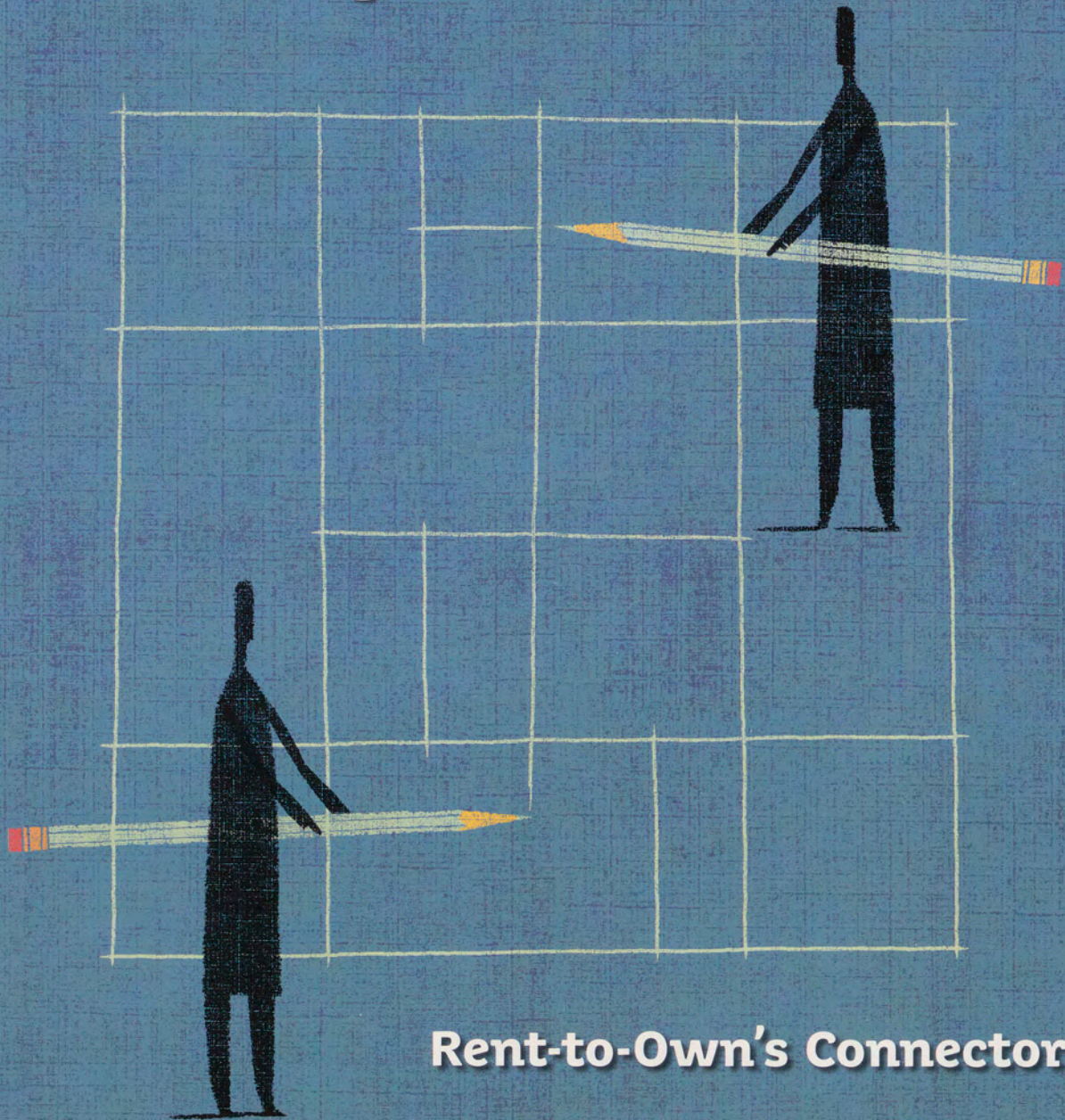


RTOHQ

The Magazine



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Rent-to-own's heart and soul

APRO's first newsletter, *The APROach*, was published in March 1981—and thus began the association's primary communications tool. The newsletter's mission was to educate a new breed of business men and women on the developments of a nascent industry: rent-to-own. In January 1983, *The APROach* was transformed from a newsletter into a black-and-white magazine (with occasional spot color).

The last issue of *The APROach* was published in September 1984; November of that year saw the debut of *Progressive Rentals*, APRO's first full-color magazine. The mission of *Progressive Rentals* was to report on this dynamic, maturing industry's determination to establish the rent-to-own concept as a recognized, regulated and responsible business transaction. The cover story of *Progressive Rentals*'s first issue focused on the similarities between rent-to-own and the long-recognized form of renting televisions known as "hire purchase." All subsequent issues of *Progressive Rentals* reported on the maturation of the industry and the legislative progress made possible by rental dealers everywhere.

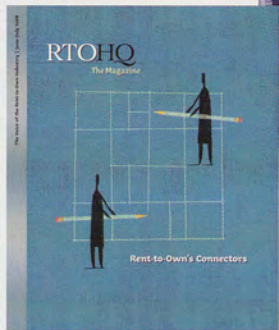
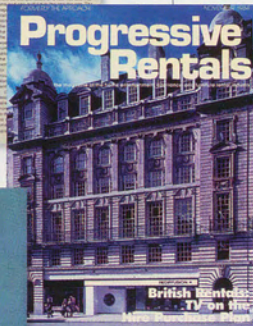
The last issue of *Progressive Rentals* was published by APRO in April 2008. A run of almost 24 years is remarkable for any magazine—and certainly is so for a national trade publication. During its reign, *Progressive Rentals* won numerous awards, including the prestigious "Best Magazine of the Year" honor from the American Society of Association Executives.

Now, a new chapter in rent-to-own communications has begun. *RTOHQ: The Magazine* will set a new standard for the rent-to-own industry's printed communications. While APRO has vigorously updated and expanded its electronic media in recent months—a must in today's fast-moving world—*RTOHQ: The Magazine* will take a different communications approach by examining the larger issues facing the industry and its players—rental dealers and vendors who work every day to build the honor and esteem of rent-to-own. *RTOHQ: The Magazine* will not be your primary source for the latest industry news. For that, we encourage you to visit www.rtohq.org and check your e-mail inbox for APRO's e-newsletter, *RTO Today*, which is transmitted daily.

With *RTOHQ: The Magazine*, we plan to uncover and highlight the heart and soul of rent-to-own and all of the influences that shape us. This, of course, is a daunting task, but one that we believe necessary to bolster the recognition of our industry both internally and externally.

You have already noticed some of the physical changes in the magazine. *RTOHQ: The Magazine* is a different size than *Progressive Rentals*; it's printed on a higher-quality paper and has a more permanent binding. But the biggest difference isn't the magazine's cosmetic redesign, it's in the words and images herein. I hope you will enjoy and appreciate *RTOHQ: The Magazine*!

Bill Keese
APRO's executive director
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The Magazine



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The education schedule at APRO's 2008 Rent-to-Own Convention and Buying Show in St. Louis has been revamped to provide an entire day of great ideas that you can take back to your stores. Check out the complete schedule and seminar descriptions in this issue.

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RTOHQ

The Magazine

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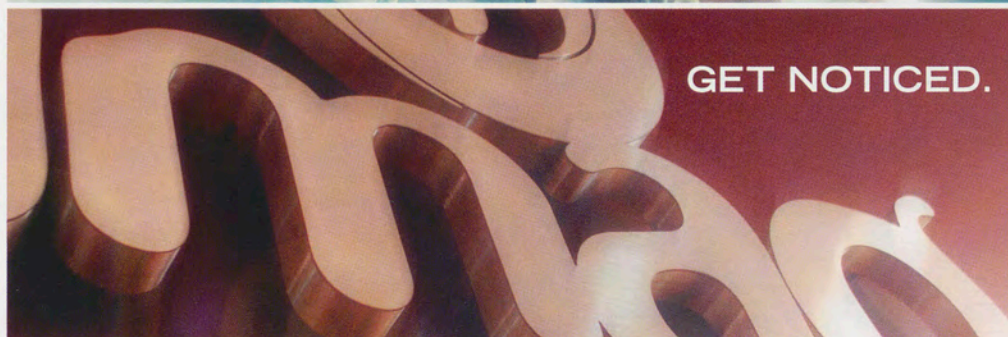
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RTO Matters

APRO to co-locate with AVB for 2009 show

The APRO Board of Directors ended months of negotiation in late May and voted in favor of co-locating the 2009 APRO Convention and Buying Show with the AVB/BrandSource Convention and Buying Fair in Las Vegas. All aspects of APRO's 2008 Convention and Buying Show in St. Louis remain the same.

The APRO board's decision to co-locate the show on a one-time trial basis was driven by economic concerns, too many competing shows and time

FAQs on APRO's 2009 co-location

What does co-location mean?

The APRO Convention and Buying Show will operate much as it always has, but will be occurring at the same time and in the same location as the AVB/BrandSource Convention and Buying Fair. Co-location does not mean that there has been a merger or that APRO has relinquished its independence in any way.

Why is APRO co-locating its convention with AVB/BrandSource?

To keep the show viable in the current economic downturn, boost attendance, control show costs and offer better deals to our attendees in a more desirable location (Las Vegas). APRO attendance numbers have dropped in recent years because rental dealers and vendors have been pulled in many directions when trying to decide which shows to attend.

Will APRO still have its own exhibit hall? Yes. APRO will have an exhibit hall separate from BrandSource retail exhibit hall and APRO's exhibitors will be marketing specifically to the rent-to-own industry.

Will APRO attendees be able to buy from both exhibit halls? Yes.

How will the overall APRO Convention and Buying Show differ from past years? The schedule will remain much the same, with APRO holding a general session, educational seminars and an awards banquet. Events for both retail and rental attendees will include the exhibit halls, food functions in the exhibit halls, some educational sessions and possibly the gala cocktail party.

How will this affect registration costs? The registration rates will be similar; however, the cost of hotel rooms will be rolled into the registration fees and room rates will be lower as a result of the co-location.

How will this affect APRO's relationships with other organizations involved in the rent-to-own industry? Co-location of the APRO show is not the same as a merger. APRO remains an independent trade association working for the common benefit of *all* those involved in rent-to-own. APRO will continue to work with other organizations that are involved in rent-to-own and may pursue additional meeting opportunities with other organizations in the coming months.

Is this a permanent arrangement? No. The APRO Board of Directors voted for the co-location in 2009 only. Future convention years will be addressed after assessments of the 2009 show.



constraints for vendors and rental dealers. This decision should benefit the rent-to-own industry as a whole.

The APRO board is considering other changes to help maintain the unity of

all rental dealers and vendors and will be discussing more options in the near future. Board members say they will continue talking to other interested parties, including Nationwide Marketing Group, regarding

future shows.

"This is not a merger of the two entities," says APRO Executive Director Bill Keese. "APRO will always maintain its independent identity. It's going to be the same APRO show you

are used to, but with more benefits."

The combined 2009 APRO/AVB/Brandsource event is scheduled for August 30–September 3, 2009, at the Paris and Bally's hotels in Las Vegas.

APRO names first scholarship recipient

Penny Wyatt is accustomed to going the extra mile. She's a single mother raising a 14-year-old son, is a full-time, award-winning employee at Show-Me Rent-To-Own in Farmington, Missouri, and a full-time student on the dean's list. Her commitment to both her career and education has earned notice from her employer, colleagues and customers—and now from the rent-to-own industry she represents. Wyatt, 40, of Desloge, Missouri, is the first recipient of an APRO Scholarship, a \$2,000 award made possible through the non-profit APRO Scholarship Foundation supported by APRO member donations.

"This is absolutely awesome," says Wyatt. "I am so excited! This is going to help me tremendously. I truly believe it's never too late to better yourself and further your education." Wyatt is currently enrolled at Mineral Area College in Farmington where she is pursuing a pre-business administration associates degree.

Wyatt takes night classes and online courses to accommodate her work schedule at Show-Me Rent-To-Own, where she is a sales assistant. It's the first step on the path toward an MBA and possibly owning a rent-to-own store of her own.

Under the scholarship award rules, Wyatt will receive \$1,000 up front and another \$1,000 after completing one full semester of coursework with a 3.0 grade point average or better. She currently has a 3.9 GPA, so that shouldn't be a problem. Her lifestyle is hectic, but it's a dynamic that suits her personality, she says. "I was off work for three weeks once after a surgery and it almost drove me nuts. I definitely don't like to sit still."

Her manager, Vince Nelson, agrees. Last year, Nelson presented Wyatt with Show-Me's "Sudden Impact" Award—given to a new employee for his or her contributions to increasing floor traffic, deliveries and overall store profitability. Wyatt was the natural choice, according to Nelson. "Where she gets her energy is beyond me," he says. "She's always going strong, even with her night classes and online courses. At 3 o'clock, when everyone else hits a slump, she hits her stride. She's been a very big part of the success of the Farmington location. She was very deserving of that award."

Show-Me's owner Gary Romine is familiar with Wyatt's energy and enthusiasm as well. Romine, who is a trustee on the Mineral Area College Board and an APRO past president, says everything about Wyatt's commitment to customer service is evidenced in the way she answers the phone. "I always light up when I call and she answers," says Romine. "It's always a pleasure to hear a friendly, helpful voice on the other end. It shows that she's very conscientious; and if she answers the phone like that, it tells you what kind of service you're going to get when you come into the store."

Wyatt says her work ethic stems from her youth, when she helped her father in his electronics store. "My dad always taught me that word-of-mouth can make or break your business," says Wyatt. "He used to say, 'if you don't have good customer service, you may as well not even be in business.'" —Murlin Evans



Register for APRO's Convention online—it's fast and easy

It's time to register for APRO's 2008 Convention and Buying Show, scheduled for August 11-14 in St. Louis, Missouri. The easiest way to register is online at APRO's Web site, www.rtohq.org. Online registration is available 24/7. But do so soon—the registration deadline is July 11. And keep in mind that with the increasing price of gasoline, airline travel is not going to get cheaper any time soon. The sooner you make your plans, the better! Here's an online registration primer:

- ▶ Log in to APRO's Member/E-Communities area of www.rtohq.org. If you don't know your password, contact Laurie Hill at 800/204-2776, ext. 103, or at lhill@rtohq.org.
- ▶ On your profile page, click on the "Register Online" link.
- ▶ Find the event "APRO 2008 Cvtn & Buying Show *ATTENDEES*" and click "Register Online." If you are registering more than one person, you'll have to register one person at a time.
- ▶ Select your attendee from the drop down menu. If you do not see the desired person's name, you can register a new account by following the "click here" link directly below the attendee menu. The new

person will then appear in the attendee drop-down menu.

- ▶ Choose a registration class. Remember, if your company is a member of APRO, then you are also a member.
- ▶ Enter your hotel confirmation number from the Renaissance Grand to take advantage of significant registration discounts.
- ▶ Choose the event(s) for which you wish to register. A full registration is your best option if you plan to attend all seminars and social events.
- ▶ If you want to participate in the Joe Eason/Tom Kitchens Golf Tournament, be sure to check the golf box and fill out the additional golf information.
- ▶ Don't forget to register for the seminars if you're entering a full registration or a "limited" registration. To avoid conflicts on your check-out page, pay close attention to the seminar times so that you don't register for two seminars being held at the same time.
- ▶ Click "continue" to approve the name and company as it will appear on your badge. You can edit the information if you have any changes. Press "continue" again to arrive at the check-out page. Do you want to register more than one person? If so, **do not** check out yet. There is a link on the check-out page that will allow you to

RTOCalendar

July 17-19

American Rentals 2008: The American Rental Experience, The Seasons Lodge, Nashville, Indiana. For more information, contact Bobbie Hodges, 812/333-7496, ext. 522, bobbie@americanrentals.com, or visit www.americanrentals.com.

July 28-August 1

Las Vegas Furniture Market. For more information, call 888/416-8600 or visit www.lasvegasmarket.com.

August 11-14

APRO's 2008 Convention and Buying Show, Renaissance Grand & America's Center, St. Louis, Missouri. For more information, contact Shelley Martinek, 800/204-2776, ext. 109, smartinek@rtohq.org, or visit www.rtohq.org.

August 17-20

RentDirect Nationwide PrimeTime! Vendor Show, Mandalay Bay Resort, Las Vegas, Nevada. For more information, contact James MacAlpine, 336/714-8802, jamesm@nationwidegroup.org, or visit www.gorentdirect.com.

August 20-24

Tupelo Summer Furniture Market. For more information, call 662/844-1473 or visit www.tupelomarket.com.

August 21

Quality Rentals' Dan Quinn/James Webber Memorial Golf Outing, Lacey, Washington. For more information, contact Bryan Huff, 253/539-0516 Bryanh@quality-rentals.com, or Angela Quinn, 253/847-3836.

August 24-28

AVB/BrandSource Convention and Buying Fair, Las Vegas, Nevada. For more information, contact Jennifer Maloney 714/502-9620, jennifer.maloney@brandsource.com, or visit www.brandsourceconvention.com.

