted similar identity theft statutes. The Texas attorney general alleged that company employees were discarding customer information improperly by throwing it in dumpsters behind the stores instead of shredding it. The customer files contained names, addresses and Social Security numbers, as well as banking information. The

credit and banking activities, various types of ID cards and a host of other purposes besides tying individuals and their work and income histories into the Social Security system. In late 2004, Congress passed the *Intelligence Reform and Terrorism Prevention Act of 2004* that prevents states from displaying a SSN on drivers' licenses or motor vehicle registrations issued after December 17, 2005.

.....  
 "Identity theft is a serious issue. In many ways, the Social Security number has become the lynchpin to everyone's personal financial identity."

Most rental dealers collect a customer's SSN on the rental application/order form. Dealers want to be able to verify the customer's identity on the front end of the transaction and want the number in case they have to do skip tracing on the back end. There is no law preventing rental dealers from asking for or requiring a customer to provide a SSN. Nor is there any law that requires a customer to provide the SSN to the rent-to-own store. If a customer refuses to provide this information on privacy grounds, the dealer can refuse to rent merchandise to the customer, but nothing beyond that.

Of course, by law, rental dealers must collect the SSNs of employees. The government demands that payroll information use employee SSNs. Even so, there are rules about how employers must treat the SSNs of employees.

# Protecting privacy

same attorney general also recently sued CVS/Pharmacy and Radio Shack—as well as several other smaller companies—for similar violations. Penalties for violating these statutes can run up to \$50,000 per violation.

In a similar vein, TJX Companies Inc., which owns TJ Maxx, Marshall's, HomeGoods and A.J. Wright stores, is defending a class-action lawsuit against plaintiffs whose Social Security numbers and other information was stolen from the company's computers by hackers. The lawsuit alleges that the company had insufficient safeguards in place to protect the information and that the company waited too long to inform customers of the breach in security. There are 46 million potential members of the plaintiffs' class, the largest data security breach ever. And scarcely a week goes by now without a front-page report of the theft or loss of someone's laptop that contains the financial information of thousands of customers.



By **ED WINN III**  
 APRO's general counsel

Identity theft is a serious issue. In general, the laws require companies to develop retention and disposal policies to safeguard the financial information of their customers. SSNs are private, need to be protected and must be kept confidential. In many ways, the SSN has become the lynchpin to everyone's personal financial identity. They are used as taxpayer ID numbers by the IRS, for employer files, medical records, health insurance,

**I**n light of the laws being passed in the states and at the federal level, dealers may want to consider whether they can feel secure about the identity of a customer without getting an SSN. Will a driver's license or other picture ID suffice? If not, then the dealer and all employees must have a heightened awareness of the laws that protect individual privacy and take steps to ensure that customer and employee SSNs are protected.

Here are some tips for dealing with employee and customer privacy issues: With employee records, limit access to those who need to see SSNs in order to do their jobs. Store records with SSNs on secure computers only. Do not share SSNs with other companies or organizations without getting confidentiality agreements in advance. If SSNs are ever disclosed inappropriately, contact the people

Association of Progressive Rental Organizations

# RTO EMPLOYEE DISASTER

Rent-to-own families helping  
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## RELIEF FUND

In 2005, members of the Association of Progressive Rental Organizations contributed more than \$190,000 to help rent-to-own employees get back on their feet after the devastation caused by hurricanes Katrina and Rita. The rent-to-own community helped 159 employees recover from these natural disasters. Unfortunately, natural disasters have become all too common. The rent-to-own industry must be ready to help whenever a natural disaster occurs that affects our family of employees.

To address such needs, APRO has established a permanent disaster relief fund: RTO [Relief To Our] Employees Disaster Relief Fund. Every dollar raised will go directly to rent-to-own employees in need. RTO Employees Disaster Relief Fund organizers are asking every rent-to-own company owner to implement a voluntary payroll-deduction plan within his/her company—suggesting a small donation per month from each employee. We ask that each company match its employees' monthly contributions. APRO can provide you with a template for paycheck stuffers to encourage your employees to participate.

Rent-to-own has always been a family of generosity. Please contribute to the RTO Employees Disaster Relief Fund and encourage your employees to do the same. A small contribution will make a big difference.

For more information, contact Bill Keese at [bkeese@aprovision.org](mailto:bkeese@aprovision.org) or by calling 800/204-2776, ext. 101.



potentially affected immediately so they can take corrective action with credit reporting agencies, financial institutions and others.


For customer SSNs, develop a written security plan for keeping this information confidential. Require employees to report immediately any unauthorized disclosure of customer SSNs. Have a firm policy for discarding or destroying customer records containing SSNs in such a way as to insure privacy, like shredding. Rental dealers are all familiar with tales of dumpster diving by competitor rental companies seeking information on customers. Customer SSNs should only appear once, in the customer's file. Make that your policy. There is no need for that number to make its way into computer reports generated at the store level. Make sure that the company policy is disseminated to all employees and remind them periodically of the importance of keeping customer information confidential. Conduct periodic audits of company record-keeping systems that contain SSNs to ensure that policies are being followed.

The rental industry has not yet been tagged with an expensive theft-of-customer-information lawsuit. If dealers take these steps, then they should be able to keep the long arms of the law out of their records and off of their backs, at least insofar as employee and customer SSNs are concerned. ■

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

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**H**undreds of articles are written about how to develop great employees. While this is nothing you haven't heard before, the quality of rent-to-own employees continues to be one of the key reasons rental stores fail or succeed. No matter how large or small your store or company, you will either thrive or not survive by the actions or inactions of your store employees. Some of you already have this figured out and can skip this article and go on to the next page. The expectations, training and follow-up you establish for store employees will directly relate to your store's success or failure. I

tain a positive result.

If an employee is not happy to be at work and doesn't buy into being the best, cut your losses—you've got the wrong person; move

on. I've seen managers who wait far too long to make a personnel change, agonizing over a hopeless employee because they become emotionally involved or are afraid of what will happen if the employee leaves. While it isn't necessarily wise to act on your first impulse, after you have all the facts, observations and information, you can make a good business decision. Generally, everyone feels better when the change is complete.

Employees like to be appreciated. We all do. I think one of the best ways to show employ-

ees your appreciation is to provide information, direction and training. The knowledge empowers them. When you empower an employee who wants to do well and carefully set some parameters and expectations, some surprisingly good things start to happen to your business model. And once you determine that an employee wants to be there and learn, you can generally get above average results from average employees. However, there are two things that can quickly degenerate all your efforts if you don't follow them: 1) Information, direction and training are ongoing daily processes; and 2) Without strict and constant follow-up on the supervisor's part, your newfound success will vanish. The employees will perceive that if the boss does not check on their work, it is not that important and so they subsequently stop doing what initially caused the good result.

Finally, just like staff meetings once or twice a week should be required, managers should also meet with each employee privately to inquire on his or her development, concerns and ideas. I didn't say the manager had to use the employee's suggestions or change his direction on anything. Just listen and then constructively communicate. A good communicator can stop most all problems, real or perceived, in their tracks. ■

*Chris Bolin has 12 years experience as a multi-unit supervisor and has enjoyed opening and owning Bolin Rental Purchase in Middle Tennessee for the past three years.*

.....  
 "Sometimes we have  
 the propensity to  
 manage results  
 instead of managing  
 the processes  
 that create these  
 results."  
 .....

## Develop great employees!

frequently hear rental dealers talk about advertising strategies, product-mix strategies and marketing and branding strategies, but I don't hear much about employee strategies, even though it seems that many dealers struggle with developing great employees.

I think APRO helps our industry a great deal by providing educational seminars at our national convention not only for store owners, but also for our employees. These seminars are generally hosted by our peers. The speakers are extremely talented and knowledgeable entrepreneurs and operators who give their time to help make our industry better. If you haven't attended these in the past, I suggest you do so.

You can throw money at advertising until you make yourself sick, but without the employee in the store working the process correctly (meaning this is how we do it and this is the reason why), you are wasting a lot of money and can lose a potential customer who wants to do business, but not with you. Your employees can work collections, but unless they use the correct process, you will continue to get a poor result and everyone will be frustrated. In a negative atmosphere, nothing good happens. I think sometimes we have the propensity to manage results instead of managing the processes that create these results. Unless you have a well-trained staff that already understands the processes, you will struggle to main-



