

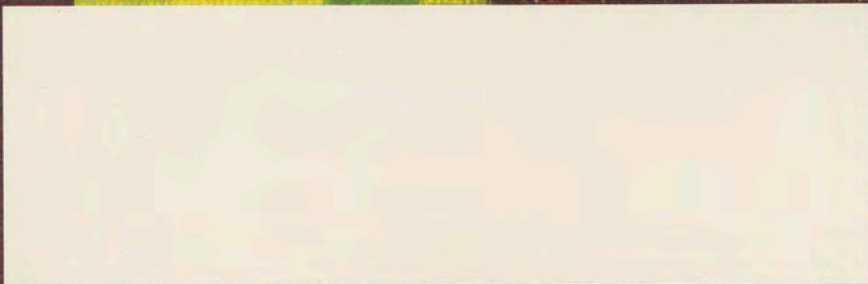
Published by RTO: The voice of Retiree-Owned | June-July 2009

# RTOHQ

The Magazine

APRO's 2009 Board Candidates

Workplace Bullying  
Social Media and RTO  
APRO 2009 Education Seminars  
Coaster's Larry Furiani



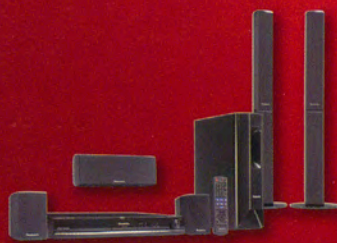


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## Saluting those who serve the association

**T**his issue features profiles of the nine outstanding candidates for the APRO board of directors. Every year, half of the APRO board is presented to the membership for their support and approval, so it is very important that every association member gets to know the candidates. The board makes policy and sets the direction for APRO. Our in-depth look at all nine will help you choose those whom you feel will best represent you on the board.

Every year, some board members, for a variety of reasons, choose not to run for another term. I want to highlight this year's four retiring board members who have contributed so much during their tenure.



Gloria Homeier has served with great honor. Her wit and independent perspective have affected board policies in many areas. We haven't had many women board members during our 29-year history and Gloria will be sorely missed.

David Kraemer consistently presented new and innovative ideas for APRO's development. He has a keen intellect and, more often than not, challenges the status quo—a trait that every governing body needs. He ignited many positive changes in our governance and contributed far more than he received. I'm sure David is not riding off into the sunset on his Harley; he'll continue building his company, APRO and the industry.

John Raines was our first board member from Aaron's. He is a non-practicing attorney who has chaired our government relations and communications committees. As an officer of the board, John's thoughtful deliberation of issues has had a calming effect on sometimes intense board discussions. A little-known fact about John is that he harvested some trees on his property, milled them himself and installed the finished planks in his new home—and did so because he and his lovely wife, Mary Claire, couldn't find the flooring they wanted in retail stores. Good luck, John!

Last but not least is David P. David. He and I go way back. David was first elected to the board in 1989, just three weeks after I was hired as APRO's executive director. He has served this industry with distinction and honor for the past 20 years and is APRO's longest-serving board member. David has chaired numerous committees, served four terms as secretary and two terms as treasurer—and took the leading role on more board issues than can be counted. David and I have shared much in common, both professionally and privately, over the past two decades and are great friends.

The membership of APRO has been blessed with great leadership over the years. It is a quality that is inherent in the entrepreneurial spirit. I want to thank Gloria, David, John and David for their contributions to our association. Their skills have made us a better association. Good luck to all four. And good luck to the nine candidates who are offering themselves up to the board this year. Every one of them is extremely qualified. It's your choice.

**APRO's executive director**  
bkeese@rtohq.org

# RTOHQ

## The Magazine



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Cover illustration by Barry Fitzgerald

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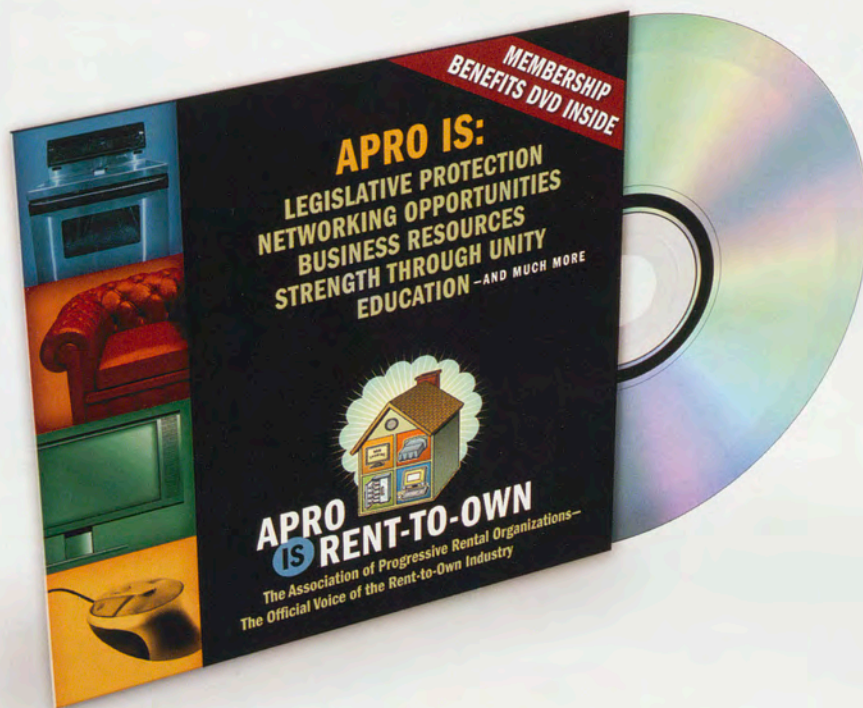