September 9-10

MidWest RTO Expo, Concourse Hotel, Columbus, Ohio. For more information, contact Mike Tissot 740/634-2666, mtissot@r20.com.

September 11

Northwest Rental Dealers Association Fall Meeting, Holiday Inn, Spokane, Washington. For more information, contact Joe Recla, 208/739-3410, joe@crto.net.

September 15-16

Florida Rental Dealers Association Norman "Slats" Slatton Golf Memorial and Vendor Appreciation Dinner (15th)/ Vendor Mingle and Annual Meeting (16th), Tampa, Florida. For more information, contact Sharon Tomaszewski, 813/241-0607, sharon.rentking@verizon.net.

register another person before completing the entire process. Once you have registered everyone that you want to attend, you can continue with the check-out process.

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totals are correct, then enter your credit card information on RTOHQ's secure server and click "Check Out." If you are an APRO board member or a state president and your check-out page has a zero balance, you will

still need to click "Check Out" to complete your transaction.

That's all there is to it! And of course, when all else fails, APRO Membership Director Laurie Hill is always eager to help. You can reach her at [lhill@](mailto:lhill@rtohq.org)

rtohq.org or by calling 800/204-2776, ext. 103. If you'd rather register the old-fashioned way, you can download our Invitation to Attend, available online at www.rtohq.org, complete the forms within and fax it to 512/794-0097.

It's a family affair at APRO's Convention in St. Louis

All work and no play? Ha! Not at APRO's 2008 Convention and Buying Show, August 11-14 in St. Louis, Missouri. Bring the whole family to experience the Gateway City, where you can ride 622 feet above the Mississippi River on the famed Gateway Arch, visit the historic Cathedral Basilica of Saint Louis and the Missouri History Museum. Explore a city rich with history, culture and entertainment.

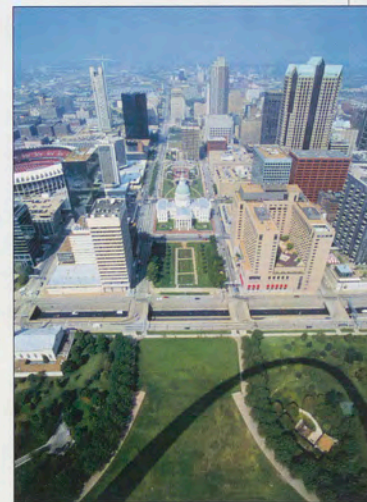
Plan to come in a day early and share a fun-filled day at Six Flags St. Louis (www.sixflags.com), featuring thrilling roller-coasters, family attractions and a 12-acre water park, Hurricane Harbor. Grant's Farm (www.grantsfarm.com), an estate once owned by President Ulysses S. Grant, is home to animal shows and a tram ride through an animal reserve. Grant's Farm, which offers free admission to the public, was listed in *Parenting* magazine as one of the top 10 attractions in the U.S. Other fun activities for the whole family include the St. Louis Zoo, St. Louis IMAX and the incredible St. Louis Science Center.

Want to spend some time with the adults? Sitters to the Rescue (314/863-9800) and TLC for Kids (314/725-5660) provide child-care services and will come to your hotel, giving you some adult time. Sitters from both companies are screened, have received CPR and first-aid training and are insured. You will have no worries leaving your children in

sance Grand. At the brewery, you can choose from tours of the Budweiser Clydesdale stables, lager cellar and/or packaging plants. You can also sample the beers that have made Anheuser-Busch famous.

Other fun attractions within minutes of the Renaissance Grand include Union Station, the International Bowling Hall of Fame, the Cardinal Hall of Fame and much more. Some local tour companies will pick you up at the Renaissance Grand. Check with Tour St. Louis (www.tourstlouis.net) for details.

Included in your full APRO Convention registration is APRO's 2008 Gala Reception at St. Louis' famed City Museum (www.citymuseum.org). Housed in the 600,000-square-foot former International Shoe Co., the museum is an eclectic mixture of children's playground, fun-house, surrealistic pavilion and architectural marvel made



their trusted care—but make arrangements for these services prior to your trip.

With the kids in good care, head to the Anheuser-Busch Brewery (www.budweisertours.com), just seven minutes from APRO's host hotel for the 2008 Convention, the Renais-

sance Grand. Enjoy food, dancing and fun on this memorable evening. Be sure to wear comfortable shoes and clothes so you can explore the many nooks and crannies of this distinctive space.

In addition to the excellent convention and buying show we have lined up, there are plenty

of added attractions to entice you and your family to St. Louis. For more information on St. Louis, visit www.explore-stlouis.com. For more information on APRO's 2008 Convention and Buying Show, visit www.rtohq.org. —Lauren Crider and Shelley Martinek

Employee Q&A: What's in store?

In each issue of *RTOHQ: The Magazine*, we're asking a rent-to-own employee to give us a taste of the in-the-store, on-the-floor experience. Jonathan Brown was APRO's Rent-to-Own Employee of the Year in 2007.

Which is renting more in your store: plasma or LCD HDTVs? Which of the two technologies do you prefer and how do you think it will all shake out?

Currently, we are renting them equally—50/50. Visually, it's hard for me to see a big difference in the picture quality between the two; however, my pocket can see the difference in the price! So for me, I would prefer the LCD just for that reason alone. In the end, I think it will shake out as all things do—what's hot now won't be hot tomorrow and the price will reflect that. Eventually, there will be something to replace the LCD and plasma altogether.

What programming do you demo on the TVs in the store? Is there a movie that's particularly dazzling? One that always impresses customers—shows off the quality of HDTV?

We can display three different shows throughout our store without the sounds interfering with one another. As far as a display, we like to play a Disney movie to show the color and picture quality—like *Shrek*. On some of our larger TVs, we like to show not only the picture quality, but also the sound and therefore show a movie such as *Jurassic Park*.

How do you keep up with all the latest technologies in electronics, computers, etc.?

Our purchasing department does a great job keeping up with all of the latest technologies and makes sure we carry the best merchandise available.

What's the hottest item for rent in your store this year? Has that changed over the time you've worked in the store or is it pretty consistent?

The Nintendo Wii games started off really hot, but that has tapered off and now the fastest moving item we are carrying is our lawn mower. They move! But as a steady seller, laptops are a top pick and then the TVs.

What are some items that could be added to the rent-to-own product line that aren't yet being offered?

I think one item we could carry is a generator, especially in the rural areas. Another item we used to carry is the sleeper sofa; I think we should rent them again.

What are the most common questions your customers ask about the products?

They always ask about pricing and terms, of course; but then they like to know about the manufacturer, quality differences and availability of different colors.



Jonathan Brown

BestWay Rent-to-Own, Tappahannock, Virginia

What do your customers like most about rent-to-own—what features of rent-to-own bring them in?

The best thing they like about our business is the many different ways they can obtain ownership. They absolutely love it. The other thing is seeing me every month! But seriously, they do like knowing that if anything happens to their merchandise, we will work together as a team to get it taken care of. BestWay pushes relationships, not just consumer-seller relationships.

How long have you worked in rent-to-own and how did you get started in the business?

I've been with BestWay for a little over two years full time. I was with Food Lion before this, but did work for BestWay as a tax preparer for one season before becoming a full-time employee.

What are your interests and hobbies outside of rent-to-own?

Basketball, playing video games, hanging out with friends and being around my family are what I love to do most.

What are your goals for the next, say, 10 years?

My goal is to be a store manager for BestWay, but I'm shooting to accomplish this in a lot less time than 10 years! —Neil Ferguson

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eBuzz: RTOHQ's E-Communities

Two years ago, APRO launched E-Communities, an online forum for rental dealers and vendors to exchange ideas and opinions about all things rent-to-own. We urge you to visit the E-Communities at www.rtohq.org; you're bound to find some tips to help you run a better business. Here's a sampling of recent posts:

I have laptops that have come back from two different customers and on each the customer has created a BIOS password and now refuses to let us know what it is. I've tried "backdoor" passwords, but to no avail. If these were desktops, I would remove the CMOS battery or reseat the jumpers on the motherboard and be done with it, but since the CMOS battery is welded onto the laptop motherboard and there are no jumpers to reseat, I'm stuck. If these BIOS passwords can't be reset, then what should I do with the customer and what can I do to "fix" the laptop?

REPLY 1: I checked with my brother-in-law, who is a computer geek, and he says you [might be able to] get rid of the BIOS password by holding down the F5 key when booting up, which should take you to the system's BIOS set up. From there, you'll find passwords on the right-hand side; go in there and delete them or enter "none." Also, I would enter your own BIOS password and maybe that will cut down on this issue in the future.

REPLY 2: Setting up a BIOS password before the customer rents the laptop is a great preventative step. Usually customers have no reason to be in the BIOS. If they need to change boot sequence, they might be having problems and the store should know if there is a problem. Most of the time, when you cannot obtain the BIOS password, the laptop will need to be sent in to the manufacturer and it might charge anywhere from \$150 to \$250 to reset the passwords. Some laptops have a reset that can be done by shorting certain circuits, but the manufacturers are very hesitant to give out this information.

REPLY 3: During the boot process, try each of these two methods: first, click both right and left mouse buttons constantly during boot-up. Second, type on the keyboard during boot-up to try to overload the keyboard buffer. This *might* work.

REPLY 4: There are software packages as well as backdoor ways to remove BIOS passwords. If the units are Acer or Dell, contact SED International at

800/444-8962, ext. 1184, and we'll get those unwanted passwords off.

I am seeing a direct impact—a big one—of high gas prices with my customers. They're spending, in some cases, \$100 to \$150 more a month for gas, and it's eating up any disposable income that they might have. Obviously, it's having an impact on my business. Back in the day, a bad economy meant good rent-to-own business. But with such high gas prices, business is not good. How has this affected your business? Has anyone figured out a way to actually prosper through this?

REPLY 1: We are [being impacted] in several ways—the cost of truck fuel, customers not paying, fewer people coming to our store. We are preparing an ad campaign that says, "Come to our location and change your payment schedule (once or twice a month instead of weekly)...We're making better deals to save you money" etc. I hope it works; but we do feel the same things as you.

REPLY 2: Here are a few things we are doing: One, we believe that our clients are going to shop by phone or online to find the best option to meet their needs. We are focusing on our telephone salesmanship to increase our win percentage with every contact. Along with sales training, we are testing more often throughout the quarter by tripling our mystery shopping. Two, we are helping our co-workers understand that more families need us today than last year. With higher demand on our clients' dollar, they may be beyond their credit limits with traditional lenders or retail transactions and may need to protect what little credit line they have left. They may have had a bad experience with default rates, delinquency or not understanding a complicated transaction. These are sophisticated clients and we will have but one shot at winning their hearts. We must build value into the rent-to-own transaction every time. Three, [we're striving to] retain our base. Every client is important and we must do an outstanding job of managing their accounts, taking care of their service problems and treating them with respect. ✧



Louisiana Rental Dealers Association meeting

Rent-to-own dealers and vendors from across Louisiana met at the Paragon Casino Resort in Marksville for the Louisiana Rental Dealers Association meeting, April 22 and 23.

1. Jeffrey Everson, center, regional representative for Senator Mary Landrieu (lead sponsor for S1012).
2. LRDA President Jeff White presents APRO General Counsel Ed Winn III with an award of recognition for his support of the Louisiana association.
3. Attendees at the LRDA cocktail reception.
4. Jean-Guy Poulin of Express Rental Purchase and Rent One's Mary Craft.



New York State Rental Dealers Association meeting

More than 50 rent-to-own dealers and vendors convened May 15 in Verona, New York, for the bi-annual New York State Rental Dealers Association meeting. Since re-organizing last year, the association has asserted a proactive attitude toward politics, public image and community involvement.

1. Rent-A-Center's Cathy Skula and ColorTyme's Bob Bloom.
2. Neal Johnson, Katherine Glover, Cathy Skula, Susan MacBryde and Christopher Smith present the symbolic first dollar to NYSRDA's Special Olympics initiative.
3. NYSRDA meeting attendees.
4. SEI/Aarons' Charles Smithgall III and Rent-A-Center's Jeremy Lafreniere.
5. NYSRDA's President Dave Edwards and Membership Director Rick Vadnais.



Photographs by Murlin Evans

For expanded news coverage and additional photographs of rent-to-own events, visit www.rtohq.org.

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eCOMMERCE • CUSTOM WEB PROGRAMMING



High Touch's 2008 Users Conference

High Touch Technology Solutions launched its biggest-ever Users Conference May 7-9, drawing more than 100 rent-to-own professionals and High Touch staff to the company's new digs—four floors of a 10-story office building in downtown Wichita, Kansas.

1. High Touch senior management: Dennis Fairbanks, Mark Lenz, Matt Hampton, Dave Glover, Kevin Colborn, Jeff Lucas, Wayne Chambers, Wayne Huxman, John Rogers and Terry Newlin.
2. Attendees Kate Grant, J.D. Epley and Jim Hubbard.
3. High Touch account managers Jason Mock, Luis Rodriquez, Donna DiTrani, Vicki Ekeler, Land O'Donnell with Group Sales Director John Rogers.
4. Debbie and Jim Brown.
5. Dennis Fairbanks, Rossanna Larrick and APRO Executive Director Bill Keese.
6. High Touch Conference Event Team: Jeff Lucas, Tracy Lucas, Dennis Fairbanks and Brenda Flax.



TARA weighs in on bedding rules

In May, the Texas Department of State Health Services withdrew a slate of rules proposed for used bedding dealers that would have required rent-to-own stores to keep extensive transaction records for the lifespan of each mattress in stock and produce that paperwork within a 48-hour time frame. In April, members of the Texas Association of Rental Agencies had met with TDSHS officials regarding this issue.

TARA Lobbyist Brad Shields, Rent-A-Center's Nanette Beaird and Bruce Dean, ColorTyme's Chris Higgs and TARA President Dan Matthews at the Texas Department of Health.

Photographs by Murlin Evans
For expanded news coverage and additional photographs of rent-to-own events, visit www.rtohq.org.



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See page 187 in 2008 Catalog



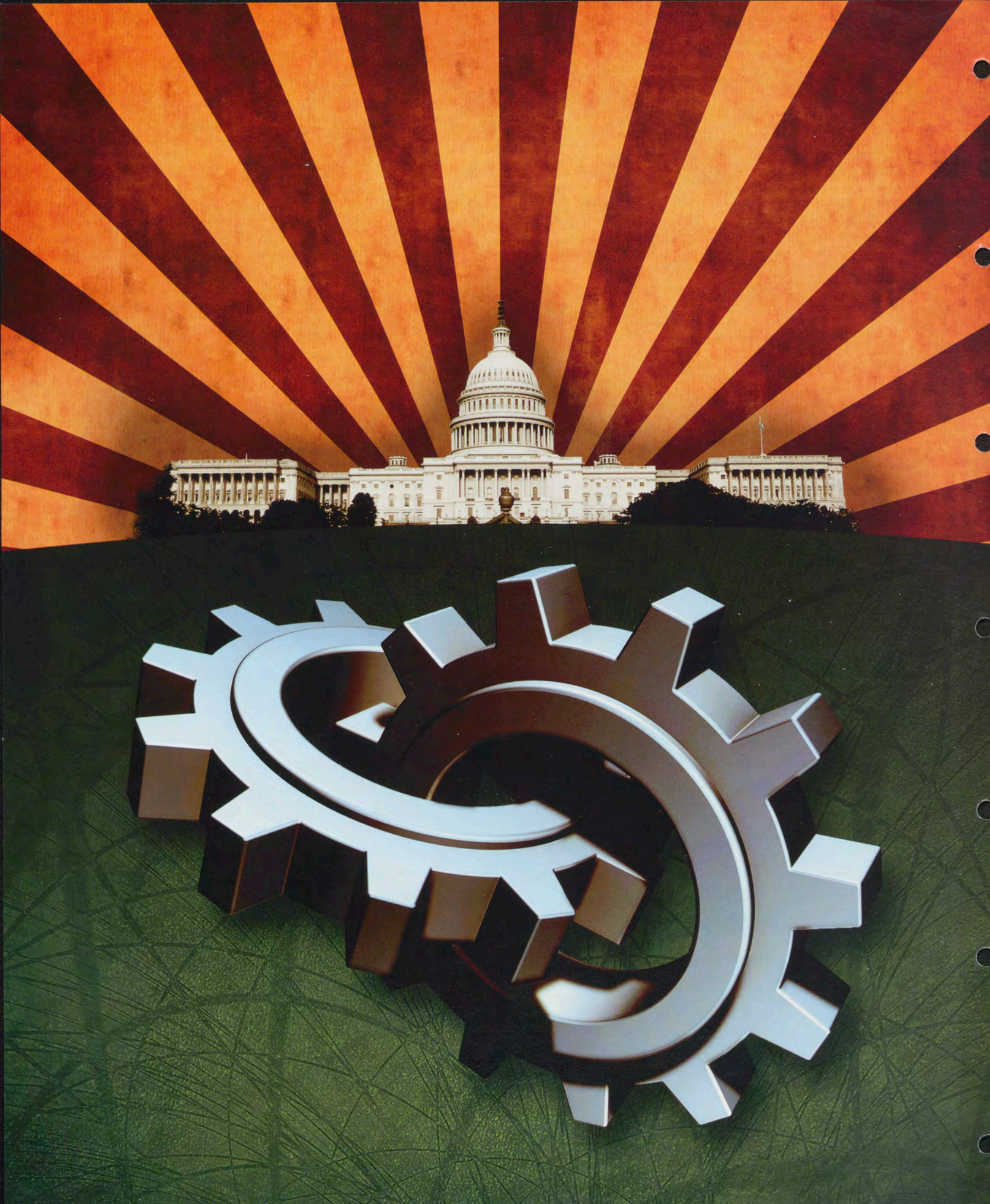
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The Connectors