By **CHRIS BOLIN**  
 APRO member

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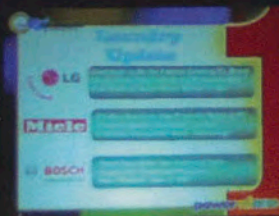
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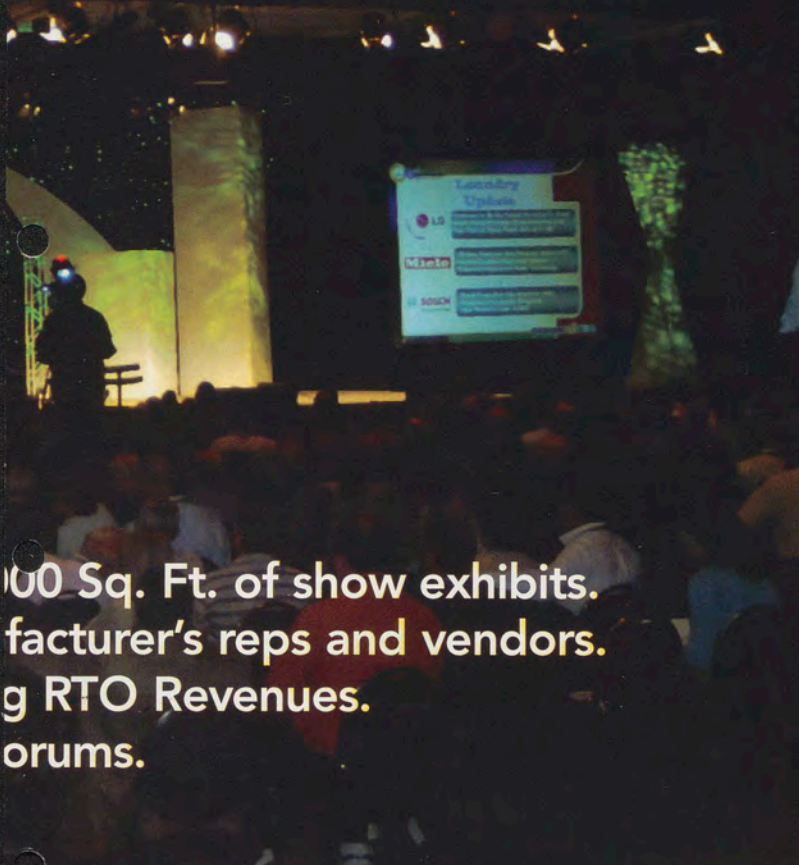
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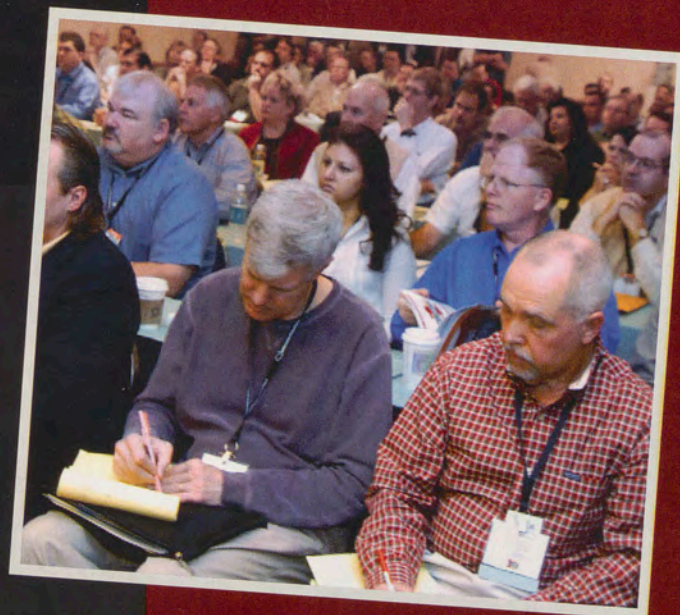
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RENO, NEVADA





**APRO'S 2007  
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SEPTEMBER 24-27  
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### APRO IS RENT-TO-OWN

The Association of Progressive Rental Organizations is the national association for the rent-to-own industry, representing more than 6,000 businesses that rent home products—furniture, electronics, appliances and more—with an option for ownership. Now, with looming legislation, APRO provides a unified voice in the all-important fight to secure the future of our industry.

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Attend industry-specific educational seminars presented by top speakers and rent-to-own experts and learn how to rent out more products, win new customers, increase profits and promote a positive image in your community.

## PROTECT YOUR RIGHT TO DO BUSINESS.

Use this critical national industry gathering to find out what you can do to minimize legal issues, protect your interests and help the industry secure its future.

## MAKE VALUABLE CONTACTS.

Take advantage of APRO's excellent networking opportunities to connect with the people who can help your business.

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TO IMPROVE  
OUR BUSINESS.  
NETWORKING WITH  
OTHER DEALERS WAS  
WORTH THE COST  
OF MEMBERSHIP  
ALONE."

*William McCrae,  
Buzz's Rental Purchase*



# CONVENTION SCHEDULE

## MONDAY, SEPTEMBER 24

- 8 a.m. Joe Eason/Tom Kitchens Golf Tournament, Resort at Red Hawk (sponsored by Whirlpool)
- 4-5:30 p.m. *Will Rent-to-Own Be in Your State Tomorrow?* State Legislative Forum
- 5:30-6 p.m. First-time attendee orientation
- 6-7:30 p.m. Welcome Reception (sponsored by TRIB Group)

## TUESDAY, SEPTEMBER 25

- 10 a.m.-12 p.m. General session and state of the rent-to-own industry (keynote sponsored by GE Consumer & Industrial)
- 12 p.m. Champagne welcome in exhibit hall (sponsored by Imagery Marketing Consultants)
- 12-5:30 p.m. Exhibit hall open (ice cream break sponsored by Ashley Furniture)
- 12-1 p.m. Complimentary lunch in exhibit hall (sponsored by RentDirect Nationwide and Nationwide Southwest)
- 7-10 p.m. Rock-n-Reno! 1950s Bowling Party (sponsored by ColorTyme, D&H Distributing, Dell, DPI Teleconnect, Florida State Games, JD Byrider and LG Electronics)

## WEDNESDAY, SEPTEMBER 26

- 9-10:30 a.m. Exhibitor breakfast and Vendor Advisory Committee elections
- 9 a.m.-12:15 p.m. *New!* All-industry roundtable discussions
- 11:30 a.m.-3 p.m. Spouse/guest luncheon at Nothing To It! Culinary Center
- 12-5:30 p.m. Exhibit hall open (ice cream break sponsored by Mitsubishi Electronics)
- 12-1 p.m. Complimentary lunch in exhibit hall (sponsored by High Touch)
- 5:30-7 p.m. APRO President's Reception—honoring state presidents, congressional leadership and APRO PAC contributors (sponsored by Alliance Laundry)

## THURSDAY, SEPTEMBER 27

- 8-9 a.m. APRO Vendor Advisory Committee meeting
- 9:30-10:30 a.m. APRO full board of directors meeting and election of officers
- 9 a.m.-1 p.m. Exhibit hall open
- 1-6 p.m. Educational seminars (breaks sponsored by RES Accessories)
- 7-10 p.m. Awards Reception and Banquet: An Evening Aboard the S.S. APRO (reception sponsored by RentDirect Nationwide and Nationwide Southwest; banquet sponsored by High Touch)

## ADDITIONAL SPONSORS

Badges: BDI Laguna; *Convention Daily*: RentDirect Nationwide and Nationwide Southwest; Convention key cards: RentDirect Nationwide and Nationwide Southwest; Internet Café: RSSS and SED International; *Pocket Show Guide*: Sears Contract Sales; registration and RAE electronics: O'Rourke Custom Solutions; registration bags: Inform Print & Promotions; Relaxation Station: Benefit Marketing Solutions



## SHOW SPECIALS

Show Specials are why so many dealers attend the APRO Buying Show—the savings alone justify the cost of attending!

**"I SAVED MORE THAN \$32,000 ON MY PURCHASES AT THE 2006 SHOW."**

*Ernie Lewallen, UHR Rents*

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*Marty Auble, Appliance & Furniture RentAll*

**"I SAVED \$16,000—AND THIS WAS A VERY LIGHT PURCHASING TRIP FOR ME."**

*Lyn Leach, Ace Furniture & TV*



## IMPORTANT DEADLINES

**AUGUST 24:** Deadline to register at the Silver Legacy Resort Casino.

**SEPTEMBER 1:** Deadline for APRO convention pre-registration. On-site registrations will be taken at the convention.

**SEPTEMBER 1:** The final day APRO will accept convention registration cancellations with a \$45 refund charge. Cancellations received after September 1 will not be refundable.

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.



## CONVENTION SPECIAL EVENTS

In this watershed year for the industry, the focus will be on the state of rent-to-own and how best to navigate the challenges ahead. But there's also going to be plenty of fun for convention attendees as well. APRO knows how to throw a party! Come prepared to golf, bowl, cook, dance and board the S.S. APRO. Here are some of the special events planned for Reno this September.

### 2007 JOE EASON/ TOM KITCHENS GOLF TOURNAMENT

8 a.m., Monday, September 24, at The Resort at Red Hawk; buses depart from the Silver Legacy Resort valet parking entrance (lower level) at 6:45 a.m.

Readers of the *Reno Gazette-Journal* and *Nevada* magazine named the Lakes Course at The Resort at Red Hawk the best daily fee golf experience in northern Nevada. Designed by Robert Trent Jones Jr., this course challenges your game in an artfully designed setting featuring natural lakes, murmuring springs and mature cottonwood trees. The 7,140-yard course employs multiple tees and A-4 bent grass greens with more than 100 bunkers to create a memorable day of golf. A continental breakfast will be provided at the course, as well as beverage vouchers for use during the tournament. Trophies will be awarded for first-place through fifth-place teams, as well as for longest drive and closest to the pin. The registration fee is \$125 per player, \$25 of which goes to the APRO Scholarship Foundation. To register for the golf tournament, click here. *Sponsored by Whirlpool.*



### WELCOME RECEPTION

6-7:30 p.m., Monday, September 24, Silver Legacy Resort Expo Hall

Kick off your three-day adventure with a complimentary drink and light hors d'oeuvres at the 2007 Welcome Reception. This is the time for attendees to connect and/or reconnect with rent-to-own dealers from across the country. The reception is open to all registered attendees. Casual attire. *Sponsored by TRIB Group.*

### ROCK-N-RENO! 1950s BOWLING PARTY

7-10 p.m., Tuesday, September 25, National Bowling Stadium

Travel back in time to the 1950s and 1960s at APRO's Gala Cocktail Party at the National Bowling Stadium. Food, fun, a bowling tournament and dancing to the oldies performed by the band Route 66 will make this an evening to remember. Fifties or bowling attire.

Complimentary drink ticket and heavy hors d'oeuvres. *Sponsored by ColorTyme, Dell, D&H Distributing, DPI Teleconnect, Florida State Games, JD Byrider and LG Electronics.*

### AWARDS RECEPTION AND BANQUET: "AN EVENING ABOARD THE S.S. APRO"

7-10 p.m., Thursday, September 27, Silver Legacy Resort Expo Hall

Join APRO at the Captain's Table for an elegant evening aboard the S.S. APRO cruise ship. Annual awards will be dispensed to the best and brightest that the rent-to-own industry has to offer. Entertainment will be provided by stand-up comedian Greg Schwen. A former NBC television reporter, Schwen has numerous national television appearances to his credit and has shared the concert stage with Celine Dion and Jay Leno, among others. Relax and enjoy your evening sailing on the S.S. APRO. Formal attire. Complimentary open bar at reception. *Reception sponsored by RentDirect Nationwide and Nationwide Southwest. Banquet sponsored by High Touch.*

### 2007 GENERAL SESSION AND STATE OF THE RENT-TO-OWN INDUSTRY—WITH A KEYNOTE ADDRESS BY DR. LOWELL CATLETT: "NEW FRONTIERS THAT CHANGE EVERYTHING"

10 a.m.-12 p.m., Tuesday, September 25, Silver Legacy Resort Expo Hall

The 2007 general session will kick off with an overview of the state of the rent-to-own industry in this watershed year. Congressional actions currently threatening the rent-to-own industry and your ability to help secure the industry's future will be discussed. Winners of the 2007 RTO Employee of the Year and RTO Customer of the Year will be announced, followed by a keynote address by Dr. Lowell Catlett titled "New Frontiers That Change Everything."