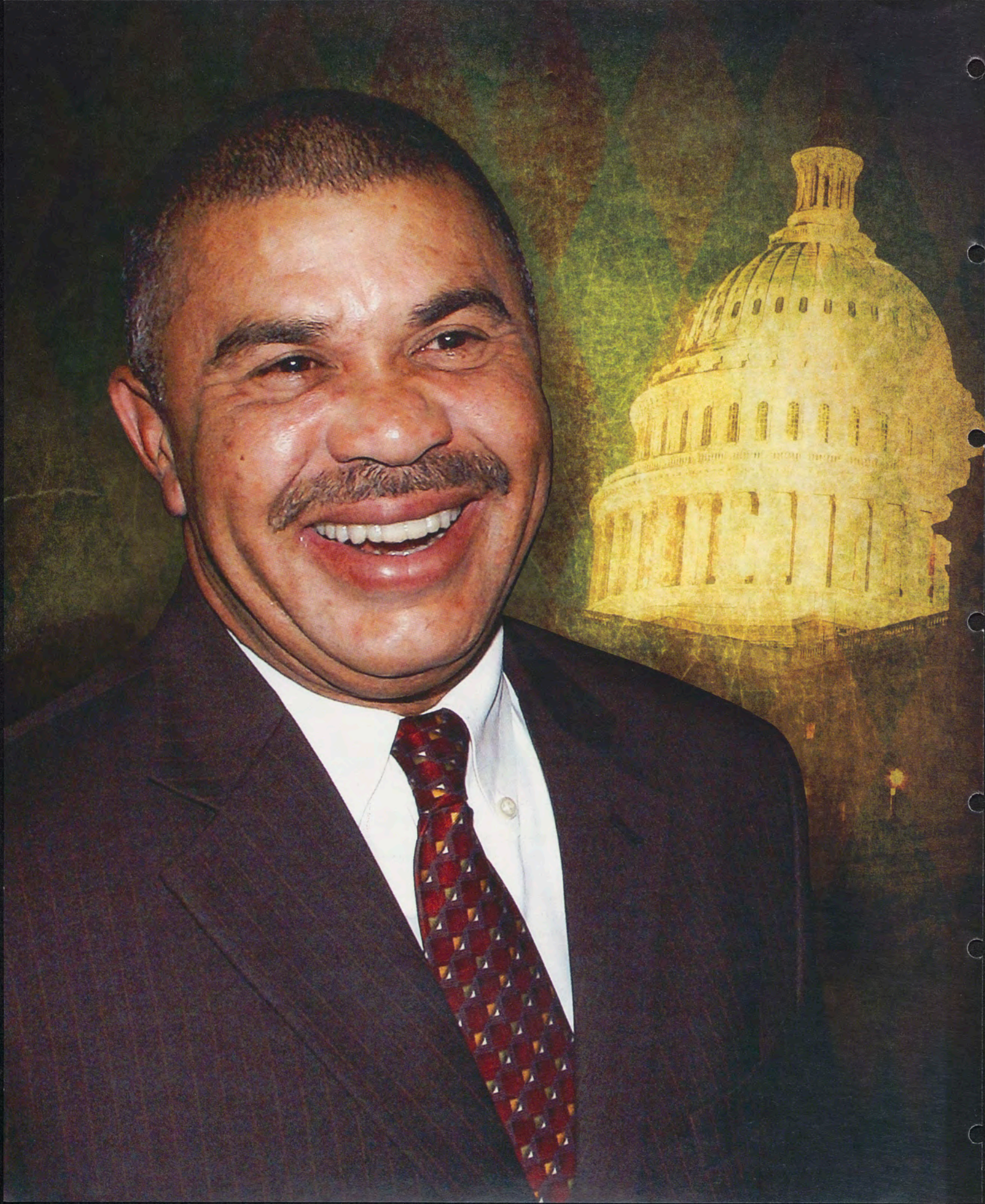
Over the past few years, an army of rental dealers has converged on Washington, D.C. They've gone to Capitol Hill—as representatives of every rent-to-own dealer, employee, customer and vendor—to ensure the future of an industry that offers a terminable consumer rental agreement with an ownership option. These men and women have gone to tell their story in their own words to members of Congress—and they have done so at their own expense. Their request to our nation's lawmakers is simple and clear: pass fair and just rent-to-own legislation.

Spearheaded by APRO, these dedicated rent-to-own professionals have forged a powerful grassroots campaign to enlighten elected officials on the need for industry regulation. What makes this mission unique? The notion that the rent-to-own industry is seeking regulation at all sets us apart from practically everyone else. That we want strong and meaningful consumer protection and, at the same time, legislative safeguards for a growing and maturing industry demonstrates the progressive nature of our industry.

Of course, we would like to highlight every rental dealer, associate and vendor who has joined in this battle. Each has a story to tell about his or her motivations for participating. Each has a special talent to offer. But time and space prohibit us from sharing all the wonderful stories about the participants in this movement. So instead, we have selected a few individuals to spotlight in this inaugural issue of *RTOHQ: The Magazine*. Each has a unique background and special talents that have prompted him or her to get involved, unselfishly and for the greater good of rent-to-own. We have asked them to share their motivations and insights in the hope that those who have not yet joined the cause will reconsider their inaction.

These are exciting times for APRO and the rent-to-own industry. The individuals profiled herein are but a sampling of the many strong people who use their insights about rent-to-own and their abilities of persuasion to connect with members of Congress. They are “The Connectors.” —Bill Keese

Profiles by KRISTEN CARD





CONGRESSMAN

William Lacy Clay

HR 1767's lead sponsor is as effective and engaged a legislator as the industry has ever seen. But given his legacy and the grassroots way in which he's decided to champion a rent-to-own bill, Congressman Clay demonstrates that this isn't his father's Capitol Hill.

If the rent-to-own dealers and vendors profiled herein are anointed “The Connectors,” then certainly Democrat Congressman William Lacy Clay should be deemed “The Connected.” He is the lead sponsor of HR 1767, the *Consumer Rental Purchase Agreement Act*, which is under consideration in the House of Representatives. Clay, who sees the bill as a way to help consumers as well as the rent-to-own industry, has been as effective a sponsor of federal RTO legislation as the industry has ever seen.

Ironic, coming from a second-generation legislator whose father was one of rent-to-own's harshest critics. Clay's father, Congressman Bill Clay, co-sponsored Congressman Henry Gonzalez's efforts in the early 1990s to wipe rent-to-own off the free-enterprise map. Stranger still, Gonzalez's son Charlie, likewise a current member of Congress, has supported legislation favorable to rent-to-own in the past few years. Ah, the times, they do change—clearly, this isn't our fathers' Capitol Hill.

As Congress changes, so does the rent-to-own industry. Where previous legislative strategy suggested that lead sponsors of RTO legislation be determined by industry lobbyists, for the 110th House session, a different plan of action was adopted. Clay was approached, and accepted the invitation, to sponsor HR 1767 through grassroots efforts in Missouri, where he represents the state's 1st district (the St. Louis area). Missouri rental dealers Larry Carrico, “Tiger” John Cleek and Dan Cole, among others, figured that they had nothing to lose by approaching Clay to be our sponsor—and it paid off (see related story on page 24).

“Through spending almost two decades on Capitol Hill, APRO members have built relationships with Congress,” says Richard May, APRO's public affairs director. “They're more savvy than they used to be.” And so APRO's three Cs—Carrico, Cleek and Cole—used their savvy to bring a fourth C—Clay—on board.

Clay, who was first elected to Congress in 2000 and was a co-sponsor of RTO legislation in the previous session, feels that, “the [rent-to-own] industry deserves to be regulated. I'm urging my colleagues to take a look at HR 1767 and realize that we have bipartisan support on this measure,” he says. “We think we have improved the bill since 2002.”

“It's amazing how effective and engaged an active sponsor can be,” May says. “In Clay's first session as our primary sponsor, a committee chair and subcommittee chair have had to look at this legislation; that's the most attention paid to our bill since it passed the House in 2002. This kind of activity is unprecedented in rent-to-own's legislative history.” Indeed, especially when you consider that the bill is under review from the Financial Services Committee—a pro-consumer committee that, in times past, would have been very much opposed to RTO-supported legislation. “That Clay can maneuver through this committee is remarkable and it speaks to his commitment to our industry,” May says. Currently, the bill is poised to have a hearing and markup—then on to the House floor for a vote.

Typically, a grade of “C” denotes the average. But in Missouri, when it comes to making connections, these four Cs are definitely above average. —Neil Ferguson



Steve Kruse

Sometimes, simply talking to legislators about rent-to-own isn't enough. Show them the hard data, though, that proves rent-to-own doesn't gouge the consumer and you just might convince an opponent of our merits. It's a simple strategy, but an effective one—and BestWay's Steve Kruse has the charts to prove it.

It's the stuff of APRO Legislative Conference lore: compiling comparative data that might *prove* to federal lawmakers that rent-to-own companies aren't gouging their customers, but instead are earning a far lower percentage profit than many other businesses. Only it wasn't just a legislative legend; it was real, and real effective. Just ask Steve Kruse.

"One of the negative claims against our industry is how much we charge and how much we make," Kruse says. "Well, the chart we took to our congressmen showed that our biggest companies make 4 percent or 5 percent profit, compared with some other major retailers netting 10, 15, 25 percent. Some of the numbers were ridiculous. That hit a chord with a lot of the legislators up in Washington." Kruse should know, since he was the point-person for putting all the information together prior to an APRO Legislative Conference a few years back. What he compiled—hard data in printed form—was distributed to legislative offices on Capitol Hill during the conference and has been used ever since to make the case for rent-to-own.

Kruse, an operations analyst with the Southeast-based BestWay Rent to Own (www.bestwayrto.com), has been with the company for 18 years, and although he had previous legislative experience, he's become involved in the governmental side of the rent-to-own industry again only over the past three years. Still, it was almost immediately evident how valuable Kruse's natural tendencies toward organization and documentation would be in the uphill climb to gain congressional support for the industry.

"I'm able to put a lot of information together in a format that makes it easy to use," Kruse says. "Last year, we created a single sheet for every state that, when presented to a legislator, declared, 'Here's the impact our industry has in your state: the number

of employees, the number of customers, the income, the taxes'—these are the things they [legislators] care about."

But Kruse confesses that just getting an audience with a U.S. representative or senator can be the primary test of patience. "Many of them meet only with people from their district, so you're stopped before you can get started," he says. With 73 stores across seven states, identifying exactly the right people to send to D.C. is a challenge for BestWay. "Contrary to popular belief, the voice of the voter has a lot of weight; those are the voices lawmakers listen to. We might pay taxes in a particular district, but we don't necessarily vote there; however, our store employees do. Sometimes, we need a letter or call from one of them to open up the door."

Once a meeting is secured and held, Kruse says it might seem like the end, but it's really only the beginning. "Continuous success has lots to do with the follow-up process," Kruse advises. "It's easy to let it die down in-between visits, but it's a matter of staying on their minds, in their thoughts and looking for the opportunities when they're going to listen. And sometimes, you hit a homerun. But many times, it's 'OK, today, I got a base hit; it might take a month or two to round second.' One staffer told me, 'Just because we're saying no today doesn't mean we're enemies.' As long as you're welcome back in the office, then you've got to take the time and trouble to go."

Far removed for the moment from congressional commotion, Kruse keeps striving toward the next trip; every other week or so, he makes calls and sends e-mails to key legislative staff he's still working to win over. So how did he develop this unwavering dedication and relentless sense of diligence, anyway?

"Thirty-three years in rent-to-own and collecting out in the field," Kruse laughs. "This entire business is based on persistence." ✧





RSSS

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RSSS'

Ellison Crider

"We're all just people. The congressman puts his pants on one leg at a time, just like I do. So I just go into it as, we're just talking to our representatives as equals. They're not anything better or bigger; they're just people who happened to get elected into their jobs."

Ellison Crider isn't just a vendor for the rent-to-own industry. In fact, he doesn't believe there is such a thing as just a vendor in the industry—especially when it comes to federal legislative activity. "My big thing is, we're all in this together—whether you're a dealer or a vendor," Crider asserts. "I think we should not look at [legislative involvement] as somebody else's job, but see the importance of grassroots efforts. We need everybody to be part of that effort—and when I say everybody, I mean *everybody*."

Strong speech from a man known for his understated ways. But Crider—general manager of RSSS (Rental & Sales Software Systems, www.rsss.com) and APRO's 2006 Vendor of the Year—is quietly, yet extremely, passionate about what role rent-to-own plays on Capitol Hill. An industry veteran of 25 years, Crider has spent 18 years providing software specifically designed to help RTO companies centralize all of their data in real time and offering access to it 24/7 via a secure, state-of-the-art online network. But for the past dozen years or so, Crider has also spent a solid slice of time working to secure federal legislation that would provide a legal definition and consumer protection regulation for the rent-to-own industry nationwide.

Every time legislation fitting that bill has been proposed over the past five years, Crider has secured the co-sponsorship of his congressional representatives in Texas—an accomplishment he is proud of, but typically humble about. Crider says the secret of his legislative success is no secret—simply a straightforward, egalitarian approach with elected officials. "We're all just people," Crider explains. "The congressman puts his pants on one leg at a time, just like I do. So I just go into it as, we're just talking to our representatives as equals. They're not anything better or bigger; they're just people who happened to get elected into their jobs. They work for us, and we're just going in to talk with them about an issue that's important to us."

While nurturing relationships with legislators, Crider has also sought to expand the rent-to-own playing field. In the past few years, RSSS has helped bring the musical instrument industry into the rent-to-own fold, customizing that business' software needs to include the RTO transaction. With this expansion, Crider estimates that an additional \$2 billion has been generated within our industry. Our musical industry colleagues have rallied to support favorable rent-to-own legislation and have denounced unfavorable legislation, such as that proposed last year by New York Senator Charles Schumer. We owe Crider a large debt of gratitude for being, well, instrumental in this key relationship with the music industry.

Crider also employs a nurturing approach as the vendor representative on the APRO Board of Directors and as vice chair of APRO's Vendor Advisory Committee. In these positions, he's known for his knack for listening and encouraging all sides of the issue at-hand to come up with a mutually agreeable resolution. In addition to his leadership within the RTO community, he's also a leader in his district's Rotary Club, having served as its president and assistant district governor. Crider has adopted Rotary's motto, "Service Above Self," as his motivation in helping to better the rent-to-own industry.

It's that dedication to service and a talent for connecting people as individuals that makes Crider especially successful in his work—both at RSSS headquarters in Corpus Christi, Texas, and within the halls of the U.S. Capitol in Washington, D.C. "I'm just one person, and one person *can* make a difference," Crider says. "But it's up to the whole industry to make a concerted, concentrated effort to get as much support as possible."

"Don't get me wrong," he adds. "There have been a lot of vendors who have already stepped up to the plate. But there are a lot more who still need to do so." ✱



Missouri's mighty Cs

Three Missouri fishing enthusiasts together helped land a Congressional catch with lead sponsorship for federal rent-to-own legislation.

Just call them Missouri's Mighty Cs: Larry Carrico, president of St. Louis-based Rent One; "Tiger" John Cleek, president of Columbia, Missouri's Cleek's Lease or Own; and Dan Cole, president of National Rent To Own, also based in St. Louis—a trio of rent-to-own veterans who, between them, run some 85 stores in Missouri and surrounding states and have almost a half-century of collective experience championing their industry with APRO up on Capitol Hill.

It was this threesome that secured the current lead U.S. House sponsorship for the federal *Consumer Rental-Purchase Agreement Act* from a quite unlikely source. Representative William Lacy Clay (D-Missouri) was elected to Congress in 2000, following in the footsteps of his father, the Honorable Bill Clay—who served in the House for 32 years, was a founding member of the Congressional Black Caucus and refused to give the rent-to-own industry the time of day. "Bill Clay really wouldn't have anything to do with us," Cole recalls.

"He didn't quite understand [our industry]," Carrico agrees. "He had a stereotype of the industry already in his mind. We could talk to him all day long and it wouldn't matter because he was stuck on a negative stereotype."

But when Bill Clay retired and Lacy Clay was elected to succeed him, a definite shift of attitude and approach happened. "When we first started going to see Congressman [Lacy] Clay about eight years ago, what we found was that Frank Davis, his chief legislative assistant, had really done his homework on our industry and on APRO," Cleek remembers.

"He really was the best-prepared congressman," Cole confirms. "His staff had done its research and knew all about us. And Clay understood the actual customers we deal with. He's one of the few congressmen I've heard

say that he believes the rent-to-own transaction is actually *necessary* for his constituents. But the fact that he's our lead sponsor today is the culmination of years of work."