Economics, demographics and technology are converging to produce an era of unprecedented opportunity for trend-savvy rent-to-own businesses. Catlett, regent's professor at New Mexico State University and dean of the College of Agriculture and Home Economics, will use his in-depth knowledge of technologies and



their implications on the way we live and work to shine a fascinating light into the future. Attend this entertaining and thought-provoking presentation and discover how you can capitalize on the five mega-trends that are changing society.

At the conclusion of the keynote, a ribbon-cutting and champagne welcome ceremony will open the 2007 APRO Buying Show. *Keynote address sponsored by GE Consumer and Industrial.*

### **APRO EXHIBIT HALL GRAND OPENING AND CHAMPAGNE WELCOME**

*12-5:30 p.m., Tuesday, September 25, Reno Events Center Exhibit Hall*

In keeping with the fantastic success of the APRO Buying Show format of the past three years, APRO vendors will again offer great values to those who attend the show this year. All APRO members who place orders during the buying show will go into a drawing for a \$5,000 cash prize. More than 100 exhibitors in over 200 booths in the exhibit hall will offer show specials that you will find only at the APRO show. Vendors are working hard to offer unbeatable specials for you to stock up for your fourth quarter and save.

Admission to the buying show is included in all full registrations and "limited" registrations. "Exhibit Hall only" admission is available separately for \$25.

Proper business identification is required to receive an entrance badge. Exhibit hall hours: 12-5:30 p.m., Tuesday, September 25; 12-5:30 p.m., Wednesday, September 26; and 9 a.m.-1 p.m., Thursday, September 27. *Champagne welcome sponsored by Imagery Marketing Consultants.*

### **RENTAL ADVERTISING EXCELLENCE AWARDS**

*On display in the Reno Events Center Exhibit Hall*

Winners of the prestigious Rental Advertising Excellence Awards will be on display in the exhibit hall during the APRO Convention and Buying Show. The winning print, television, electronic and radio entries set new standards every year. Entries developed in-house by rental dealers and entries developed by advertising agencies are judged separately.

### **2007 RTO EMPLOYEE OF THE YEAR AND RTO CUSTOMER OF THE YEAR**

*APRO is looking for the industry's best*

APRO's Rent-to-Own Employee of the Year and Rent-to-Own Customer of the Year contest winners will be recognized at the general session on September 25. Those honored demonstrate the warm relationships that develop between your customers, employees, company and the rent-to-own industry as a whole.

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! The RTO Employee of the Year will receive a complimentary trip to the 2007 Convention and Buying Show in Reno. The RTO Customer of the Year will receive a cash award. The deadline for entries is July 31. For more information, visit [www.rtohq.org](http://www.rtohq.org).

### **SPOUSE/GUEST LUNCHEON**

*11:30 a.m.-3 p.m., Wednesday, September 26, Nothing To It! Culinary Center; buses will depart from the Silver Legacy Resort valet parking entrance (lower level) at 11:30 a.m.*

Do you love to watch the Food Channel? Do you love to try new recipes? Then you won't want to miss APRO's 2007 Spouse/Guest Luncheon at Nothing To It! Culinary Center. The expert staff will teach you how to create a wonderful meal while you enjoy a gourmet lunch.

Nothing To It! Cooking School was founded in 1995 at the request of friends eager to improve their skills in the kitchen. Since then, the school has grown from classes around the kitchen table to the present 6,000-square-foot culinary center. Nothing To It! Culinary Center includes a cooking school with hands-on and demonstration classes taught by a number of master chefs, a Napa Valley-style gourmet deli and a kitchen store with a wide variety of ingredients, appliances and accessories for people who love to cook. This luncheon is included in the "Spouse/Guest Registration," but you must pre-register by checking the appropriate box on your registration form to attend. Space is limited.

**FOR THE LATEST CONVENTION INFORMATION, VISIT [RTOHQ.ORG](http://RTOHQ.ORG)**





## 2007 EDUCATIONAL SEMINARS

**A**PRO's multi-faceted educational sessions have something for everyone. Whether you're a store employee, manager, owner or corporate executive, you will take away relevant information and strategies to help you do your job better. Choose the topics that benefit your business most.

### ALL-INDUSTRY ROUNDTABLE

9 a.m.-12:15 p.m.,  
Wednesday, September 26

**T**he annual rent-to-own roundtable sessions held during the APRO Convention always leave attendees pumped up with new ideas to take home to their stores. New for 2007 is the all-industry format, where both small and large store dealers are invited to join together for a lively, information-gathering session.

The morning will begin with a quick preview of the seminars offered the following afternoon from



APRO Education Chairman Larry Goad of Zion's Rental Purchase. Then,



Terry Beville of Buddy's Home Furnishings will present insight on how to gain market share by



analyzing the 2007 Rent-to-Own Statistical Survey results. You'll also learn how



APRO's online E-Communities can provide valuable resources for your business from APRO President Larry Carrico of Rent One and Laurie Hill of APRO. Then, Kevin Quinn of

Quality Rentals will moderate a discussion of the hottest topics facing the rent-to-own industry today. This is a unique opportunity to gain insight into your business that you won't want to miss.

### STORE PERSONALITY: YOUR COMPETITIVE ADVANTAGE

MIKE TISSOT AND  
DAVID MOORE,  
COUNTRYSIDE RENTALS

1-2:30 p.m.,  
Thursday, September 27

**F**or 22 years, Countryside Rentals (dba Rent-2-Own) has attributed its success to its creative focus



on customer and employee fun. Owner Mike Tissot and Marketing



Director David Moore will share some of their store's crazy promotions with attendees, such as the "Polar Plunge" and "Mower Bash." Customers have been served "mock-tails" on a Friday and root beer floats on a Saturday. Kids can be seen in their communities getting on the bus every morning with a Rent-2-Own backpack. And employees have pajama parties and may dress up in grass skirts. Find out how you can increase employee retention and boost cus-

tomers loyalty from the "fun experts."

Tissot is owner of 20 Countryside Rental stores in Ohio and Kentucky. Prior to taking over the company, Tissot worked for Leo Burnett Advertising. After 23 years of combined experience with radio and print media, Moore joined the rental industry in late 2001. Together, Tissot and Moore have created numerous award-winning marketing and promotional campaigns.

### BOOST YOUR RENTALS WITH BUZZ MARKETING

PATRICK GALVIN, GALVIN  
COMMUNICATIONS

1-2:30 p.m. and  
2:45-4:15 p.m.,  
Thursday, September 27

**W**hile traditional advertising can be an effective means to reach rent-to-own customers, many people feel oversaturated with commercial messages and are tuning out. Fortunately, RTO stores can benefit from a buzz marketing approach that costs much less than conventional advertising yet generates outstanding results. You will learn how to create in-store events that appeal to both current customers and new prospects, leverage the power of Internet search engines, Web sites and blogs to increase store visits, deliver stellar customer ser-



vice that drives repeat business, increase referrals from existing customers and land free press coverage that boosts sales

Galvin is the founder of Galvin Communications, a word-of-mouth marketing and public relations firm in Portland, Oregon. With an extensive background in the furniture industry, Galvin has created buzz for a wide array of home furnishings clients.

### WAGE-AND-HOUR LAW AND HOW IT AFFECTS YOUR RTO BUSINESS

ROB FRIEDMAN, LITTLER  
MENDELSON, P.C.

1-2:30 p.m. and 4:30-6 p.m.,  
Thursday, September 27

**T**he Department of Labor has become more aggressive in audits and enforcement and wage-and-hour violations have become an increasingly common theme for class and collective actions against unwary employers. Employers must be prepared to address various wage-and-hour compliance issues or face costly litigation. These and other emerging issues will be addressed along with practical solutions and recommendations.

Attorney Friedman advises and represents rent-to-own clients in virtually



every aspect of the employee/employer relationship. He devotes a significant part of his practice to litigating complex wage-and-hour collective and class actions in state and federal courts throughout the country.

**RTO IMAGE SESSION 1: OUR CUSTOMERS SPOKE...DID WE LISTEN?**

LINDA TRENHOLM,  
TRENHOLM RESEARCH

1-2:30 p.m.  
and 2:45-4:15 p.m.,  
Thursday, September 27

APRO has commissioned several studies of current and potential rent-to-



own customers over the past several years. The findings have been analyzed by experts and dealers alike. One issue among customers in past studies was the importance of competitive pricing. Find out if some of the newer pricing models in rent-to-own have been effective. Name-brand merchandise was also a major issue, as well as renting new merchandise and thoroughly explaining the no-obligation value of the RTO transaction. Stay on top of the industry's progress on these issues and bring more traffic in your door.

Trenholm is a third-party analyst with a background in studying the rent-to-own

industry. She has conducted extensive studies of potential rental customers for APRO. Trenholm Research specializes in qualitative research such as focus groups for corporate image and creative development, as well as quantitative research for awareness, attitude and usage tracking, concept testing, customer satisfaction and positioning.

**RTO IMAGE SESSION 2: HOW INDUSTRY BEHAVIOR IMPACTS PUBLIC POLICY**

DOUG SCHULER, PH.D.,  
RICE UNIVERSITY

1-2:30 p.m.,  
Thursday, September 27

Your routine repossession turns into a lawsuit



that changes the very nature of the rent-to-own business forever in your state. Sound crazy? It shouldn't—because it has happened. If you and your employees are not careful, your actions at the store level can have public policy consequences that might destroy your business.