"We had the influence we needed through our employees in his district," Carrico explains. "We gave him the information he needed, and finally, we asked for his sponsorship and he granted it."

"You earn trust over a period of years," Cleek says. "That's what has happened here; and that's really what good politics are all about."

Interestingly, Missouri's Mighty Cs didn't originally meet among the halls of our nation's capitol, via APRO, or even at home in the Show-Me State, but rather in Canada on a Speed-Queen-sponsored fishing expedition back in 1989. Carrico, Cleek and Cole—all avid anglers—have found that the fragile balance of persistence and patience they use out on the water also applies nicely to grassroots lobbying in Washington, D.C.

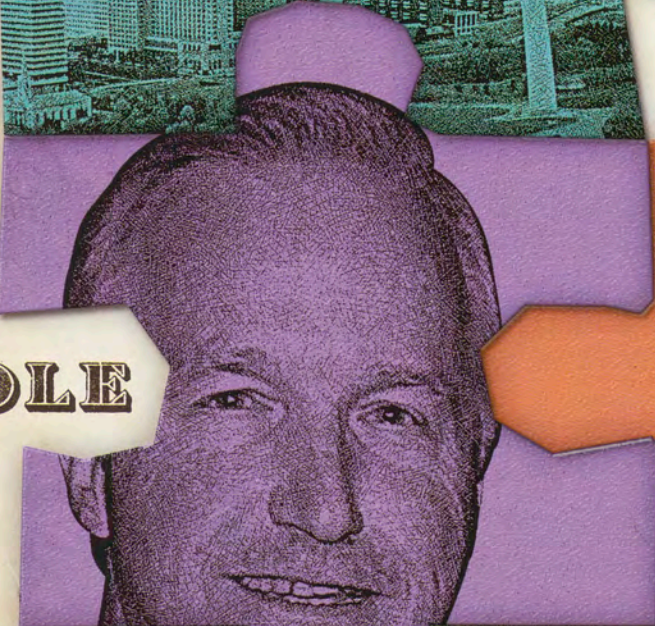
"When I really, really believe in something, I just won't give up," Cleek asserts. "When you're doing the right thing, you don't give up."

"It's our biggest battle," Cole says. "We must continue to thank co-sponsors, educate new congressmen or women, keep the process going. You can't stop just because you have a little success. You have to keep working at it. Whether it's Congress, the media or your neighbor, you've got to sit down with them, explain what you do, help them understand the real risks we're taking and the unique services we're providing. Then, you'll win them over."

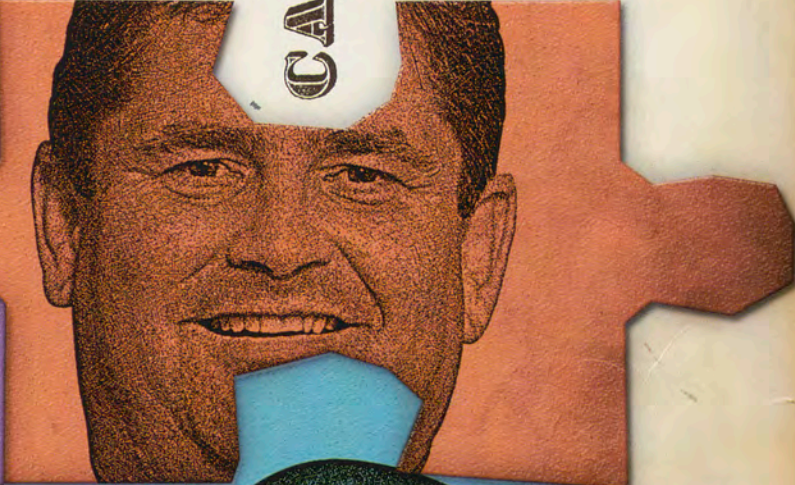
"What APRO has achieved legislatively, the relationships we've built, have always come from our grassroots efforts," current APRO president Carrico concludes. "Not big lobbyists, not big money, but from individual dealers' time, money, sweat and hard work. Grassroots is our livelihood." ✱



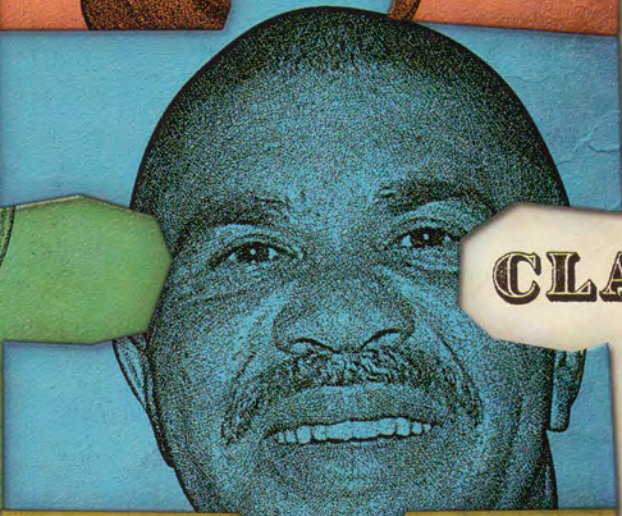
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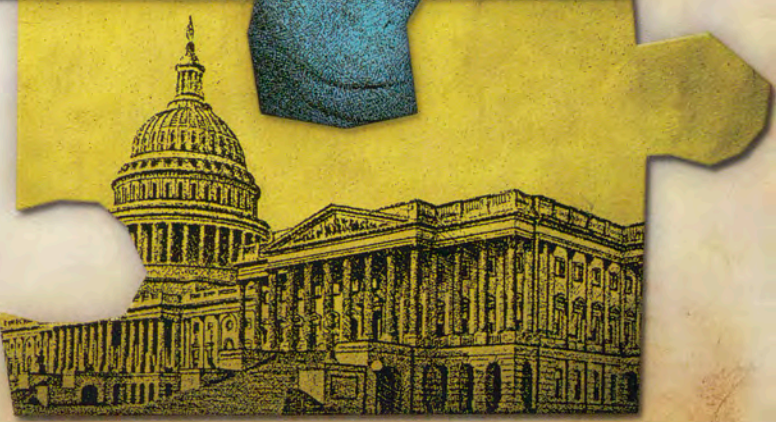
COLE



CLERK



CLAY







Lyn Leach

Leach—who's aces with customers, legislators and horses alike—knows how to corral the disparate of mind into discovering the value of rent-to-own. He's got a passion for persuasion and when it comes to stating the benefits of the transaction, he's all about reinstatement.

Lyn Leach has “Good News,” and he wants to spread it nationwide to potential customers, the rent-to-own industry and federal lawmakers. Leach—president of Ace Rent-To-Own, former APRO president and 2001 APRO Rental Dealer of the Year—believes in lifetime reinstatement, a perk that his 12 Nebraska- and Iowa-based stores already offer as part of their “Good News” program. Essentially, lifetime reinstatement is a 100 percent guarantee that lets customers who change their minds about a product transfer the payments they’ve already made to another product. Even if they choose to close their account, they can reactivate it later and use their past paid rent toward paying for a new item.

“Helping consumers achieve ownership is vital to customer satisfaction,” Leach insists. “The number-one reason people change companies they’re doing business with is because they’re walking away with nothing to show for their money. I think lifetime reinstatement should be included in federal legislation because it simply develops loyalty like nothing else we do.”

Loyalty is something Leach knows a little something about. A 26-year veteran of the rent-to-own industry, Leach has been a loyal and longtime advocate for federal legislation to protect dealers and customers alike. He has served as a member of APRO’s Government Relations Committee, as past chair of the Membership Committee and as a co-chair of APRO’s Political Action Committee. He also headed up an APRO task force to encourage greater participation in APRO’s Legislative Conference.

“I’ve contributed to the industry by getting others involved,” Leach says. “When I was on the APRO board, one of my assignments was to get people from every state to come to the APRO Legislative Conference. We were extremely successful; we lacked representatives

from only four states and that was because some folks backed out at the last minute.”

Leach has also been successful in gaining enthusiastic support for federal rent-to-own legislation from both of the Cornhusker State’s U.S. Senators, Chuck Hagel and Ben Nelson. “Senator Hagel votes for what he believes in,” Leach notes. “So all we had to do was show him what we do, who we are as dealers, who our customers are and what our transaction really represents. Once he saw it was a good transaction, just needing some definition and regulation, he signed on and has been helpful in getting us support from both sides of the aisle.

“Senator Nelson’s office initially told us they felt that RTO wasn’t a big enough issue, that their constituents weren’t concerned enough about it,” Leach continues. “So I went home and drafted a letter of support for the business and we offered it to every client as they came into the stores; every day, we faxed hundreds of signed letters to the senator’s office. Finally, an aide [to Nelson] called me and said, ‘OK, enough. We’re ready to sign on as a co-sponsor.’ Senator Nelson has been a huge supporter of ours ever since.”

With Leach, a longtime horse and livestock enthusiast, it’s clear—whether he’s working with legislative leaders or wrangling with Longhorn cattle—this isn’t Leach’s first rodeo. Yet, over a quarter-century later, Leach says he hasn’t lost even an ounce of his not-so-secret ingredient for effectiveness—and happiness.

“Passion,” he asserts. “If you go into legislators’ offices armed with the facts and your plan is to ‘wow’ them with just the facts, then I think you’re going about it the wrong way. When people can see the passion you have for your industry—in serving both your clients and your staff—when they can see how much you love what you’re doing, there’s a willingness to help that goes way beyond the facts, way past the law.” ✱



BRYCE COMPANY'S

Bryan Collins

One APRO vendor produces a little pin that shows big-time solidarity among rent-to-own advocates when they meet with members of Congress.

When you ask Bryan Collins how he helps with the grassroots legislative efforts for the rent-to-own industry, he's so über-humble—he essentially acts like he doesn't know what you're talking about. "We go to the [APRO buying] shows," Collins shrugs. "We try to support APRO wherever we can." The truth is that, although Collins' company's contribution to the happenings up on Capitol Hill is physically no bigger than your thumbnail, what his efforts as a vendor represent is huge.

Collins is president of Bryce Co. (www.brycejewelry.com), a leader in jewelry programs for the rent-to-own industry. Collins and his co-owner wife, Jennifer, launched the Alabama-based company in 2001; today, their turnkey jewelry program is in hundreds of RTO stores.

"What we create is a full jewelry department within the stores," Collins explains. "We use all 'live' jewelry—not an alloy or sample program—because jewelry is an impulse item. What you see is what you get, so you've got to make sure they can get what they see. And our whole program is about performance; we have a performance guarantee that says that the stores will be renting jewelry to 10 percent of their customers within a year or we'll buy it back. There's really no risk for the dealer."

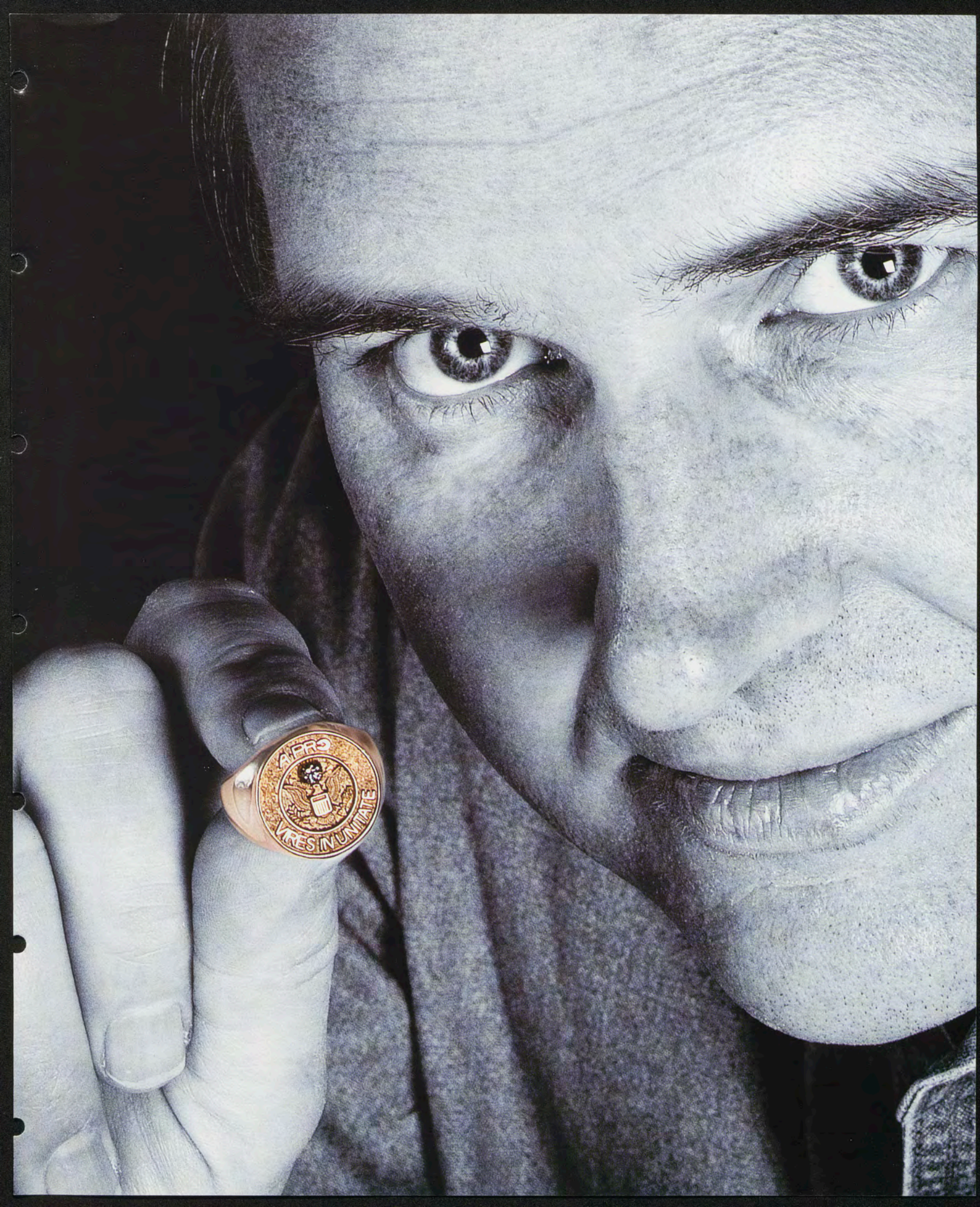
Collins, who has been in the jewelry business for 25 years, worked for another jewelry company selling to and serving the rent-to-own industry prior to putting up his own shingle. He's been an APRO member for the past dozen years. With the launch of his own business, Collins decided he wanted to delve deeper as an APRO vendor.

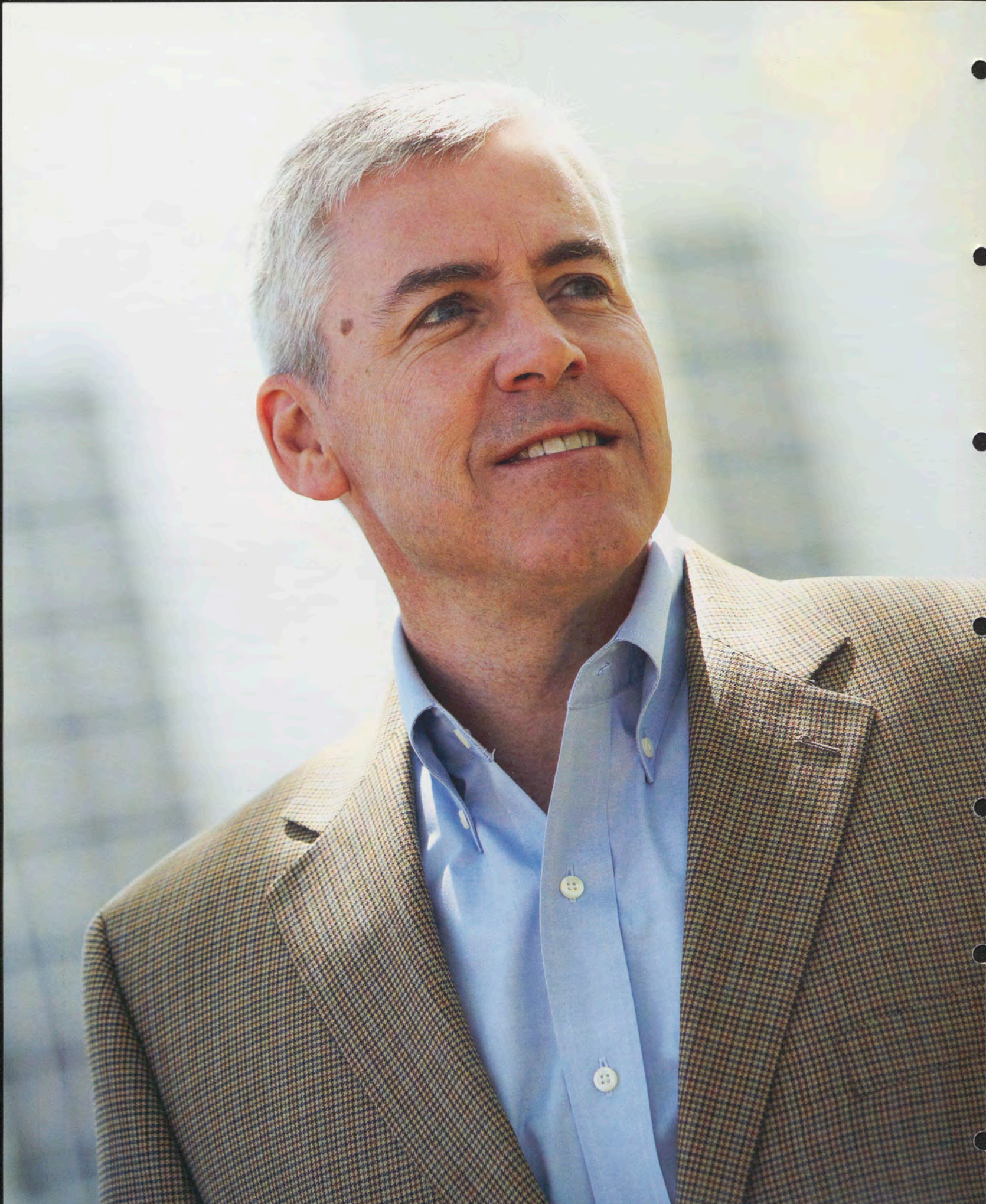
"As we were getting more into it, I said, 'I'd like to do something for APRO and rent-to-own; we make our living off of this industry and I want to give something back,'" Collins recalls. "So we decided to do the pins for APRO."