Schuler is a leading university professor in business and government relations, politics and business ethics. He has studied the rent-to-own industry's public policy issues of the 1990s and continues to study the industry's public policy issues with Congress, the media and state government. With an

**SEMINAR REGISTRATION FORM**

Put a check by the seminar sessions you plan to attend—you may change your choices later if you wish. Include this seminar form with your convention registration form. You may also register online at [www.rtohq.org](http://www.rtohq.org).

<b>9 A.M.-12:15 P.M. WEDNESDAY SEPTEMBER 26</b>	<input type="checkbox"/> All-Industry Roundtable Discussion <i>New for 2007</i> —all are urged to participate! Roundtables will include seminar previews, a review of APRO's E-Communities resources, a <i>2007 Rent-to-Own Statistical Survey</i> overview and more				
<b>1-2:30 P.M. THURSDAY SEPTEMBER 27</b>	<input type="checkbox"/> Store Personality: Your Competitive Advantage	<input type="checkbox"/> Boost Your Rentals With Buzz Marketing	<input type="checkbox"/> Wage-and-Hour Law and How It Affects Your Rental Business	<input type="checkbox"/> RTO Image Session 1: Our Customers Spoke...Did We Listen?	<input type="checkbox"/> RTO Image Session 2: How Industry Behavior Impacts Public Policy
<b>2:45-4:15 P.M. THURSDAY SEPTEMBER 27</b>	<input type="checkbox"/> Don't Let the Bedbugs Bite! Minimize Your Risk From These Nasty Pests	<input type="checkbox"/> Boost Your Rentals With Buzz Marketing	<input type="checkbox"/> Stack the Deck in Your Favor: Set Your Organization Apart With Savvy Business Ideas	<input type="checkbox"/> RTO Image Session 1: Our Customers Spoke...Did We Listen?	<input type="checkbox"/> RTO Image Session 3: What Your Employees Say About Your Store Without Saying a Word
<b>4:30-6 P.M. THURSDAY SEPTEMBER 27</b>	<input type="checkbox"/> Don't Let the Bedbugs Bite! Minimize Your Risk From These Nasty Pests	<input type="checkbox"/> Staying Legal: Collections, Lawsuits and More	<input type="checkbox"/> Wage-and-Hour Law and How It Affects Your Rental Business	<input type="checkbox"/> Join the SWOT Team: Analyze Your Company's Strengths, Weaknesses, Opportunities and Threats	<input type="checkbox"/> RTO Image Session 3: What Your Employees Say About Your Store Without Saying a Word



industry that has historically been as controversial as rent-to-own, every store owner and manager must be aware of the public, political, media and image consequences each action can have when renting to own.

**DON'T LET THE BED BUGS BITE!**

**RICHARD COOPER, COOPER PEST SOLUTIONS**

*2:45-4:15 p.m. and 4:15-6 p.m., Thursday, September 27*

The recent and rapid resurgence of bed bugs is becoming a serious pest problem presenting economic, legal and public relations challenges not seen before by the furniture rental industry. Cooper, a nationally known expert and researcher on bed bugs, will provide an in-depth understanding of bed bugs, discuss challenging issues associated with this pest and offer recommendations to assist the furniture rental community in protecting itself from legal and financial risks associated with these pesky critters.

Cooper is technical director of Cooper Pest Solutions. During the past several years he has become recognized as one of the country's leading experts on the subject of bed bugs and bed bug management. Cooper has been consulted as an expert for



court cases dealing with bed bug litigation.

**STACK THE DECK IN YOUR FAVOR**

**GLORIA HOMEIER-SCHWIEN, A FULL HOUSE**

*2:45-4:15 p.m., Thursday, September 27*

Learn untraditional ways to stack the deck in your favor in the rent-to-own business by developing techniques to assist you in capturing high-quality employees



using unconventional employment techniques. Boost your market share by developing unique marketing strategies and set your organization apart from other rent-to-own companies by branding your business for success.

Homeier-Schwiens owns A Full House, a four-store rent-to-own business in Kansas. She holds a master's degree in human resource management and organizational development.

**RTO IMAGE SESSION 3: WHAT YOUR EMPLOYEES SAY ABOUT YOUR STORE WITHOUT SAYING A WORD**

**SARA CANADAY, EMPOWERMENT ENTERPRISES**

*2:45-4:15 p.m. and 4:30-6 pm., Thursday, September 27*

What do your customers see and perceive



about you before you say a word? As human beings, we are always

communicating something. It is impossible to make a neutral statement. Take charge of your business image and attract greater opportunities for success. This session describes how demeanor, non-verbal communication and clothing are linked to income, opportunity for promotions and overall success potential.

Canaday will explain the standard statistical verbal-communication model and demonstrate the impact of the physical/visual nonverbal aspect as it relates to spoken communication. She'll also address professional presence and its subsequent impact on personal empowerment and first impressions. And you'll learn how—through clothing and non-verbal communication—you can exude power, credibility and trustworthiness.

As principal consultant with Empowerment Enterprises, Canaday has always been passionately aware of the importance of presenting a powerful image. Throughout her career, Canaday has challenged individuals to reach their full potential through enhanced self-confidence, improved communication skills and a polished, professional image.

**STAYING LEGAL: COLLECTIONS, LAWSUITS AND MORE**

**ED WINN III, APRO GENERAL COUNSEL**

*4:30-6 p.m., Thursday, September 27*

In his annual legal update, Ed Winn will focus on proper collection methods in rent-to-own stores,



providing pointers to dealers for collecting on accounts

efficiently and legally, as well as give examples of collections gone wrong and how that can cost rental companies. In addition, Winn will explain how to recover rental property from pawnshops, apartment complexes, neighbors and storage facilities and how to deal with customers who have filed bankruptcy and the strategies used for recovering rental property through the civil and the criminal justice systems. Finally, he will discuss current legal issues facing the industry.

Winn is a partner in the Austin, Texas, law firm Martinec, Winn, Vickers and McElroy. He has served as APRO's general counsel since its formation in 1980.

**JOIN THE SWOT  
TEAM: ANALYZE  
YOUR COMPANY'S  
STRENGTHS,  
WEAKNESSES,  
OPPORTUNITIES AND  
THREATS TO BRING IT  
TO A NEW LEVEL**

LEANNE K. SIRI, DALLAS  
FIRE-RESCUE  
ADMINISTRATION

4:30-6 p.m.,  
Thursday, September 27

**S**iri will simplify the process of defining the components that will help you map your way to greater



business success. The actual process will be demonstrated through an APRO survey that will identify and analyze these components. You will be part of a brainstorming session to define goals that would be beneficial to the rent-to-own industry. You will leave the session with practical, hands-on guidelines to help your company realistically define its own goals for the future.

Siri is executive officer of the Dallas Fire-Rescue Administration, where she helped improve efficiency and effectiveness through a simple planning process. She is also founder of Leadership Management International, which specializes in strategically positioning people and resources. Siri was appointed chairman of President Bush's Business Advisory Council and in 2003 received the Texas Businesswoman of the Year Award and the United States Congressional Gold Medal of Leadership.

## 2007 BUYING SHOW EXHIBITORS

*As of June 12, 2007*

ABS Artistic Jewelry  
Adobe Equipment Truck Center  
Adpro Advertising  
Alliance Laundry/Speed Queen  
Ashley Furniture Industries  
Baseline Licensing Group  
BDI Laguna  
Benefit Marketing Solutions  
BenchCraft  
Brooke Distributors  
Bryce Co.  
Central File  
Coaster Co. of America  
Colby Furniture  
ColorTyme  
Crypton Super Fabrics  
D&H Distributing  
Dell  
Dimplex North America  
DPi Teleconnect  
DSI Systems  
FloraNovara  
Florida State Games  
FLX Industries  
Fraenkel Co./Englander Bedding  
GE Consumer & Industrial  
Gidget Meaut & Associate  
Guardsman, a business unit  
of the Valspar Corp.  
HD Canvas Art  
High Touch  
Home Line Industries  
Ideaitalia  
Ideal Software Systems  
Imagery Marketing Consultants  
Inform Print & Promotions  
Innovex Home Products Corp.  
J.D. Byrider Systems  
Kathy Ireland Home  
by Martin Furniture  
LABS  
Legare  
Let's Print Ink/America On Hold  
LG Electronics Corp.  
Lonesource  
Lynnray Financial Corp.  
M&B Jewelry  
Mecca Electronics/Silko Radio  
Michels & Co.

Mitsubishi Digital Electronics  
America  
Moneris Solutions Corp.  
Motivated Marketing  
Music House  
Nationwide Club Administrators  
O'Rourke Sales Co.  
Peg-Perego USA  
Petra Industries  
Petz Enterprises Inc  
PMD Furniture Direct,  
dba Royal Furniture Express  
Progressive Furniture  
Promobiz.Com  
RentDirect Nationwide  
RES Accessories  
RIMCO Custom Wheels & Tires  
Franchise  
RSSS  
RTO Insurance, a subsidiary  
of Integrated Insurance & Risk  
Management  
RTO TV  
SED International  
Salem Logistics  
Sandhill Quilting Moving Pads,  
Supplies & Equipment  
SCH Family & Co.  
Sears Contract Sales  
SEBO America  
Simmons Co.  
Sportworx  
Steve Silver Co.  
Stratford/Simmons Upholstery  
SVA Group USA  
Teletrack  
TRIB Group  
Twin-Star/ClassicFlame  
United Furniture Industries  
United Weavers of America  
Welton USA Ltd.  
Whirlpool Corp.

**FOR  
AN UPDATED  
LIST OF 2007  
EXHIBITORS,  
VISIT RTOHQ.  
ORG**



## REGISTRATION AND HOTEL ACCOMMODATIONS

APRO members who book their room in the APRO room block at the Silver Legacy Resort will receive a substantially discounted full registration to the entire APRO Convention, including educational seminars, social events, meal functions and the Buying Show for the low price of only \$295 for the first registrant from each company. The second through fifth person from each company will get a discounted rate of \$249 per person and the sixth or more registrants from each company can register for only \$199 per person. Spouse registration is \$199. The non-APRO member "book-in-the-block" rate is \$495 for a full registration. To receive these special prices, registrants must book in the APRO room block at the Silver Legacy Resort. *The hotel deadline is August 24.* Call the Silver Legacy Resort at 800/687-8733 to check availability.

### \$49 "LIMITED REGISTRATION"

APRO is offering a special "limited registration" badge that will allow access to the exhibit hall and seminars only—meal functions and social events not included. This special price offers rental companies a chance to bring as many employees as they like for the affordable rate of \$49! In order to qualify, there must be at least one full-paid registrant from the APRO-member company and all registrants must have confirmed

reservations in the APRO room block at the Silver Legacy Resort. This offer is available to APRO-member companies only. *Note:* If employees wish to attend the meal functions and social events, they must purchase a full-registration badge or purchase tickets for individual functions. Those with "limited registration" badges will not be admitted to these events unless they have purchased tickets for the events.

"Exhibit hall only" badges will also be offered for \$25 to those in

the rent-to-own industry. These badges will not allow admittance into any function or event other than the APRO exhibit hall. Proper business identification will be required.

### WHY BOOK IN THE APRO BLOCK?

In recent years, Internet booking has enabled hotels to "dump" excess rooms at cut rates if it looks like there will be an excess inventory over certain dates. It is important that all APRO attendees book their hotel

accommodations through the APRO room block as APRO must guarantee a certain number of rooms in advance in order to procure the lowest rates for attendees. If APRO books too few rooms, convention attendees may not be able to get a room at the Silver Legacy Resort or might have to pay much higher rates to do so. If APRO books 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.

*Important:* You must have your confirmation number from Silver Legacy Resort to verify that you have booked your room in the APRO block in order to receive the discounted full-registration rates *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 that they will receive the proper discounted convention registration rate.

## Registration in three easy steps

**STEP 1: TRAVEL ARRANGEMENTS** If you're flying to Reno, book your flight early to get the best rates. Book flights through your travel agent or use your favorite online service such as Expedia.com or Travelocity.com.

**STEP 2: HOTEL RESERVATIONS AT THE SILVER LEGACY** A special APRO room rate of \$105 is available September 23–27. To make reservations, call the hotel at 800/687-8733 or reserve your room online through the APRO Web site. *Important!* You must book your room in the APRO block at the Silver Legacy in order to get the discounted convention registration rates—so please book your accommodations before registering for the convention as you'll need your Silver Legacy confirmation number for the convention discounts. The hotel reservation deadline is August 24.

**STEP 3: APRO CONVENTION REGISTRATION** APRO member rates for full registration range from \$199 to \$299 per person. *The more who attend from an APRO-member company, the bigger the discount!* APRO's "limited registration" (exhibit hall and seminars only) is \$49. The convention registration deadline is September 1. Complete the registration form on the facing page and mail or fax it to APRO—or register online at RTOHQ.org.

# APRO 2007 CONVENTION & BUYING SHOW ATTENDEE REGISTRATION

(EXHIBITORS SHOULD NOT USE THIS FORM)

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 or more stores

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

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

## APRO 2007 CONVENTION & BUYING SHOW REGISTRATION PRICES—PLEASE CHECK ALL THAT APPLY:

Silver Legacy confirmation number (mandatory to receive discounted registration rates—confirmation number will be verified) \_\_\_\_\_

### APRO MEMBER PRICING:

	WITH VALID HOTEL CONFIRMATION NUMBER	WITHOUT VALID HOTEL CONFIRMATION NUMBER
<input type="checkbox"/> First APRO member full registration	\$295	\$495
<input type="checkbox"/> 2 through 5 APRO member full registrations, per person (from the same APRO member company)	\$249	\$495
<input type="checkbox"/> 6 or more APRO member full registrations, per person (from the same APRO member company)	\$199	\$495
<input type="checkbox"/> Spouse/guest (non-industry). Spouse/guest luncheon on September 26 is included with full spouse/guest registration. You must be pre-registered to attend the luncheon. <input type="checkbox"/> Will attend <input type="checkbox"/> Will not attend	\$199	\$495
<input type="checkbox"/> Limited registration—exhibit hall and seminars only; no meals or social events. Must have at least one full registration from same APRO member company to qualify. For APRO members only.	\$49	\$49

### NON-MEMBER PRICING:

<input type="checkbox"/> Full registration for non-APRO member	\$595	\$695
<input type="checkbox"/> Spouse/guest (non-industry). Spouse/guest luncheon on September 26 is included with full spouse/guest registration. You must be pre-registered to attend the luncheon. <input type="checkbox"/> Will attend <input type="checkbox"/> Will not attend	\$595	\$695

### ADDITIONAL PRICING:

(APRO MEMBER AND NON-MEMBER)

- Child (12 and under only) \$75
- Exhibit hall only \$25  
Will not allow entrance to seminars or social functions
- Rock-n-Reno! Party, Tuesday, September 25 (a la carte) \$95
- Awards Reception and Banquet Thursday, September 27 (a la carte) \$125
- Spouse/guest luncheon, Wednesday, September 26 This tour is included with the full spouse/guest registration or may be purchased a la carte. \$50

### 2007 TOM KITCHENS/JOE EASON GOLF TOURNAMENT REGISTRATION:

Registration fee is \$125 per player; \$25 of every registration goes to the APRO Education Scholarship Foundation. Registration deadline is September 10. 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.

Handicap or average score \_\_\_\_\_ Shirt size:  S  M  L  XL  XXL

Convention attendee affiliation:  Rental dealer  Vendor  Guest/spouse

Requested team (list three names below; make sure that every team member completes the same portion of his/her form, indicating the same participants):

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

Please indicate if you would like to reserve clubs at \$40 per set:  Rental clubs:  Right-handed  Left-handed

### PAYMENT INFORMATION:

ADD ALL FEES DUE AND ENTER TOTAL HERE \$ \_\_\_\_\_ |  Check enclosed (made payable to APRO) |  American Express  MasterCard  Visa

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

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

PRE-REGISTRATION DEADLINE IS SEPTEMBER 1. REGISTRATION WILL BE AVAILABLE ON-SITE.

A CANCELLATION FEE OF \$45 WILL BE CHARGED FOR ANY CANCELLATION MADE AFTER SEPTEMBER 1, 2007.

MAIL OR FAX THIS FORM ALONG WITH THE SEMINAR REGISTRATION FORM ON PAGE 37 AND PAYMENT PAYMENT, TO:

ASSOCIATION OF PROGRESSIVE RENTAL ORGANIZATIONS, 1504 ROBIN HOOD TRAIL, AUSTIN, TX 78703; FAX 512.794.0097

THIS FORM MAY BE PHOTOCOPIED. YOU MAY ALSO REGISTER ONLINE AT WWW.RTOHQ.ORG

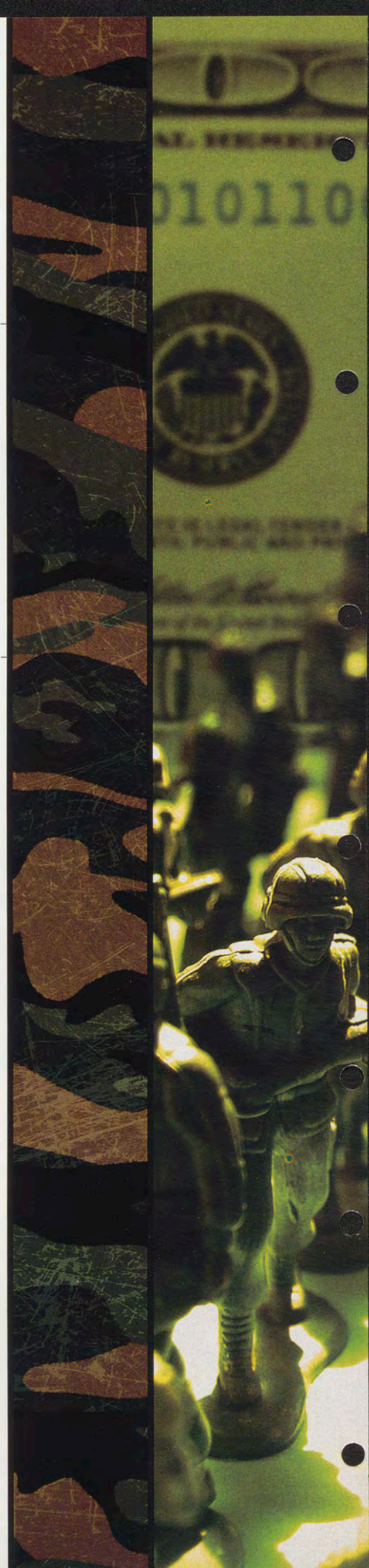
# IN DEFENSE OF RENT-TO-OWN FOR THE MILITARY

**R**ental dealers can thank APRO and Rent-A-Center for their efforts to educate the U.S. Department of Defense about the rent-to-own industry's business practices.

The team successfully staved off efforts to have the new "Military Annual Percentage Rate" applied to RTO transactions with military personnel. ★ On April 6, 2007, the Department of Defense issued draft regulations entitled, *Limitations on Terms of Consumer Credit Extended to Service Members and Dependents*. These regulations are required by the terms of the enabling legislation passed last fall, the *John Warner National Defense Authorization Act for Fiscal Year 2007* (10 USC section 987). The draft regulations address certain predatory lending practices that are negatively impacting military personnel and their families and seek to curb excessive fees and annual percentage rates.

**The U.S.  
Department of  
Defense leaves  
RTO out of  
its predatory  
lending  
crackdown**

**By Ed Winn III**





**T**he U.S. Secretary of Defense has until October 1, 2007, to implement the provisions of the new act through its regulatory powers. While rent-to-own transactions are identified in the regulations as one of five predatory lending industries—along with payday loans, vehicle title loans, military installment loans and tax refund anticipation loans—the regulations do not touch RTO practices directly.

**Rent-to-own transaction incorrectly characterized as “predatory lending”**

**R**ent-to-own/military personnel lending issues were first raised in a Department of Defense report submitted to Congress in August 2006. Congress had directed the department to study predatory lending practices directed at members of the Armed Forces and their families and to notify Congress of its findings.