Bryce Co. became the producer of the legislative lapel pin that APRO members wear to identify themselves stylishly with the organization while they walk the halls and visit congressional offices in the U.S. Capitol and at other times, as well. These buttons o' bling, distributed to participants at APRO's annual Legislative Conference, are a great way for rent-to-own reps to display for congressional members and staffers the solidarity they share. And Collins' company not only designs the pieces especially for APRO, but also donates an equal amount of the would-be profits from the pins to APRO's Political Action Committee—a noble and generous gesture from a vendor who cares deeply about the well-being of the industry.

"The long-term survival of the rent-to-own industry is as important to [vendors] as it is to dealers," Collins says. "This is how we all make our living. So as I see it, we're all partners, we all have a vested interest and we all need to take care of it. I don't care if you're a vendor or a dealer—if the industry goes away, then it will hurt all of us. So we need to team up and take care of each other."

Collins clearly sees the benefits of involvement in APRO and its legislative efforts as much more direct than not. "What I've learned in this business, without a doubt, is that if you put effort into the industry and really strive to be part of the program, then it will benefit you," Collins advises his fellow vendors. "You're going to make a lot of friends, and that's really what it's all about." ✧







Tom Bernau

Family ties might help open legislative doors, but polished, powerful preparation keeps them from closing.

Tom Bernau might have been a first-timer to APRO's Legislative Conference earlier this year, but it wasn't his first grassroots lobbying effort on behalf of an industry organization—it's just that last time he was meeting with congressional lawmakers as a banker.

In fact, if you swap medicine for money, Bernau possesses a partial nursery rhyme of professions: banker, lawyer, merchant/chief. He grew up in a family of bankers, practiced real estate mergers and acquisitions law and today serves as both merchant and chief in his position as the president of Arona Corp.—with 23 Midwestern locations, the third-largest Aaron's Sales & Lease Ownership franchise nationwide.

"This is very much a helping industry, and I like that," Bernau says of his current, now decade-long rent-to-own career. "It seems that what we do is sometimes very misunderstood. We hear a constant stream of stories about people who didn't have a bed, for example, and our industry provides them with one of the real, true basics of living today."

And Bernau, a third-generation Iowa businessman, provides the rent-to-own industry with a powerhouse of political clout with congressional representatives and senators who hail from America's heartland.

"My grandfather was a successful manufacturer and was involved in the theatre business here in Iowa; my father was the chief banking regulator for the state," Bernau says. "So we have multi-generational connections to Iowa and the business community. I think that's a definite advantage when you're walking into one of our delegation's offices and you have something to say about something important to you. I think it's really helpful; then, I just talk

honestly about what we do within their district, who we employ, etcetera."

Bernau knows that getting a foot in the door up on Capitol Hill doesn't necessarily safeguard against getting hit in the rear with it on your way out. Which is why being prepared and polished—along with straightforward and open—are part of his presentation to federal legislators. Oh, and having a little backup helps, too.

"I believe in homework, in being ready, and I tried to be up-to-speed on our legislation before going in," Bernau says. "But one thing that was extremely helpful was making the rounds with [former APRO president] Lyn Leach (*see his profile on page 27*). Where I'm still learning about the measure, he was there to support me, answering many of the more detailed questions about the legislation. And I was able to make the local connection with almost everybody, so it was a good combination—and the more I hang around people like Lyn, the better-versed I become at answering questions."

But while Bernau may still be uncertain about some of the specifics of legislation that would define and regulate rent-to-own across the nation, he couldn't be more certain about why he should be actively working for it.

"At the federal and at the state level, the appropriate legislative climate is critical to the success of our industry," Bernau asserts. "We all have to be active with our local representatives in order to make sure we keep the legislation we have and promote the positive changes we can. You don't want to wake up someday to find a law passed by your particular congressman that affects you in a negative way—especially when all you had to do was pick up the phone or take a flight to make one visit and protect yourself." *



Benefit Marketing Solutions

How Boomer Sooner football helped one rent-to-own vendor tackle our federal legislation initiative and score big-time.

You might not think there's much of a connection between University of Oklahoma football legends and federal rent-to-own legislation.

But there really is a fairly strong connection—and its name is Benefit Marketing Solutions. BMS (www.benefitmarketingsolutions.com), is the rent-to-own industry's leading provider of membership programs—rental add-on products that allow dealers to extend benefits to customers for an additional fee. Benefits offered might include insurance protection on merchandise during its rental, warranty protection following its purchase or money-saving opportunities wherever customers might regularly spend, from the grocery store to the doctor's office. BMS currently serves about 65 percent of America's rent-to-own industry, marketing its packages through approximately 4,500 stores nationwide, via 200 or so dealers.

Next year, BMS founders will celebrate a 20-year partnership with rent-to-own. For the past 15 years, the company has been involved in legislative grassroots efforts at the national level, advocating for the RTO industry. Here's where OU football comes into the picture: the business, originally known as Foresight, was co-founded by Danny Wright, still the company's CEO, and Steve Owens, famed OU running back and 1969 Heisman Trophy winner. The pair worked together to persuade Republican U.S. Representative J.C. Watts Jr. to support the *Consumer Rental-Purchase Agreement Act*, federal legislation to protect both the RTO industry and its customers. Their in? Watts had been a much-celebrated quarterback for—you guessed it—the University of Oklahoma.

"J.C. already knew us, trusted us and was open to what we had to say," Wright recalls. "It wasn't hard because we already had a relationship with him involving a great deal of trust and if what you've got to say is a good thing and makes sense, then it's not difficult to get involvement."

Wright and Owens not only secured Watts' support, but the congressman agreed to be the first Republican to lead sponsorship of a rent-to-own bill. Confident with that success, Owens and Wright traveled to Capitol Hill to lobby Oklahoma's congressional delegation for a favorable definition-and-depreciation treatment as part of the *Taxpayer Relief Act of 1997*. They were once again successful, perhaps due in part to a member of the delegation being—yep—another OU football great, Steve Largent.

But BMS managers understand that such a soul-to-pigskin connection doesn't always exist when it comes to gaining legislative yardage, so they depend upon other vital resources, such as good old-fashioned perseverance. "It is all about relationship," BMS Executive Vice President of Sales & Marketing Susan Matthews says. "In order to create that relationship, you've got to stay with it. I may not be one of the more outspoken participants in a large meeting, but my determination helps make sure the deal gets sealed—both on the job and on the Hill."

Matthews is clearly passionate about the important role rent-to-own vendors play in the success of the industry as a whole. "We consider our involvement in getting this legislation passed equally as important to us, as vendors, as it is to rental dealers," Matthews says. And she speaks from experience when it comes to the relationship between dealers and vendors; her husband, Dan Matthews, is a rental dealer and president of the Texas Association of Rental Agencies. "What's good for this industry is also good for us."

"I think a lot of people in the rent-to-own industry don't realize how much progress has been made by APRO membership going up to Washington, D.C., each year," BMS Senior Vice President and General Counsel Brad Denison says. "This industry has achieved more than many bigger industries. At BMS, we know that APRO's Legislative Conference and continuing grassroots efforts are a valuable way to support the industry; that's why we're there." *



Benefit Marketing
Solutions' Danny Wright,
Susan Matthews and
Brad Denison

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Identity **THEFT** in the rent-to-own world

These days, businesses are being held more accountable for the records they keep and the safeguards they use to protect them. Should your customers' personal and financial information fall into the hands of thieves, you might be liable for the damages caused.

By Ed Winn III

Rarely a day goes by without news headlines declaring the loss of private, sensitive financial information from consumer files by the thousands, or even millions. Laptops get lost or stolen; CDs go missing; sensitive paper files are tossed into dumpsters behind stores. Retail giants such as Radio Shack, CVS Pharmacy, TJ Maxx, Marshall's and EZ Pawn have all suffered such losses.¹ If no rent-to-own store has yet made the news, it's probably only a matter of time. The reason for the headlines is the fear that the loss of this information will give rise to identity theft, one of the fastest growing, most pernicious crimes in the country. Rent-to-own stores do, after all, regularly collect the kind of financial information from current and future customers that can give rise to identity theft.

Of course, if thieves were logical, they would steal the identities of people with impressive credit, since the whole idea behind identity theft is to pretend to be someone else in order to buy things using that person's name and good credit, empty that person's bank accounts and otherwise profit from that person's station in life. If you are going to steal someone's identity, you want to steal an identity that has assets and credit from which to profit.



But the law does not draw a distinction between stealing the identity from a rich man or from a poor man. The Texas attorney general recently filed a suit against CNG Finance Corp. and its subsidiary, EZ Pawn, for violations of the *Texas Identity Theft Enforcement and Protection Act* (2005), which provides penalties of up to \$50,000 per violation. The attorney general also cited CNG for violations of another Texas statute concerning the businesses' retention and disposal procedures for customer information; it provides a \$500 penalty for each abandoned record. The allegation in the lawsuit is that the company failed to safeguard the private financial information of its customers when it threw boxes of customer files into dumpsters behind several stores.

One might suppose that the pawn shop customers were credit constrained, but that detail did not trouble the attorney general, nor is that distinction acknowledged in any of the laws that the attorney general is seeking to enforce. Nor is there any evidence that any thieves went dumpster diving behind the pawn shops. There need not be any such evidence. No records need actually to be stolen and used for liability to attach to a business that fails to destroy its records properly. It is the mere failure to dispose of customer records in accordance with the law that gives rise to liability—regardless of any identities actually been stolen.

There is an assortment of statutes and regulations that affect how businesses must deal with the personal and financial information that they have on consumers. The *Fair and Accurate Credit Transactions Act* (2003), or FACTA, is the federal government's response to the identity theft problem. FACTA is a multi-faceted statute that amends the *Consumer Reporting Act* and regulates consumer reporting agencies—Equifax, TransUnion and Experian—and the

companies that do business with them. FACTA rules provide that credit card receipts can display no more than the last five digits of a card number. The statute also gives consumers enhanced rights regarding their access to information in their credit reports and what they can do if they become—or fear that they might become—victims of identity theft.

Recent rules promulgated by the Federal Trade Commission under the authority of FACTA concern the disposal of consumer information by certain businesses.² The rule applies to companies that get information directly from, or derived from, consumer

new rules from the FTC regulate how customer files must be destroyed or deleted.

Once again, few RTO companies are covered by these rules because the information they are collecting is coming directly from consumers themselves and not from consumer reporting agencies. However, as a practical matter, there are state statutes already in place or pending that will cover any businesses exempt under FACTA, such as rent-to-own companies. The state statutes cover private financial information, however derived. Therefore, rental dealers are going to have to take steps to safeguard the information

No records need actually to be stolen and used for liability to attach to a business that fails to destroy its records properly. It is the mere failure to dispose of customer records in accordance with the law that gives rise to liability.



credit reports. Rent-to-own companies do not generally run credit reports on customer applicants and so the specifics of the new FTC rule do not apply to them. However, dealers who use Teletrack or other subprime reporting services may be covered by the rule. Chris Kelleher, writing about FACTA for Entrepreneur.com³ suggests that if you are not sure whether you are covered by the FACTA rules for safeguarding consumer financial data, be on the safe side and assume that you are.

FACTA rules generally require businesses to design and implement “reasonable” plans to safeguard consumer information. The plan need not be foolproof and companies can implement plans commensurate with the risk. Some companies deal with more consumer information and must have more comprehensive plans in place. The plans must identify “material internal and external” risks to security and then control for those risks. The plan must have contingencies in place if a breach occurs—notice to affected consumers and the like. Relatively

they collect on their customers or suffer painful, perhaps catastrophic, consequences under these state statutes; the Texas attorney general is using state law to go after the pawn shops. The statutes vary from state to state, but generally require proper destruction of consumer records and impose notice requirements if the company becomes aware of a breach in consumer information security.

So, what should rent-to-own companies do?

① Think about the information that you are collecting from your customers. How important is a customer's Social Security number to the success of your business? This is an important question to answer because a Social Security number is a keystone to identity and, therefore, identity theft. This number is carved out for separate treatment in a number of state statutes. See, for example, the Texas Business & Commerce Code, section 501.001: “Confidentiality of Social Security Numbers;” or California Civil Code, section 1789-85-89.

There is a certain amount of information you need from a customer in order to be able to rent and collect successfully. You need the customer's name, address, telephone number and work information. You need references and his or her contact information. You may not need the customer's bank account number unless you are setting up a direct-debit account with that customer. Copying a driver's license number is probably a good idea. If you have not reviewed your rental application/order form in this century, now is a good time to review it, line by line.

② Review your current policies and procedures concerning customer information. This will require more than pulling out the manual. You will need to talk to employees and get the truth about what is really happening in the store(s). Who has access to customer files? When can the hard copies of those files leave the store? Who is in charge of checking those files in and out of the system? What are the rules about credit/debit card numbers? Do your delivery or collection colleagues have their own notebooks with customer information, including credit/debit card numbers in them? You need a frank assessment of where sensitive customer information is located in the company in order to begin to corral it.

③ Review any applicable state laws concerning how you have to treat customer information. The National Conference of State Legislatures' Web site is a good place to start.⁴ Then contact your local chamber of commerce and Better Business Bureau for more information.

④ Develop and implement a written plan to safeguard customer information. There are currently more than 2,000 companies offering identity theft prevention services, document destruction services and consulting services, and they all have written plans for retail companies. Any good plan will have one person in charge of the program, limit access to customer information to those who need it, have employee management and training

provisions, encourage regular audits, demand accountability for adherence to the plan all the way up to the governing board of the company, have sign-offs for employees to acknowledge understanding of and commitment to the plan, have systems for detecting and managing breaches of customer security, have implementation of an information security control framework that is tested and enhanced continuously and have rules for the proper destruction of customer information.

There are useful outlines for plans that are available online from the Federal Trade Commission and/or the California Office of Information Security & Privacy Protection.⁵

⑤ Review existing customer information eligible for destruction. Shred with a cross hatch shredder, hammer into pieces or erase, as appropriate.

⑥ Create a plan that will keep pace with the rules in this rapidly developing area of the law.

The federal government and state legislatures have all gotten very serious about the crime of identity theft. They are pursuing identity thieves with a vengeance. They are also making it possible for private citizens, together as a class, to pursue businesses that fail to do everything possible to safeguard private consumer information that falls into the wrong hands. As sure as I am penning this article, sadly, we will all live to read about a rent-to-own company brought low, not because it charged customers too much, used a bad rental agreement or abused collection practices, but because private customer information leaked out of a store and hundreds or thousands of customers got together and used these new identity theft laws to sue the company out of existence. Make sure that lawsuit does not have your company's name on it. *

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

LINKS to more INFORMATION

¹ **Current identity theft cases:**

www.privacyrights.org

www.reclamere.com/headlines/index.php

www.bbbonline.org/update/issue.asp?id=48

² **The Federal Trade Commission's guidelines for disposing of customer information:**

www.ftc.gov/bcp/online/pubs/alerts/disposalart.shtm

³ **Entrepreneur.com's information regarding the Fair and Accurate Credit Transactions Act:**

www.entrepreneur.com/management/legalissues/article76976.html

⁴ **National Conference of State Legislatures' state-by-state security breach notification laws:**

www.ncsl.org/programs/lis/cip/priv/breachlaws.htm

⁵ **Plans to safeguard customer information—outlines provided by the Federal Trade Commission and the California Office of Information Security & Privacy Protection:**

www.ftc.gov/bcp/online/pub/buspubs/safeguards.shtm

www.oispp.ca.gov/consumer_privacy/business/default.asp



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With Booming Computer Sales— IT'S TIME FOR A CHANGE

By Sherry Workman

Computer sales and profits are steadily climbing. Are your rent-to-own stores positioned to attract those computer customers? How are your stores positioned sales-wise—do your store personnel get any sales training on current and upcoming products? How are your stores positioned regarding computer support and service—do your manufacturers take customer calls and have a service program that handles your support needs? Do not settle for the status quo in computer products and services or you risk being left behind in the future of computer sales.