The report defined a “predatory lending practice” as any “unfair or abusive loan or credit sales transaction or collection practice.” The report catalogued “rent-to-own lending” as one of the industries studied by the Department of Defense, having used old U.S. Public Interest Research Group statistics that showed rent-to-own transactions having annualized interest rates of more than 200 percent. The report also noted that RTO transactions are treated like credit sales in New Jersey, Vermont, Minnesota and Wisconsin.

As soon as the report was published, both APRO and Rent-A-Center sent letters to the Department of Defense challenging the report’s conclusions that rent-to-own transactions can appropriately be characterized as “predatory lending” or even lending at all, in light of the opposite conclusions reached by the Federal Reserve Board, the Federal Trade Commission and the Internal Revenue Service. The industry’s efforts paid off and RTO transactions, while criticized, are otherwise left alone in the proposed department regulations.

The chart below indicates how the Department of Defense characterized the various “lending products” it studied.

**New APR protections established for military personnel**

**T**he law that Congress passed last fall limits the interest rate on loans to military personnel and their dependents to 36 percent APR. The statute directs the Department of Defense to develop regulations to implement the statute, explain how the disclosures are to be made to service members, how to calculate the APR, set limits on all fees associated with extensions of credit to service members and, most important, define what transactions are to be covered by the new law by defining “creditor” and “consumer credit.”

The department elected to conform its definition of “creditor” with the term’s definition in the *Truth In Lending Act*. The enabling statute defined “consumer credit” more narrowly than the term as defined in TILA by excluding residential mortgage loans and purchase money loans for cars or other personal property.

The Department of Defense came down hard on the three chief culprits of predatory lending to service members as defined in the department’s initial report: payday loans, vehicle title loans and refund anticipation loans. Payday loans are defined as closed-end loans for \$2,000 or less with a repayment term of 91 days or less and where the consumer provides a check or debit authorization to the consumer’s bank account for repayment. Vehicle title loans are defined to cover loans with a term of 180 days or less and secured by the title to a motor vehicle. Refund anticipation loans are closed-end loans in which the consumer grants the creditor the right to receive all or part of the debtor’s income tax refund.

The regulations create a new disclosure term and calculation, called the “Military Annual Percentage Rate.” The MAPR includes all interest, fees, credit service charges, credit renewal charges, credit insurance premiums, fees

U.S. DEPARTMENT OF DEFENSE CONCLUSIONS				
Lending product	Without regard for borrowers' ability to repay	Excessive fees and interest	Unrealistic payment schedule	Repeated rollover/refinancing
PAYDAY LOAN	✓	✓	✓	✓
VEHICLE TITLE LOAN	✓	✓	✓	✓
MILITARY INSTALLMENT		✓		
REFUND ANTICIPATION		✓		
RENT-TO-OWN	✓	✓		

for debt calculation or debt suspension agreements and fees for credit-related ancillary products sold in connection with a loan. The MAPR does not include late fees, default fees or other fees of a contingent nature.

Creditors covered by the regulation will have to make both an APR calculation in accordance with TILA and a MAPR disclosure under the Department of Defense regulations. In addition, the regulations require the following statement to appear on all loan documents to service members:

*"Federal law provides important protections to active*



**Rental dealers can look at the Department of Defense actions and conclude that the department made the correct assumption in that rent-to-own transactions with the military are quite different from predatory lending. As APRO and Rent-A-Center both pointed out to the department, rent-to-own does not contribute to any consumers being trapped in a cycle of debt.**

*duty members of the Armed Forces and their dependents. Members of the Armed Forces and their dependents may be able to obtain financial assistance from Army Emergency Relief, Navy and Marine Corps Relief Society, the Air Force Aid Society or Coast Guard Mutual Aid. Members of the Armed Forces and their dependents may request free legal advice regarding an application for credit from a service legal assistance office or financial counseling from a consumer credit counselor."*

Disclosures must be made to service members in writing and the two interest rate disclosures plus the repayment terms for the loan must also be made verbally. The TILA and MAPR APR percentages will be different in many cases, because what is and what is not deemed interest under the two calculations is different.

Creditors cannot roll over, renew, refinance or consolidate a loan to a service member unless the new transaction offers more favorable terms, such as a lower MAPR. Creditors cannot require service members to submit disputes arising from the loan to arbitration nor can they require "other onerous legal notice provisions" that are not defined in the regulations.

Violations of the regulations render the transaction void from its inception, which means that the service member has no obligation to repay the loan.

#### **A substantial distinction**

**R**ental dealers can look at the Department of Defense actions and conclude that the department made the correct assumption in that rent-to-own transactions

with the military are quite different from predatory lending. And, indeed, the department arrived at this correct conclusion, but not without some help. The department's concern, after studying service members' financial situations in detail, is and has been that certain predatory business transactions threaten some service members with an unending cycle of debt that can imperil the military preparedness of the country's fighting men and women.

As APRO and Rent-A-Center both pointed out to the department rather insistently, rent-to-own does not contribute to any consumers being trapped in a cycle of debt, since RTO is a completely non-debt transaction. The worst that can ever happen in a rent-to-own transaction is that the customer has to quit using the product and give it back to the store.

Many RTO dealers enjoy good relationships with their military customers and with the military bases where those service members are stationed. The war and the deployment of thousands of military personnel overseas for extended stays have caused hardships on many service members and their families. The rent-to-own industry has been there to help where it can and will continue to offer its products and services to soldiers and their families on flexible terms that serve both parties. As a result of our good education, the Department of Defense decided not to intrude into RTO customer relations, which is the only proper conclusion given the nature of the rent-to-own transaction. ■

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



ON

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2 WAY TUMBLE ACTION

*By Ed Winn III*

# ELECTRONIC SHUT-OFF & MONITORING DEVICES IN RENT-TO-OWN

There has been some discussion among rental dealers, for years in some quarters, about the feasibility and practicality of inserting devices into electronic products that would render the product unusable if the customer failed to renew the rental agreement. One variation of monitoring products has developed where dealers install a GPS tracking device on rental property so that the dealer knows where the product is at all times. Some dealers have long yearned to be able to drive by a recalcitrant—i.e., non-paying, won't-answer-the-telephone, won't-come-to-the-door—customer's house and with a click of a button, disable all of the unpaid-for electronic rental products.

**S**ome buy-here/pay-here used car dealers have used shut-off devices to decrease default rates in their industry. Mel Farr, former Detroit Lions running back and owner of a dozen used car lots in Michigan and Ohio, has explained unapologetically that his use of such devices allows him to sell cars to people to whom he would otherwise not be able to do business, because he can get his cars back more quickly from defaulting customers. He has compared his business to that of the utility business. In a *New York Times* article, in response to criticism from Ralph Nader and others about how he sells and leases cars, Farr is quoted as saying, "You don't have to have good credit to have lights and electricity. If you don't pay your light bill, they will cut it off—they don't care what you've got in your refrigerator."

In the used car business, these devices are hidden under the hood, attached to either the ignition circuit or the starter. There is a keypad attached to the dashboard and the customer must punch in a new code when another car payment is due or the car will not start. The device starts blinking a few days before the payment is due.

Plaintiff's lawyers sued Farr over this practice, arguing that the devices were inherently unsafe both to the customers and to other motorists. Two customers testified that their cars shut off in traffic because of the devices. The dealer countered that if the cars shut off, it must have been due to a mechanical failure of some kind and not because of the shut-off devices. The judge ruled in favor of the car dealer as the devices are engineered only to prevent a car from starting after a certain date, not to shut off an engine that is running.

**I**n the rent-to-own context, there are several issues that dealers must consider if contemplating the implementation of shut-off devices. One is a competitive issue. If computers without a shut-off device rent for \$25 a week in town and computers with a shut-off device rent for \$28 a week (to cover the cost of the device), then customers who shop around are likely to choose the lower-priced computer. The dealer who wants to use shut-off devices must then accept either lower revenues from fewer rentals or lower profits if he eats the cost of the devices.

There is also the issue of notice. Shut-off devices can be installed in electronic equipment without the customer's knowledge. This is certainly the case with computers that can be shut down from a remote location via the

Internet with hidden software. If the dealer merely wants to install a tracking device to know where his product is, what obligation does he have to tell the customer that such a device has been planted in the plasma television? Maybe none. The customer has already promised not to move the TV without the dealer's prior consent in the rental agreement and so, if the customer breaches the agreement by moving the TV without consent, all bets are off between the parties. The customer would have a difficult job complaining to the dealer that he should have been told about the tracking device and that it was going to be harder to steal the TV than he thought.

There have not been any lawsuits against rent-to-own dealers involving shut-off devices yet, but there could be, especially if the dealer has not told the customer that the product has a shut-off device installed. Mere unhappiness on the part of a customer who cannot get the TV to work will not likely launch such a suit, but a little imagination can concoct significant damages when an appliance or other electronic device that is being rented suddenly quits working—and the insulin in the refrigerator goes bad or a novel-in-the-works or the secret formula for hair growth gets erased from a computer.

If a dealer thinks that installing a shut-off device in rent-to-own products will help the business, then the dealer should probably tell the customers in advance of such a practice. This can be accomplished with a new paragraph in the rental agreement:

*The rental property has been equipped with [describe the device] that will allow us to render the property inoperable if you fail to make a timely rental renewal payment and do not return the property to us promptly. If you obtain ownership of the property, we will remove the device at no cost. Please do not attempt to disable the device yourself as opening the product can result in serious bodily injury or death.*

**B**eyond the issue of competition, there is no good reason not to tell the customer about the device. Customers who know that their product will quit working if they do not make timely renewal payments may be more likely to pay than if they don't know. Customers who suddenly encounter a TV or other product that has quit working with no explanation may quickly become angry, dissatisfied customers who will never pay.

One state, Connecticut, has specifically addressed the legality of both shut-off and tracking devices on leased products with an amendment to its version of the *Uniform Personal Property Leasing Act*, Article 2A of the Uniform Commercial Code, which law applies to rent-to-own dealers. Connecticut is the only state to have adopted this amendment so far. The amendment sets out the procedures that lessors must use if they install devices on property that they rent. Here is the language:

2A-702(e)

- (1) In this subsection, "electronic self-help" means the use of electronic means to exercise a term of the lease agreement with

respect to the lessor's right to take possession of the leased goods or, without removal, to render the leased goods unusable on the lessee's premises, and includes the use of electronic means to locate leased goods.

- (2) Electronic self-help is permitted only if the lessee separately agrees to a term of the lease agreement authorizing electronic self-help that requires notice of exercise as provided in subdivision (3) of this subsection. Except in a consumer lease, the lessee is deemed to have separately agreed to a term of the lease agreement authorizing electronic self-help if a clause is included in the lease agreement that specifically states that electronic self-help is authorized.
- (3) Before resorting to electronic self-help authorized by a term of the lease agreement, the lessor shall give notice to the lessee stating:
  - (A) That the lessor intends to resort to electronic self-help as a remedy on or after fifteen days following communication of the notice to the lessee;
  - (B) The nature of the claimed breach which entitled the lessor to resort to electronic self-help; and
  - (C) The name, title, address and telephone number of a person representing the lessor with whom the lessee may communicate concerning the lease agreement.
- (4) A lessee may recover damages, including incidental damages, caused by wrongful use of electronic self-help. The lessee may also recover consequential damages for wrongful use of electronic self-help even if such damages are excluded by the terms of the lease agreement.
- (5) Even if the lessor complies with subdivisions (2) and (3) of this subsection, electronic self-help may not be used if the lessor has reason to know that such use will result in substantial injury or harm to the public health or safety or grave harm to the public interest substantially affecting third parties not involved in the dispute.

This is the law, then, for rental dealers in Connecticut. The language I suggested above for insertion into a rental agreement will not work in Connecticut as the law there requires a separate notice that the customer signs in consumer leases. This law was enacted in 2003 and there has not been a rush in other states to enact similar legislation. Rental dealers elsewhere may find the 15-day notice requirement cumbersome, but the idea of telling the customer before shutting off the property may be a good idea if the goal is to get the



***There have not been any lawsuits against rent-to-own dealers involving shut-off devices yet, but there could be. A little imagination can concoct significant damages when an appliance or other electronic device that is being rented suddenly quits working—and the insulin in the refrigerator goes bad or a novel-in-the-works or the secret formula for hair growth gets erased from a computer.***

customer to pay and keep the account current as opposed to having several houses full of rental units that no longer work.

**A**nother issue can arise if a customer files bankruptcy and the dealer activates the shut-off device after the customer has filed. An Arkansas bankruptcy court had no difficulty concluding that a car dealer had violated the automatic stay by activating a shut-off device in a car owned by the bankrupt debtor. The car company was assessed damages of nearly \$3,000 plus attorneys' fees. There is no reason to suppose that a bankruptcy court confronted with a rent-to-own transaction and a shut-off device would reach a contrary conclusion and dealers are advised that once a customer has filed bankruptcy, they should not use a shut-off device without getting the court's permission.

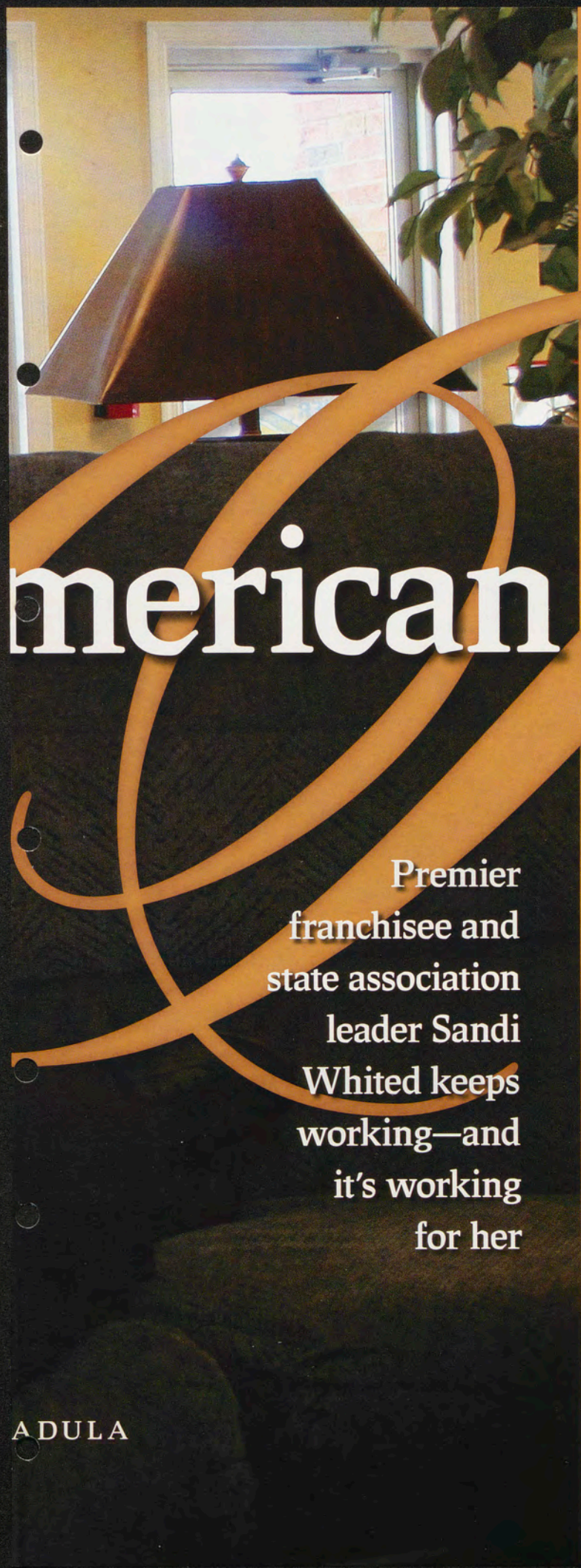
Shut-off devices have not inundated the used car business, probably because they are still relatively expensive and car dealers just do not want to fool with them. There is some effort and expense involved with the installation and removal of the devices. The law is not completely settled as to how these devices are to be treated and car dealers have been selling and repossessing cars for more than 100 years successfully without them. Shut-off devices have made even fewer inroads into the RTO industry so far. For RTO dealers, they may be perfect additions for the back side of the business.

For others, they may be too much trouble and cost too much. Rental dealers should be aware that legal aid lawyers, not surprisingly, do not like these devices and are spending their time thinking up legal theories to attack them, mainly in the used car arena, so far. ■

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An APROFILE by KRISTEN CARD | PHOTOGRAPHS by JOSEPH



# american {anything but} Idle

Premier  
franchisee and  
state association  
leader Sandi  
Whited keeps  
working—and  
it's working  
for her

“Rent-to-own is kind of an addiction,” observes Sandi Whited, owner of a Premier Rental-Purchase ([www.premierrents.net](http://www.premierrents.net)) franchise in Altoona, Pennsylvania. “You either like it or you don’t. I like it because every day it’s the same job, but every day is different. Every call is different; every circumstance is different. There’s always something to do and I love that. I hate being idle.” ♦ That, as it turns out, is an understatement. Working relentlessly and with considerable success for about a quarter-century, the 39-year-old’s résumé begins with a job at the mall cookie store and, for now, ends with the June 2005 launch of her own rent-to-own business. In between, there have been four moves along the East Coast, three children and at least as many career changes, but through all the ups and downs, the steady thread running through Whited’s life is her work. ♦ “My parents always taught us that you’ve got to pay for what you want,” says Whited. “They told us, ‘We’ll provide you with what you need, but you’ve got to pay for everything else yourself.’ So work is what I’ve always done.”

**B**orn in Rhode Island and raised in New Hampshire, Whited is the youngest of five children. A self-described “good kid,” it seems she never had time to be anything but. Whited began working at the mall at 14, then as a secretary at Carol Cable, where her dad was the plant manager. She worked dual jobs at 16 and spent her high school years mostly shuttling between school and work or between jobs during the summer.

“I didn’t do a lot of extracurricular activities or have a lot of friends,” says Whited, “because I worked.”

Whited went to one semester of college close to home, then married an Army serviceman, moved to Fort Meade, Maryland, and continued her education at Bowie State University. During college, she worked at various restaurants, a day-care facility and a McDonald’s. Eventually, she earned her degree in elementary education. Whited and her husband moved to Altoona to be closer to her parents. She was working at McDonald’s and as a substitute teacher when she gave birth to her first two children, who are just 15 months apart. She quit her full-time, fast-food job to stay at home with her daughters—still with the occasional teaching gig, of course. However, when finances began to buckle, staying at home was no longer an option. It was then that Rainbow Rentals hired Whited to stand behind a counter and accept payments three days a week.

“I’ve been in the industry 15 years now,” says Whited. “I went from three days a week at Rainbow to full time, to

**“I like {rent-to-own} because every day it’s the same job, but every day is different. Every call is different; every circumstance is different. There’s always something to do, and I love that. I hate being idle.”**

office manager, to store manager. I managed the store from 1999 until Rent-A-Center bought Rainbow. Within a year, I was opening up my own Premier store.”

The leap from being a single-store manager to becoming a franchisee initially seemed immense to Whited. “I was really skeptical about Premier at first,” says Whited, “because all I knew was how to run the store. I didn’t know human resources or advertising or anything. But a few guys who had worked at Rainbow with me—Perry Reese, Dave Jones and Rich Bagoly—were all doing it and said, ‘Premier has human resources and payroll and all these things that will help you. You don’t have to worry about it.’

“I’m of Christian belief and prayed for things to work out,” says Whited. “I prayed

that if I was meant to open a Premier store, then things would go through; that I’d get financing. If I didn’t, then I understood that maybe I wasn’t intended to pursue it. Well, I got financing within a couple of weeks. And I believed it was time to move on and make a change.”

Today, Whited’s leap is paying off, quite literally. With a dedicated staff of seven, her Premier Rental-Purchase store quickly has evolved from surviving to thriving. Best of all, Whited feels the store reflects her values and exceptional work ethic.

“Our staff, quality of product and customer service are all excellent,” she says. “The store looks like retail; everything is decorated and always seasonal. It’s an extremely comfortable environment to come and shop.”