You can transform your computer sales significantly by simply taking the time to thoroughly examine your computer-purchasing criteria. Most rental dealers and/or their computer buyers will say that they already know what their computer-buying criteria are. However, at CybertronPC, we challenge rental dealers to re-exam-

ine the length and depth of their computer-buying criteria.

CybertronPC has been in the computer manufacturing business for more than 10 years, supplying major clients, such as Tiger Direct and PC Mall, in addition to a nationwide customer base of resellers. Since

we first developed our rent-to-own program, we have based our business model on the advice of Mike Tissot, CEO of Countryside Rentals: *"Our direction to the vendors is not to sell, but to train us how to sell."* We want to be not only a vendor partner—we want

to be your sales partner. CybertronPC is raising the bar on the services that computer vendors should be offering, as well as providing top-notch products

and sales support to our rent-to-own customers. We work with our customers to develop a product, service and sales support plan that best fits each company's computer sales needs for today and tomorrow. We help you plan for your sales success.



CYBERTRONPC
www.cybertronpc.com

Buying computers: One rental dealer's approach

APRO President Larry Carrico, owner of SKC Enterprises/Rent One, asked his computer buyer, Trent Agin, to share with us that company's top-five criteria for purchasing computers:

- 1. On-board restore:** We do not want to worry about tracking down recovery software.
- 2. Price:** The products must be competitively priced.
- 3. Cutting-edge:** Computer products must reflect the technology that clients are seeing and hearing about in the media.
- 4. Service:** We house our own repair center and must be able to repair under warranty, as well as buy parts for out-of-warranty repairs.
- 5. Knowledgeable vendors:** We work with vendors who can educate us on trends, supply, what to expect going forward, as well as what is renting/selling in other markets.



To this end, I have had many discussions with rental dealers since January, collecting information about their buying criteria. What I have found is that rental dealers have very basic computer-buying criteria. Most rental dealers or their purchasing agents can give you their top-two buying criteria off the top of their head. As expected, the top-two computer-buying criteria are consistently product price and service/support; however, can you list *five* criteria that are key factors in your

computer purchasing decisions? Try it right now. What would your five computer buying criteria be?

**CYBERTRONPC
OFFERS FREE
LIFETIME
TECHNICAL
SUPPORT
FOR YOUR
CUSTOMERS**

**Include selling support
on your list of basic criteria**

Why does a rent-to-own computer buyer need more than the basic price-and-support priorities? Because if buying and selling computers are only focused on these two areas, you're not understanding where computer sales can take your company. We shouldn't just settle for the buying basics. Computer sales are an

ever-expanding and profitable market that will continue to be interwoven in all aspects of your customers' lives. Computer sales will continue to grow—but is rent-to-own really positioned to take advantage of those growing sales numbers? If price and support are your only two computer-buying criteria, you have discounted the significant "selling support" aspect that your stores really need. It is time that dealers' buying criteria have more depth, offer more sales support and demand that computer vendors address RTO's unique needs.

If you have listed computer support as one of your top buying criteria, can you describe the kind of support you have and the kind of support you need? Computer support covers multiple facets of computer sales—from replacement parts and systems to hotline calls for your customers.

If a customer calls your store with computer-related questions:

- Do your stores have personnel capable of answering such inquiries, or is the customer referred to some corporate tech department off-site?
- Do you have a computer vendor with whom you feel comfortable having your customers call for computer support and inquiries?
- Does your computer vendor allow your customers to call its technical support department with general questions about computers?
- Take a moment to estimate the number of hours that your personnel are spending on "selling" computers.

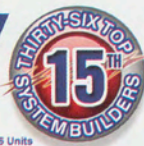
CybertronPC offers free lifetime technical support for your customer. CybertronPC is a U.S.-based company with English-speaking technicians who are willing and eager to take any and all of your customers' computer-related phone calls, whether they are concerning hardware problems or more general computer questions. We offer our toll-free number to your customers—and we do this at no additional charge.

Consider the number of hours your personnel could save if your computer vendor handled your customers' computer-related phone calls.

**Taking a closer look at your
current computer warranty program**

What kind of warranty do you carry with the computers your stores are currently selling? There is the basic warranty—one that most of rental dealers carry—that is handled by your vendor, who sends you a replacement part or a replacement system once they have received the damaged computer or component from your store. If you stop and think about how much inventory down-time this type of warranty incurs for your stores, in addition to the extra headaches, it is totally impractical and inefficient for what your stores need to sell computers. Often this is the only warranty the computer vendor will offer without a significant price increase. Yes, this type of warranty works for other Dell and/or HP customers, but for rent-to-own, it's

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just not sufficient. At CybertronPC, we realize that this type of warranty won't work well, so as part of the rent-to-own program, we offer, at no additional charge, the Advanced RMA. With an Advanced RMA warranty, once a technician identifies the problem via a hotline phone call directly with your customer, CybertronPC will ship the replacement part or system to your store for an exchange. We allow stores 30 days to return the damaged component. This eliminates 90 percent of the down-time that your stores have tied up in computer inventory.

What about your computer sales support?

One of most significant considerations for your buying criteria is one area that is often relegated to the bottom of the priority list: sales support. The rent-to-own industry needs computer vendors that are ready to teach, inform and create a partnership in your store's computer-sales efforts. If you ignore the value of continued sales support from your computer vendor, you do so at a high risk of losing potential sales in the future.

At CybertronPC, we recognize the value of sales support to our rent-to-own partners. You are the *rent-to-own sales* experts; we are the *computer sales* experts. By working together to sell the product, we gain a sales syn-



CybertronPC's X-Plorer Series

ergy that rental stores alone cannot reach. CybertronPC provides a POS display for your store to showplace your PC products. We offer products that are attractive and

appealing to your customers and provide ongoing store or regional training sessions. To introduce your customers to new computer products, we provide a cutting-edge product display on consignment for your stores.

We work with you to develop a sales plan that takes your rent-to-own company into the next generation of computer products and beyond.



CybertronPC's X-QPack 2 Series

Don't just settle when you can have the best

To sum it all up, your stores do not have to settle for the limited products and services that were available in the past. Brand-name products have been, and will be, part of the rent-to-own computer product line in the future; however, RTO stores need *more* than just brand names.

Envision what you will need to transform your store's computer sales. Define your in-depth buying criteria and then let CybertronPC build a program of products and services that will make your stores a leader in computer sales.

Among CybertronPC's many advantages is that we are a computer manufacturer, the 15th largest in the nation. We are not just resellers for other computer manufacturers—we are the manufacturer of your computer product. We build your systems based on your approved components and specifications.

Once you experience the pleasure of working directly with a solid computer manufacturer that can and will meet your specific rent-to-own needs, you will never go back to the old, insufficient brand-name-only game!

Visit CybertronPC on the Web at www.cybertronpc.com.

Contact Sherry Workman for more details on CybertronPC's Rent-to-Own Channel Program, 877/737-8795, ext. 232—or call her direct line 316/440-8232.

APRO'S 2008 CONVENTION EDUCATION:

Your gateway to new ideas

The education schedule at APRO's 2008 Rent-to-Own Convention and Buying Show in St. Louis has been revamped to provide an entire day of great ideas that you can take back to your stores. Plus, don't miss our "Info-To-Go" sessions during the Buying Show that will offer trade tips galore.

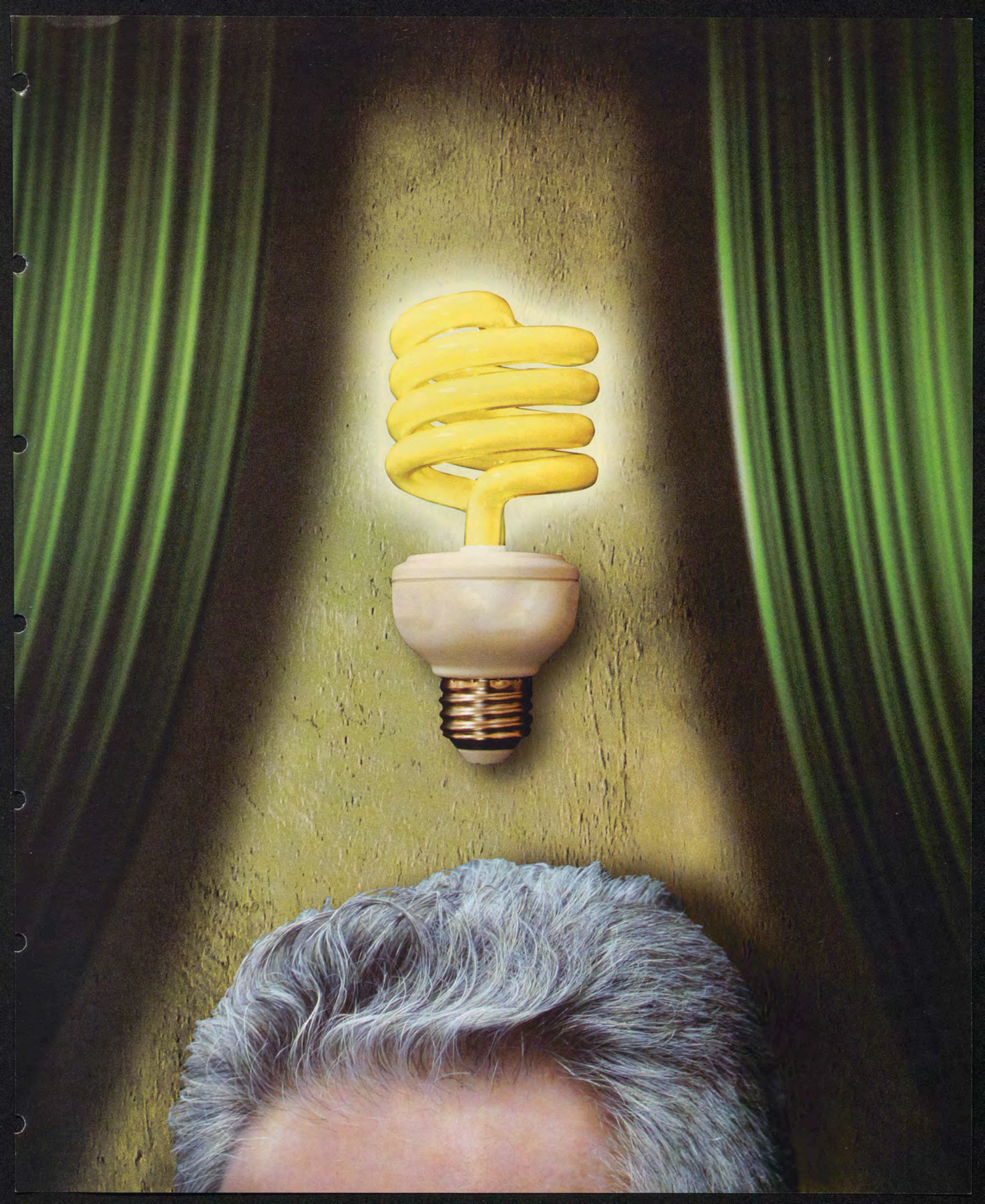
APRO's 2008 Rent-to-Own Convention and Buying Show, August 11-14 in St. Louis, is all about making connections—connecting with fellow rental dealers and vendors, and also connecting with better ways to do business. For this year's big event, we've lined up a full day of educational sessions that will keep you connected to the latest business practices, technologies and news that you can take back to your stores and put to good use. This year's seminar schedule has been streamlined, offering a wide variety of topics all in one "Education Day," Tuesday, August 12.

The morning will start with a return of APRO's very popular All-Industry Roundtable, where rental dealers with companies both large and small will gather to discuss the entire spectrum of rent-to-own issues, including—but not limited to—community involvement, changing perceptions of rent-to-own, employee salaries, learning from business mistakes, new technologies, an overview of APRO's 2008 *Rent-to-Own Industry Statistical Survey* and more. All convention attendees are urged to participate in the roundtable, where you're bound to gather some highly useful information to help your business. Roundtable participants will be able to give and receive immediate insight into current issues via an interactive keypad-response system, which will display polled results on large screens in real time during the session.

APRO's 2008 Education Day will continue in the afternoon with presentations from rent-to-own industry experts. This year's seminars have been arranged by topics—"RTO Business Operations," "Growing Your Business" and "Leadership"—so that you can follow the track that best suits your needs.

On the two days following Education Day, we're introducing "Info-To-Go" sessions, to be held on the exhibit hall stage during the Buying Show. Store display ideas, furniture repair, store security and protection, the latest furniture and electronics trends and more will be featured in these tip-packed sessions.

Take a look at the seminar descriptions on the following pages and start planning for your best connections to better business practices at this year's APRO Rent-to-Own Convention and Buying Show.



All education sessions will be held in America's Center, which is located directly across the street from APRO's host hotel, the Renaissance Grand. The All-Industry Roundtable will be held on level 1; all seminars will be held on level 2.

APRO's 2008 Rent-to-Own All-Industry Roundtable
 Moderated by Tom Krapu
 8:30–11:30 a.m., America's Center's Ferrara Theater, level 1



The annual rent-to-own roundtable held during the APRO Convention offers attendees an abundance of new ideas to take back to their stores. In the "all-industry" format, all dealers—whether one-store or multi-store operators—are encouraged to assemble for this lively information-gathering session. Potential roundtable discussions include, but are not limited to: community involvement, changing perceptions of rent-to-own, employee salaries, learning from business mistakes, new technologies, an overview of APRO's 2008 *Rent-to-Own Industry Statistical Survey* and more.

Roundtable participants will be able to give and receive immediate insight into the issues under discussion via an interactive keypad-response system that will display poll results throughout the duration of the session.

Roundtable moderator Tom Krapu is a facilitator for Arbingler, a consulting firm that specializes in helping businesses and individuals reach their full potential in the workplace and in life. Krapu has facilitated APRO's annual board meeting and delivers team-building seminars to APRO-member companies.

RTO BUSINESS OPERATIONS:

Managing Talent: Hiring and Keeping the Best
 Jim Corter, Corter Consulting
 1–2:30 p.m. and 2:45–4:15 p.m., Room 230



Are there effective ways to select the right people for the job and keep them? You bet! In this session you will learn methods to assess prospective employees beyond the initial job interview, how to determine what type of person the job position really needs and how to give specific and effective feedback. You'll also discover the top three employer behaviors that motivate top performers.

Jim Corter is president of Corter Consulting, a human resource management firm headquartered in Jonesboro, Arkansas. Since 1995, the company has conducted training, surveys and behavioral profiling for more than 70 organizations across the country. Prior to starting the firm, Corter served as a human resource manager for a Fortune 500 company.

RTO BUSINESS OPERATIONS:

2008 Rent-to-Own Legal Update
 Ed Winn III, APRO
 4:30–6 p.m., Room 230



Rental dealers face an array of challenges every day: competition, human resources, inventory control and the ever-evolving legal environment. This session will bring rental dealers up to date on the latest legal challenges faced by rental dealers, including a review of current state legislative initiatives, the status of lawsuits brought by and against rental companies and the implications of those suits for the industry as a whole.

Winn will also address the latest legal developments concerning gas card scams, bed bugs, products liability, warning labels, military reimbursement programs, identity theft, convenience fees, shut-off devices, the tort of improvident extensions of credit vis-à-vis rent-to-own, plus other issues that dealers want to discuss.

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

RTO BUSINESS OPERATIONS:

Safety is No Accident: Ideas You Can Use in Your Business
 Ralph Hood, Speak Inc.
 1–2:30 p.m., Room 231



It is generally accepted that safety on the job is dependent on the safety standards set by the company—but they need to be the right standards. At this session, you will learn how to develop good safety standards and evaluate your current ones.

Ralph Hood's proficiency for setting safety standards comes from having spent 39 years as a pilot and aviation writer. He has taught his safety standards program to ISASI—an organization comprised of airline accident investigators—as well as other organizations coast to coast.

RTO BUSINESS OPERATIONS:

Setting Customer Standards: Techniques that Work!
 Ralph Hood, Speak Inc.
 2:45–4:15 p.m., Room 231

Customer service is the name of the game in today's world of rising costs and competition. Learn the two most important concepts of customer service and put them to work immediately.

Seminars at a glance

Tuesday, August 12 at America's Center

Seminar breaks sponsored by RES Accessories

8-8:30 a.m.	Complimentary continental breakfast			
8:30-11:30 a.m.	APRO's 2008 Rent-to-Own All-Industry Roundtable Possible roundtable discussions include (but are not limited to): community involvement, changing perceptions of rent-to-own, employee salaries, learning from business mistakes, new technologies and an overview of APRO's 2008 Rent-to-Own Industry Statistical Survey.			
11:30 a.m.-1 p.m.	Complimentary lunch			
	RTO Business Operations Room 230	RTO Business Operations Room 231	Growing Your Business Room 240	Leadership Room 241
1-2:30 p.m.	Managing Talent: Hiring and Keeping the Best, Jim Corter, Corter Consulting	Safety is No Accident: Ideas You Can Use in Your Business, Ralph Hood, Speak Inc.	Growing Your Rent-to-Own Business Dave Edwards and Brian Brereton, SEI/Aaron's	Communication Skills for Leaders, Lawrence Helms, Trainergy
2:45-4:15 p.m.	Managing Talent: Hiring and Keeping the Best, Jim Corter, Corter Consulting	Setting Customer Standards: Techniques that Work!, Ralph Hood, Speak Inc.	Imagineering: Thinking Outside the RTO Box, Lawrence Helms, Trainergy	Leadership and Self-Deception: Powerful Collaborative Teaming, Tom Krapu
4:30-6 p.m.	2008 Rent-to-Own Legal Update, Ed Winn III, APRO	Where's the Money? Financing Tips for Your Rent-to-Own Business, A Bankers Panel	Imagineering: Thinking Outside the RTO Box, Lawrence Helms, Trainergy	Leadership and Self-Deception: Powerful Collaborative Teaming, Tom Krapu

"Info-To-Go" sessions

Wednesday, August 13 on APRO's Exhibit Hall Stage

1:30-2 p.m.	Trends in Electronics, Toby Groves, LG Electronics
3:30-4 p.m.	Store Displays, Gary Jones, Ashley Furniture

Thursday, August 14 on APRO's Exhibit Hall Stage

10-10:30 a.m.	Protect Your Store and Maximize Your Profits, Alan Bacon, Stealth Security Services
1:30-2 p.m.	Furniture Repair Made Easy, Sue Harman and Doug Sabin, Guardsman

Ralph Hood has been teaching customer service for more than three decades. The customer training video



he wrote and narrated for the world's largest aviation association is considered a classic. He has written about customer service in many

business publications and is the author of the books *The Truth and Other Lies* and *Southern Raised in the Fifties*.

RTO BUSINESS OPERATIONS:

Where's the Money? Financing Tips for Your Rent-to-Own Business

A Bankers Panel: Reed Allton, David Belt and Greg Heggemeier
4:30–6 p.m., Room 231

Bankers and rental dealers measure the success of rent-to-own operations differently—bankers like



strong profits and healthy balance sheets while rental dealers like strong revenue growth and low income taxes. This makes it difficult for the



small dealer to strike a balance and achieve all the goals required. In this session, conducted by a



group of finance experts who've worked specifically with the rent-to-own industry, you'll learn how to obtain financing for your company and what information

you should have in hand before approaching a banker. These experts might not be able to "show you the money," but at least they'll guide you in how best to find the money you'll need to grow.

Allton has been a banker for 24 years and has financed rental dealers since 1992. He has worked for Texas Capital Bank in Dallas, Texas, since it was founded in 1999.

Belt has been the chief financial officer for Whiteco Commercial Fi-

nance since 1998. Prior to working for Whiteco, Belt was vice president and chief financial officer for Action Rent-to-Own.

Heggemeier has worked in banking since 1993 and is currently a vice president for the Milwaukee-based Southwest Bank Commercial Group.

GROWING YOUR BUSINESS:

Growing Your RTO Business—One Customer at a Time

Dave Edwards and Brian Brereton, SEI/Aaron's
1–2:30 p.m., Room 240



offer a three-part plan to enhance every rent-to-own operation. Unrealistic expectations and other factors that keep rental dealers from reaching their full potential will be discussed. Discover



specific activities that will add new customers and agreements to your business and, as a result, increase revenue and profit. In short, you'll cultivate a wealth of tips to grow the business.

Edwards is president and COO of SEI/Aaron's. He has more than 18 years of experience in the rent-to-own industry and was instrumental in reorganizing the New York State Rental Dealers Association in 2007. Brian Brereton is SEI/Aaron's recruiter and dean of management development.

Brereton is SEI/Aaron's recruiter and dean of management development.

GROWING YOUR BUSINESS:

Imagineering: Thinking Outside the Traditional RTO Box

Lawrence Helms, Trainergy
2:45–4:15 p.m. and 4:30–6 p.m., Room 240

Your success is not a matter of luck or happenstance; it's predicated on



new ways of doing business in a faltering economy. Those who blindly rely on yesterday's practices are handicapping themselves

when they compete with those who are ready, willing and able to abandon less-productive practices and create new "mental boxes" appropriate for a changing business environment.

"Imagineering"—using the imagination to climb out of old, non-productive mental boxes—combines the best use of right-brain creativity with left-brain practicality. In this fast-paced, humorous presentation, Lawrence Helms, PhD, will examine why some cling to old, comfortable ways of doing business while productivity and sales slide. He'll address the psychology of change and unveil the WADIT ("We've Always Done It That" way) Principle. Helms will help uncover the most common mental blocks that prevent rent-to-own dealers from exploring new business practices and how instead you can adapt the strategies that will help your business grow.

Helms is one of APRO's most popular seminar speakers. He brings a unique combination of academic training and practical experience to his presentations.

LEADERSHIP:

Real Communication Skills for Leaders

Lawrence Helms, Trainergy
1–2:30 p.m., Room 241

Communication is much more than simply talking and listening. Effective leaders know that the way



they communicate affects morale and can either motivate or demotivate employees. They also know that an effective communication style can be the first step in

long-term staff and customer retention.

“Info-To-Go” sessions

At this year's buying show, you can stock up on inventory while also stocking up on great ideas to take back to your stores. Don't miss the new “Info-To-Go” educational sessions that will be presented on the new APRO exhibit hall stage in America's Center during both days of the buying show. These sessions are included with your exhibit hall admittance.

Trends in Electronics

Toby Groves, LG Electronics
1:30–2 p.m., Wednesday, August 13



This presentation will compare and contrast LCD and plasma television technologies. It will also reveal often-overlooked add-on sales opportunities to compliment flat-panel television sales. Learn the latest trends affecting display technologies, including a look at how much thinner flat-panels will become and what customers really want in a flat-panel purchase or rental.

Toby Groves is the director of national retail training for LG Electronics. He has worked in the consumer electronics business for more than 25 years, with experience in both retail sales and manufacturing.

The Eye Test: Visual Merchandising for Your RTO Store

Gary Jones, Ashley Furniture
3:30–4 p.m., Wednesday, August 13



Do you have 20/20 vision when it comes to setting up your rent-to-own store so that it looks appealing to your customers? Or do you need glasses? Learn how the appearance of your showroom affects your rental revenue and how you can easily transform your store into one that looks inviting and attracts customers. With a visually appealing store, you can increase your rental revenues without having to increase your square footage.

With more than 12 years of experience in the rent-to-own industry, Gary Jones is vice president of rental at Ashley Furniture. Prior to working for Ashley, he was director of merchandising for an 86-store rent-to-own chain.

Protect Your Store and Maximize Your Profits

Alan Bacon, Stealth Security Services
10–10:30 a.m., Thursday, August 14



Meet the victim of an in-store armed robbery and hear his story. Alan Bacon will share tips on how you can avoid a similar occurrence. Find out which safety issues should be top priority, what your store vulnerabilities are and how to use security as a management tool that saves you money.

Bacon is the vice president and head of deterrent operations at Stealth Security Services, a leading provider of security equipment to rent-to-own businesses. With more than 10 years in the security industry, Bacon has amassed quite an education in criminal activity and knows how to help rental dealers become more profitable while staying safe.

Furniture Repair Made Easy

Sue Harman and Doug Sabin,
Guardsman Products
1:30–2 p.m., Thursday, August 14



One way to ease the effects of an economic downturn is to make your rent-to-own furniture last longer through proper care and maintenance. This session will address several methods and products to consider—before, during and after each rental cycle—that can extend the life of your furniture.



Sue Harman is a technical sales representative and trainer for Guardsman Products. She has more than 20 years of experience in the furniture and coatings industries. Doug Sabin has been a research-and-development chemist for Guardsman for the past 13 years. Both Harman and Sabin have spent the past eight years training professionals in the process of cleaning and repairing upholstered furniture.

New
for 2008:
Education
sessions in
the exhibit
hall!

This session will explore the psychology of communication, miscommunication, subliminal communication, confusing communication and more. Attendees will learn how to identify and avoid the four deadly sins of the tongue.

Lawrence Helms is no dry, academic "talking head," but is instead an "edu-tainer" possessing a talent for blending humor and entertainment with his thought-provoking message.

LEADERSHIP:

Leadership and Self-Deception: Powerful Collaborative Teaming

Tom Krapu
2:45-4:15 p.m. and 4:30-6 p.m.,
Room 241



Using principles outlined in the book *Leadership and Self-Deception*, this session will explore the power of relationships in developing and maintaining a highly collaborative team. Upon learning a powerful organizational model of efficiency that inspires good teamwork, participants will leave with some helpful tools for developing better relationships in their rent-to-own businesses.

Tom Krapu is a facilitator for Arbinger, a consulting firm that specializes in helping businesses and individuals overcome the hurdles of self-deception. He serves on the company's "Results Coaching" team, which helps participants reach their full potential in the workplace and in life. Krapu has facilitated APRO's annual board meeting and delivers team-building seminars to APRO-member companies. *

APRO 2008 Schedule of Events

MONDAY, AUGUST 11: PRE-SHOW

- 11 a.m.-3 p.m. Joe Eason/Tom Kitchens Golf Tournament at Quail Creek (sponsored by Whirlpool)
- 4:30-5:30 p.m. APRO Board of Directors meeting
- 6-7 p.m. APRO President's Reception—honoring state presidents, APRO PAC and Team APRO contributors and Congressional leadership (sponsored by dPi Teleconnect and Speed Queen)

TUESDAY, AUGUST 12: EDUCATION DAY

- 8-8:30 a.m. Complimentary continental breakfast for seminar attendees
- 8:30-11:30 a.m. Rent-to-Own All-Industry Roundtable
- 11:30 a.m.-1 p.m. Complimentary lunch for seminar attendees
- 1-6 p.m. Educational seminars (breaks sponsored by RES Accessories)
- 7-10 p.m. Gala Cocktail Party at St. Louis' City Museum (sponsored by Coaster, D&H Distributing, Florida State Games, LG Electronics, Moneris Solutions and Serta)

WEDNESDAY, AUGUST 13: SHOW DAY 1

- 9-11 a.m. General session, keynote address and business meeting (keynote sponsored by G.E. Consumer & Industrial)
- 11 a.m.-7 p.m. Exhibit hall open—with a champagne welcome (champagne sponsored by Imagery Marketing Consultants)
New for 2008: "Info-To-Go" educational sessions in exhibit hall throughout the day
- 11 a.m.-1 p.m. Complimentary lunch in exhibit hall
- 1-5 p.m. Spouse/Guest Tour of St. Louis' historic homes and neighborhoods
- 3-4 p.m. Ice cream break in exhibit hall (sponsored by Ashley Furniture)
- 5:30-7 p.m. Exhibit hall cocktail reception
- 8-10 p.m. APRO Annual Awards Banquet (sponsored by High Touch)

THURSDAY, AUGUST 14: SHOW DAY 2

- 9-10 a.m. APRO Board of Directors meeting and election of officers
- 9 a.m.-3 p.m. Exhibit hall open
New for 2008: "Info-To-Go" educational sessions in exhibit hall throughout the day
- 11 a.m.-1 p.m. Complimentary lunch in exhibit hall
- 12 p.m. Cash drawings—five \$1,000 prizes to be awarded, with the amount doubled if pre-show order. Must be present to win.
- 1:30-2:30 p.m. Ice cream break in exhibit hall (sponsored by Mitsubishi)
- 3 p.m. Exhibit hall closes

Additional sponsors:

Convention Daily: TRIB Group; bottled water in the exhibit hall: TRIB Group; badges: ArchBrook Laguna; Internet Café: RSSS and SED International; Relaxation Station: Benefit Marketing Solutions; registration computers: CybertronPC; registration electronics: O'Rourke Custom Solutions; registration bags: Inform Printing Services

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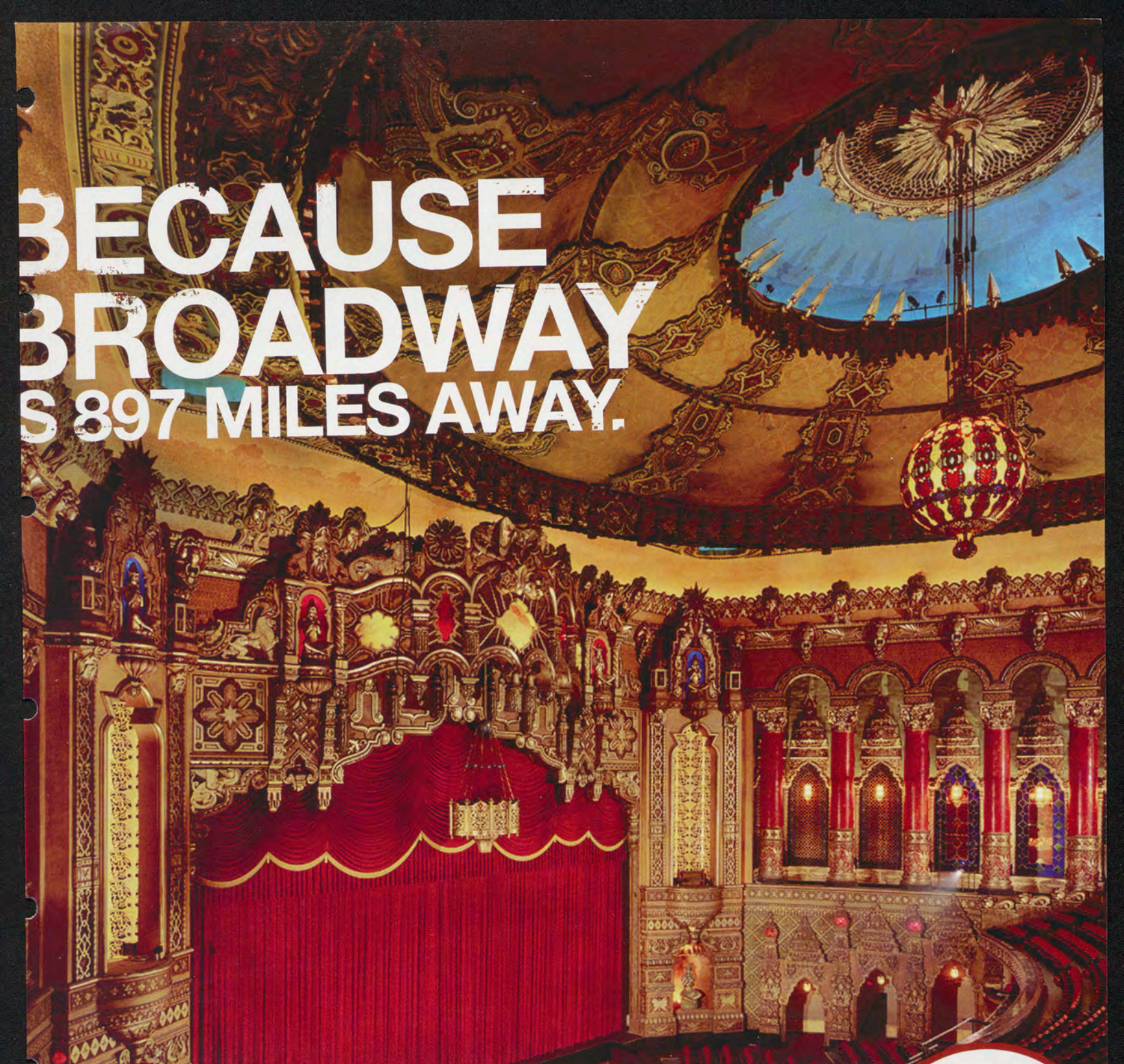
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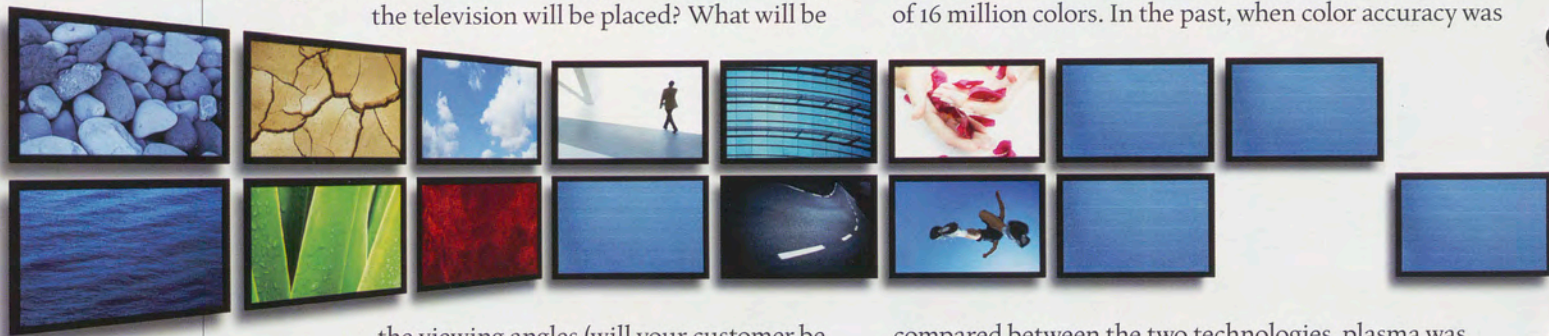
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LCD or plasma? Let's tune in

EDITOR'S NOTE: This "Vendor Tipsheet" column will appear in each issue of *RTOHQ: The Magazine*, offering a variety of APRO's vendors the opportunity to highlight the features of their rent-to-own products. In this first issue, we've asked O'Rourke Sales' Bill French to give us his take on the LCD vs. plasma debate.