Whited offers a six month, same-as-cash option in a market where other stores typically offer only three months. The real difference between her Premier store and its competitors lies not in their marketing, but rather in their moral approach, according to Whited.

“The key to everything is gaining the trust of your customer,” she says. “My motto is ‘Do what you say when you say you’re going to do it.’ It works dealing with my kids, my customers and my em-



Two of Whited’s children—Nicole and Matthew



ployees. It helps you hold yourself accountable, gain confidence in yourself and gain others' confidence in you.

"I believe honesty really is the best policy," she continues. "If I mess up or miss something—or one of my employees does—then that's what we tell the customer. I don't want anyone to be deceptive whatsoever. No surprises. When it's a surprise, people think you're being deceptive. They wonder what else you're going to be deceptive about. There should be no question of your integrity. It's invaluable."

**W**hited's industrious nature is an undeniable part of who she is—but it's only *part* of who she is. This workaholic is also a woman—a woman working within a strongly male-dominated industry. So, it's not surprising that her proudest professional moment was when she became the first female manager to have a store ranked fifth of more than 100 Rainbow Rentals stores.

"I was the first person at Rainbow—male or female—to go from office manager to store manager," says Whit-

ed. "Typically, you went to account manager, assistant manager, then store manager. Rainbow also never let anyone manage the store they trained in; you always had to move. Moving wasn't an option for me, so I went from office manager to managing the store I trained in. And in my second year managing, my store was ranked within the top five. I said to those officers, 'You trusted in me. I said I would deliver and here you are.'"

Whited says, like most situations, being a woman in a man's working world has its upsides and downsides, particularly when it comes to communication differences.

"I think women are more personable and just naturally chattier," she says. "I love all my customers. I'm concerned about all of them. I build my relationships with them by getting to know their family, their interests, their worries. With my employees, I feel I'm more sensitive to their concerns and their environment. I know a lot about everybody because they're important to me."

"The other side of that is that as a woman among men, you're perceived differently," she says. "From what I've seen, many male co-workers don't know how to approach you or talk with you. It's either a direct business question or



Kneeling: Account Managers Ryan Estep and Mike Frye Jr. Standing: Dan Noel, I/O; Sandi Whited, owner; and Mike Frye Sr., assistant manager

nothing. It's difficult for me to go into meetings sometimes because I don't feel accepted. If there's a problem, then let's resolve it. But sometimes, it's like they don't know how to just have a conversation with me."

As Whited continues to strive for professional success, she also must balance that drive with the personal responsibilities of motherhood. For example, while she'd like to open more stores, Whited must temper that desire with the realities of parenting.

"I don't want to be a big, multi-unit operation because it's too time-consuming," she says. "I'm not out to make a million dollars. I'm out to make a good living for my family. Right now, if I were working at a big corporation, I'd probably be working 52 hours a week. But since I've got my own store, if the kids really need me, I can drop and run. I don't think I'd be able to do that at a corporation. I still struggle with drawing the line between work and home life. It's a battle for me, especially while I'm building the business, because sometimes, I've just got to choose between my company and my kids."

**"My motto is 'Do what you say when you say you're going to do it.' It works dealing with my kids, my customers and my employees. It helps you hold yourself accountable, gain confidence in yourself and gain others' confidence in you. I believe honesty really is the best policy."**

ing around and what we're up against. It's essential that we realize, 'Wow—this can really make me or break me.' APRO and PARD let me surround myself with incredibly knowledgeable people and what I'm learning from

Just because she has chosen not to plow full-speed-ahead with her business for now doesn't mean Whited isn't developing a presence and reputation within the rent-to-own industry. Last January, Whited was elected president of the newly reorganized Pennsylvania Association of Rental Dealers. Pennsylvania's rental-purchase law, enacted in 1998 as one of the last state RTO statutes, has continued to come under attack off and on through the years. The Keystone State's smaller rental dealers recently decided they wanted to reunite as a group and adopt a proactive position.

"We're fortunate that there's nothing really happening in Pennsylvania for us right now," says Whited. "But New York is heated and there's a theory that what happens there might bleed into something similar here. If something happens and you're not organized, then it's extremely difficult to put

it all together spur-of-the-moment. With PARD, we'll have a mechanism in place, so that if something comes about, then we've got the information, the process and the relationships to respond appropriately."

Currently, the organization is collecting membership dues and planning for an October annual meeting featuring legislative and legal updates. The group also is planning a trip to the Capitol to help educate decision-makers about the benefits of the rent-to-own industry. Whited, who as a Premier franchisee is required to belong to the national Association of Progressive Rental Organizations, believes trade groups are vital for the success of the industry and individual businesses alike.

"Being a franchise owner has given me new insight into the meaning of trade associations," Whited says. "You're only as good as the people around you; you only know as much as they know. We all want to know what legislation is go-

them feeds me. I'm the sort of person who always needs to be learning."

**A**s she approaches a mid-life milestone—her 40th birthday—later this year, Whited feels like it's all coming together for her. Her business is buzzing and within the past few months, her children—Ebony, 16, Nicole, 15, and 11-year-old Matthew—have begun helping out at her Premier Rental-Purchase store, merging the two worlds Whited has spent so much energy trying nurture.

"The girls come in and help with filing and process our mailings," says Whited proudly. "They clean and are learning to accept payments. My son went out on the truck for the first time a couple of weekends ago to help with deliveries and he's excited about that. I put out the idea of them helping at the store about a year ago and no one took an interest, but now they're coming around. They want to earn a few bucks and there's a remote chance they might want to get into the business. I'm excited about that!"

At home, Whited's love of getting to know people often is extended to foreign students. For years, her family



has hosted deaf students from Central America (no language barrier, as everyone in Whited's family knows how to sign) and recently hosted a student from Germany for four weeks. In exchange, Nicole will go to Germany next year and stay with the girl's family for a month. When she's not working, Whited also enjoys camping, scrapbooking and other crafts.

Her work brings her daily challenges, a sense of connection and it's brought her to where she is today—a place with which she seems wholly satisfied.

"I'm really ahead of where I thought I'd be at this stage," Whited says. "I have a nice home. I have three children. We have everything we need and my kids are happy. It's a good place to be and I'm happy where I am." ■

*Kristen Card is an independent business writer in Austin, Texas.*

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www.floridastategames.net

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www.weltonusa.com

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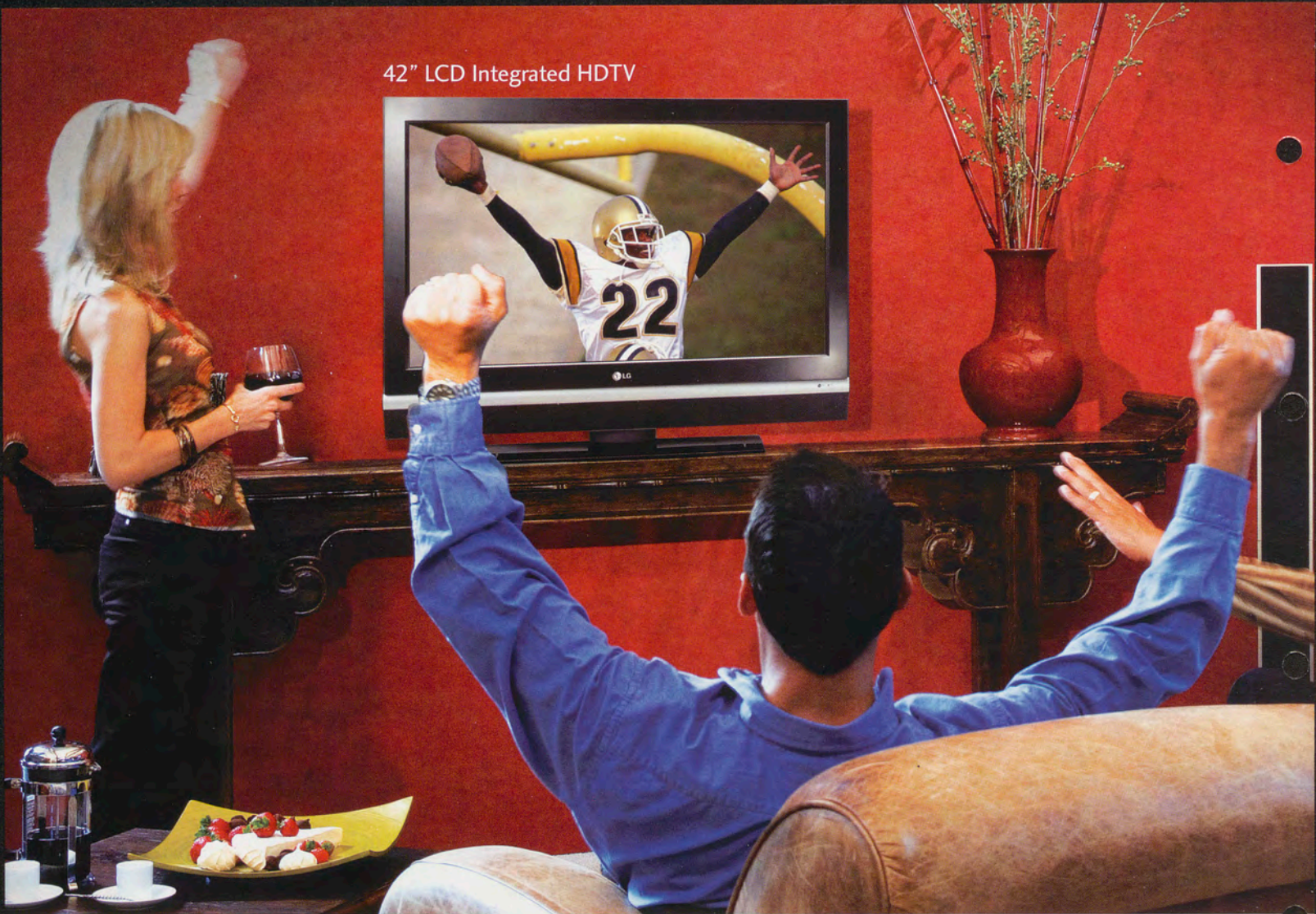
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