LCD vs. plasma TV—which is better? This question is asked frequently by rent-to-own customers considering a flat-panel television purchase or rental. The correct answer is that there really isn't a correct answer. For a customer to decide which is right for him or her, there are key considerations that must be addressed:

Which one looks the best to the customer (and by looks best, we mean both the image on screen and the design of the frame that surrounds the screen)? What are the light conditions of the viewing environment in which the television will be placed? What will be



the viewing angles (will your customer be viewing the screen straight on or from the side)? Will the screen be used for computer programs—or perhaps game systems, such as Nintendo Wii and Sony Playstation? What will your customer be watching most: movies, sports or video games? What is the desired screen size? Which format is more likely to exhibit screen burn-in over time? And, of course, price is always a factor.

Both LCD and plasma are considered flat-panel televisions, measuring approximately 4 inches in depth. However, the technology used to deliver the image is quite different. Plasma consists of many thousands of pixels that allow electric pulses to excite xenon and neon gases. When excited, the pixels glow, producing light. The pixels contain red, green and blue phosphors, which ultimately make up all of the colors in the programs displayed on screen. Each pixel is, basically, a tiny florescent light bulb that receives its instructions from the plasma

television's signals. Upon close inspection of a plasma screen, you can see the red, green and blue pixels surrounded by a black background that separates the pixels.

In LCDs, a matrix of thin film transistors supplies voltage to liquid crystal film cells that are placed between two sheets of glass. When an electrical charge connects with the liquid crystals, they open and close very precisely to filter white light emitted by a lamp behind the screen. LCDs block out certain colors from the spectrum of white light to produce the appropriate colors. The intensity of light allowed to pass through the liquid crystals creates the vibrant colors on LCD TVs.

While plasma TVs have had the edge with richer black levels and a higher contrast ratio, the newer LCD models are closing that gap. When comparing black levels and contrast ratio, many of the tier-one LCD brands now perform very well compared to plasmas.

A plasma display is capable of producing in excess of 16 million colors. In the past, when color accuracy was

compared between the two technologies, plasma was almost always the winner. With advancements in today's LCD technology, its color accuracy is now very similar to plasma.

With regard to lighting conditions, generally plasmas will provide the best picture in low to normal light conditions. Due to their brightness and anti-glare technology, LCDs perform better in rooms with more lighting. And while older plasma models had a problem with burn-in of images onto the screen over time, that doesn't occur very much with the newer plasmas.

Plasmas outperform LCDs when viewed from an angle. However, LCD technology has again improved. LCD limitations once dictated that the only accurate view of the screen was from a straight-on vantage point, but now viewing from an angle without experiencing picture distortion is possible. Still, the advantage here goes to plasma.

When general computer use is a consideration, LCD technology is the better choice. However, if the customer is into video games, sports or anything with a lot of fast motion, plasma provides better performance. This advantage is diminishing tremendously with the onset of LCDs' 120Hz engineering, which doubles its previous rate and allows for much smoother motion instead of the "motion trail" that has been inherent in older LCDs.

Pricing is a factor in 42-inch and larger screen sizes. With similar specifications, plasma generally has a lower cost per inch than LCD in 42-inch and larger screen sizes. Plasma is not manufactured in the smaller screen sizes.

Power consumption is substantially less for LCD than plasma. LCD power consumption is usually about half that of a similar-sized plasma.

Ultimately, plasma and LCD both provide a wonderful entertainment experience. After carefully considering all of the variables that affect the buying or renting decision, your customers really can't go wrong with either technology. Within the rent-to-own business, DLP TV technology is also a viable option. If your customer is interested in a large screen size, DLP provides terrific performance with a cost-per-inch of viewing area that is substantially lower than plasma or LCD.

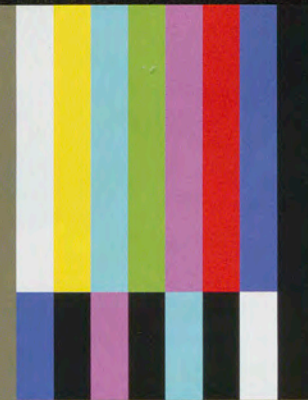
The HDTV buzzword these days is 1080P resolution—and it *does* add quality to the viewing experience. Where customers can really see the difference is in 50-inch and larger screen sizes. The problem with 1080P is that, at this time, there are no programs being broadcast in 1080P—nothing attainable by antenna, satellite or cable. The only way to experience true 1080P is with an HD DVD or Blu-ray player or a Sony Playstation 3. Fortunately, though, 1080P is future-proof. When broadcasters, cable companies and satellite providers start broadcasting in the higher resolution, the 1080P product that you have provided to your customer will display the better picture.

Later this year, a new technology launches that will give us another option to present to our customers: laser. The early reviews are very encouraging. Laser technology is said to produce even more vibrant colors and blacker blacks than the products we offer today. We're definitely going to keep an eye on this! ✧

Bill French is vice president of national accounts for O'Rourke Sales Co., where he holds primary responsibility for the rent-to-own industry. He's worked in



the consumer electronics and appliance industries for the past 37 years and in 2007 was named APRO's Vendor of the Year. Texas-based O'Rourke Sales Co. has been a national wholesale distributor of electronics, white goods and high-end appliances for the past 40 years. Contact French at 800/800-8500 or bfrench@orourkesales.com; or visit the Web site at www.orourkesales.com.



Mounting questions

Some, maybe most, television rental customers want to have their flat-screen TVs on their walls. Whether or not to help with the mounting can pose a dilemma for rental dealers. If a rental company does not offer the mounting bracket and installation service, then there's a chance that the customer may do it himself, improperly, and the dealer may soon be retrieving a badly damaged unit from the customer's floor.

There are some entertainment units that include built-in walls in the back where flat-panel TVs can be hung. That can make for another unit of furniture rental. Another alternative is for the dealer to offer both the bracket and the installation service, with an extra charge for both. Then the dealer knows that the bracket is the right size for the TV. There remain, of course, other issues. Can store employees find the studs in the wall and take the time to install the bracket and TV properly, with all of the screws tightly fitted? There is the foreseeable specter of a misinstalled television crashing down on a toddler's head. But rental dealers face similar risks when employees build bunk beds, deliver stoves or install washers.

Rent-to-own bills itself as a service-oriented industry. There are dollars available for dealers who go the extra mile and mount flat-screen TVs on the wall. Dealers can spend some of those dollars on insurance to cover the risk of a bad installation—and they are bound to have happier customers who now have TVs hanging on their walls. —Ed Winn III

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In 1973, Fred and John Rohrbach started the Asia-America Company, importing ceramics from Vietnam. With the fall of Saigon, these enterprising brothers shifted their focus to antique reproductions and nostalgic oak furniture from other Asian countries. Fast forward 35 years, and A-America, Inc. is a leader in providing high quality solid wood furniture to millions of American homes. Leveraging their years of increasing familiarity with the Asian marketplace, they were one of the first to actively develop container direct programs to bring furniture dealers outstanding values in proven winner furniture designs at the most efficient cost. Sensing major change in the Chinese market, A-America was one of the first to reinvest in the slowly awakening economy in Vietnam, and was already well positioned when furniture manufacturing grew over 35% last year.

A-America is an established leader in furniture industry, combining that 35 years of intimate knowledge of Asia with an unswerving commitment to bring you the best value proposition in the market. Our stylish line of solid wood furniture offers the durability that an RTO dealer depends on, the appealing designs that excite your customers and the ease of quick ship warehouse programs, economical container direct and mixed container programs, and a support structure with customer service staff and on-line information to keep you informed about every aspect of your orders.

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Larne O'Toole	412.759.0647
Dean Banks	206.419.2905



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Who's Who in Rent-to-Own Electronics

The following rent-to-own electronics vendors are either APRO associate members (*), advertisers in APRO publications (+), APRO Buying Show exhibitors (^) and/or APRO-endorsed member benefit program providers (~).

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 scottc@vancebaldwin.com
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REAL ACTION...REAL TOYS...REAL FUN! THERE'S NOTHING "VIRTUAL" ABOUT PEG-PEREGO!

The way kids play has changed dramatically through the years. When we were young, play consisted of biking, running, climbing and exploring. We came home when the street lights came on. Today's outdoor play has been replaced by indoor "virtual reality." As a result, childhood obesity is reaching epidemic levels. Studies show that children who play outside are better coordinated and less likely to suffer from obesity and the devastating consequences thereof, including diabetes, high blood pressure, heart disease and more.

So how do we get our children outside for some "real" off-line bona fide fun? Give them something to get excited about—an all-terrain battery-powered riding vehicle!

For years, Peg-Pérego has teamed up with the best in the industry to bring families child-sized versions of real adult vehicles: John Deere, Cub Cadet, Polaris. All of these names are synonymous with excellence in both the "real-sized" vehicles and the "child-sized" replicas. And having one of these vehicles—available at many rent-to-own stores—has even more advantages than you might think. In addition to the thrill of the ride, children reap many other rewards.

Parents no longer have to pull their child off the couch and away from the video games when they own one of these

incredibly fun rechargeable-battery-powered vehicles. The **Cub Cadet Lawn Tractor** (for ages 3-7) and the **John Deere Gator HPX** (for ages 3-8) will keep their little workers busy for hours

hauling just about everything. These 12-volt backyard vehicles feature a Smart Pedal three-position accelerator with "Run," "Coast" and "Brake," plus a two-speed shifter. They can drive at 2¼ or 4½ mph on grass, dirt or hard surfaces. There's even reverse!

Watch your child turn the key of the Cub Cadet and hear the engine sounds—or press the buttons and hear the horn

and see the blinking lights! This tractor has large wheels, a matching trailer with opening tailgate and an adjustable seat. The body, wiring, motors and gearboxes are fully enclosed to protect little hands. The parent-controlled, high-speed lockout on both of these vehicles prevents beginners from going too fast.

The new John Deere Gator HPX has knobby tread tires for maximum traction and the styling that any "worker" will love! Watch your kids tool around the yard as they help you with chores—hauling everything in their huge dumping cargo bed with a tailgate that opens.

Children will be in control of where to go and how to get there

SO HOW DO WE GET OUR CHILDREN OUTSIDE FOR SOME "REAL" OFF-LINE BONA FIDE FUN? GIVE THEM SOMETHING TO GET EXCITED ABOUT—AN ALL-TERRAIN BATTERY-POWERED RIDING VEHICLE!



CLUB CADET LAWN TRACTOR

on their Cub Cadet or John Deere Gator, even if it's just around the yard. This helps build confidence and hand/eye coordination, leading to a real sense of pride and accomplishment. In addition, youngsters will have that "feel good factor" of emulating their parents and just being outside and enjoying nature.

For the 5- to 10-year-olds who require *MORE*—more of a push to get them off the couch and more than a promise of an ultimate experience—Polaris and Peg-Perego offer the real deal with 24-volt Extreme Performance vehicles that make "virtual reality" look like their little brother's game!

The new **Polaris Sportsman 800 Twin** or the all-new **Polaris Ranger RZR**, with side-by-side seating, will provide your outdoor enthusiast with many awesome outdoor experiences: through the woods, on the trails, up and down hills or even riding in their own backyard. These extremely realistic vehicles completely redefine the riding experience with speeds of 3½ or 7 mph with Smart Pedal Technology—a multi-position, variable-speed accelerator that automatically shifts gears, reduces jerky starts and stops and increases riding time. Both the Polaris 800 Twin and the Polaris Ranger RZR have rugged, shock-absorbing suspensions and super knobby tires with Red-Line Nitrile Traction Rings.

The thrill of driving the Ranger RZR never stops. With bucket seats for two, your young adventurer and a friend will share the fun of hauling their stuff in the back, playing the electronic



JOHN DEERE GATOR HPX

radio with MP3 input or watching the electronic LED speedometer!

Isn't it time for your children to learn that *REALITY* is much more rewarding than virtual reality? Send them outside to play and explore in one of these exciting children's vehicles from Peg-Perego. **Go to your nearest rent-to-own store, ask to see their**

selection and pick the right one for you! Peg-Perego's famous line of high quality riding vehicles are well known for their durability (featuring a two-year warranty), high performance and realism—and they are ALL made in the USA. Whether it's a Cub Cadet Lawn Tractor, John Deere Gator HPX, Polaris 800 Twin or the all-new Polaris

ISN'T IT TIME FOR YOUR CHILDREN TO LEARN THAT REALITY IS MUCH MORE REWARDING THAN VIRTUAL REALITY?

Ranger RZR, your children will remember the adventure of driving their own vehicle long after their other toys are forgotten.

For more information on Peg-Perego products, call Randy Hutchison at 260/482-8191, ext. 6469; or visit www.pegperego.com. And don't forget to stop by our booth (116 and 118) during the APRO Convention and Buying Show, August 11–14 in St. Louis.



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For more information, contact Randy Hutchison:

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“The Connectors” profiled

Listed below is the contact information for the APRO-member rental dealers and vendors profiled in this issue of *RTOHQ: The Magazine*.



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Lyn Leach, Ace Rent-To-Own
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APRS Associate Member since 1997

Plus que ça change, plus que c'est la même chose

There is a famous French saying: “the more things change, the more they stay the same.” With this magazine changing its name, look and editorial direction, I went back and re-read the first few issues of APRO’s publication, then called *The APROach*, which debuted in the early 1980s. I reported then on some meetings between Federal Reserve Board staffers and rental dealers in Maryland that erased one of the chief legal threats to

rent-to-own for the first time. Those staffers visited some RTO stores and concluded, properly, that the transactions offered were not, and should not, be covered by the *Truth-in-Lending Act*. New regulations enacted in 1982, written by those staffers, clarified the difference between a credit sale and rent-to-own.

It could have gone the other way. We could have sent the staffers to assess the rent-to-own transaction in stores of dubious merit. We could have drawn different staffers. But as it happened, rent-to-own got a legal boost and soon began to explode. The industry had been in considerable legal peril—the peril of, all at once, being unregulated, unpopular and misunderstood. If there had been no APRO, the Federal Reserve Board might have thrown RTO into the *Truth-in-Lending Act* and the industry might have journeyed down a far different and far less appealing path.

APRO came into being because a few rental dealers took the long view—beyond that month’s cash flow—and committed themselves to creating a real, recognized industry that was fairly regulated and strove for acceptance in the marketplace. The work done by those kinds of rental dealers has been going on unabated ever since. But there have been struggles along the way, both internal and external, and APRO and the industry have faced hard choices over the years. Do we agree to price controls in some states? Do we negotiate with those who privately have sworn to put us out of business? Does APRO stick its nose into internecine battles that erupt from time to time? Which lobbyists do we hire? To whom do we give our PAC money? We certainly have not made perfect decisions every

time, especially when viewed in hindsight. APRO is, after all, an amalgam of individuals, each imbued with some amount of ambition, self-interest and hubris, all of the human vices and virtues.

But APRO is also an inclusionary group. We want *every* rental dealer to belong and participate. The buying groups that are courting rent-to-own dealers are, by contrast, exclusionary. They offer special deals available only to their members. There is nothing altruistic about buying groups; they exist to help their members make more money by acquiring products more cheaply. APRO exists to make certain that the rent-to-own industry continues to exist.

This association adapts as best it can to the ever-changing landscape. When possible, it governs itself by consensus—most APRO board votes are unanimous. In particularly sticky situations, often the board suspends a decision until dealers find agreement among themselves. The current buying group “co-location” brouhaha has divided our industry. It is going to take a while to figure out how best to proceed. There are dealers who champion the decision to co-locate as real progress; others deem the decision the beginning of the end for the association—indeed, the industry. It has ever been thus.

In the meantime, dealers who struggle to balance self-interest and industry interest, try to guide the association in the best direction, as they see fit. We have been blessed to have responsible, engaged, visionary board members who take their role seriously. They do not get a lot of thanks, typically, for the work that they do.

Alas, “things,” according to the French, do not really change. Neither does human nature. Even so, we hope that you enjoy our new magazine. We invite you, as always, to take a turn at making your industry as good as it can be. That is what we at APRO have been doing every day for the past 27 years. The tasks and challenges may change; the goal does not. ✧

Ed Winn III is APRO’s general counsel and has been involved with the association since its inception in 1980. His e-mail address is edwinn@mwvmlaw.com.

There are dealers who champion the decision to co-locate as real progress; others deem the decision the beginning of the end for the association—indeed, the industry. It has ever been thus.

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