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## Seeing is believing: APRO membership is worth every penny

If you work in the rent-to-own industry, the Association of Progressive Rental Organizations is an essential part of your business. APRO provides legislative protection, networking opportunities, business resources, education, strength through unity—and so much more. Now, you can see for yourself. APRO has produced a DVD highlighting all the benefits that the association offers, including the latest strategies to enhance the RTO industry's stature in Congress and help win passage of a federal bill defining the rent-to-own transaction. If you know colleagues who are not members of the Association of Progressive Rental Organizations, contact APRO and we'll send them a copy of the DVD. If you are an APRO member and haven't received the DVD, let us know and we'll send it to you. Contact APRO's Membership Director Laurie Hill at 800.204.2776, ext. 103, [lhill@rtohq.org](mailto:lhill@rtohq.org).

**APRO IS THE OFFICIAL VOICE OF THE  
RENT-TO-OWN INDUSTRY. SEE FOR YOURSELF.**

# RTOHQ

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**Editor/Art Director**

Neil Ferguson

**Executive Editor**

Ed Winn III

**Director of Marketing (Advertising)**

Cindy Ferguson, CEM

**Executive Director**

Bill Keese

**Contributors**

Kristen Card, Tulisha Carson, Murlin Evans,  
Cindy Ferguson, Tiffany Hamburger,  
Laurie Hill, Jeannie Hutchison, Bill Keese,  
Todd Kleperis, Shelley Martinek, Richard May,  
Kim Scheberle and Ed Winn III

**Director of Circulation**

Laurie Hill

**Editorial and Advertising Offices**

1504 Robin Hood Trail

Austin, Texas 78703

512.794.0095; fax 512.794.0097

[nferguson@rtohq.org](mailto:nferguson@rtohq.org)

[www.rtohq.org](http://www.rtohq.org)

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# RTOMatters

## Does the Federal Trade Commission's "Red Flags" rule apply to rent-to-own?

**T**here is considerable press and palaver about the Federal Trade Commission's new "Red Flags" rule and what companies must do to be in compliance with it. The first step to a proper interpretation and then implementation of the rule is to figure out whether your company is covered, since some companies are and others aren't. If yours isn't, you can worry about other rules and set this one aside. The rule covers certain activities and relationships of "creditors" and "financial institutions."

It does not cover every aspect of those types of companies; it only deals with "covered accounts." Rent-to-own transactions may well qualify as "covered accounts." A covered account is defined in the rule as: "(1) an account primarily for personal, family or household purposes that involves or is designed to permit multiple payments or transactions; or (2) any other account for which there is a reasonably

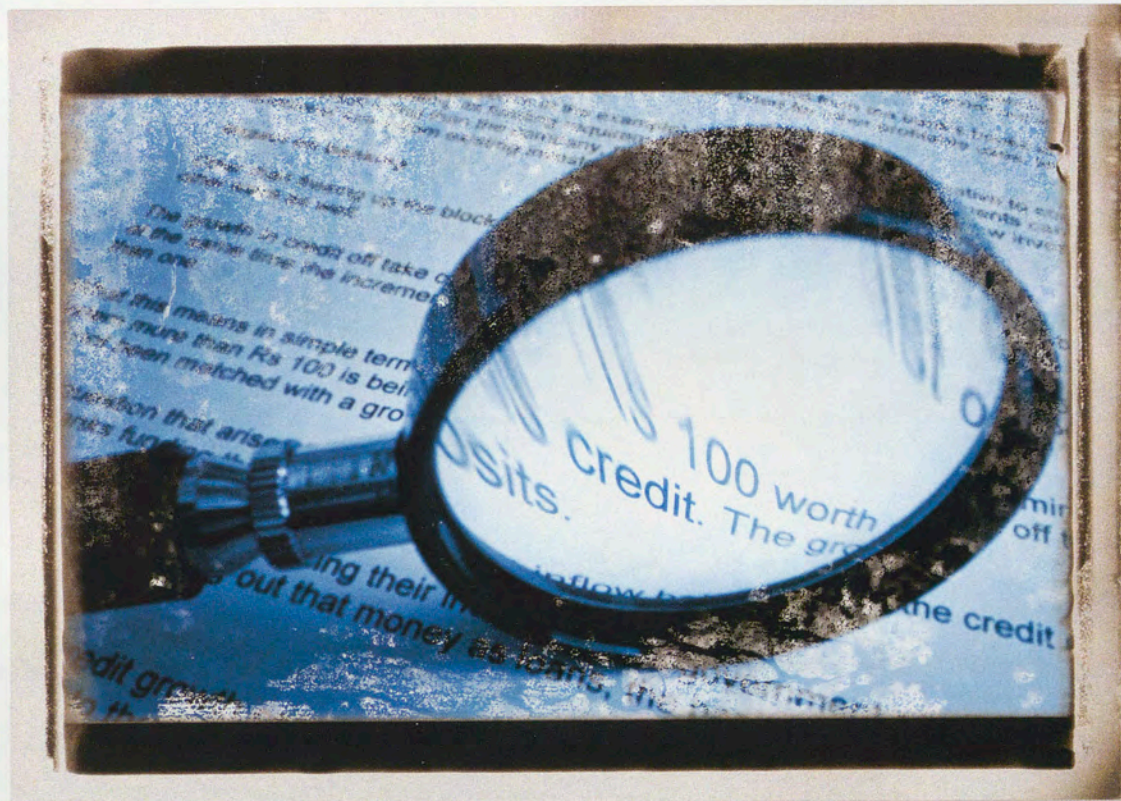
foreseeable risk to customers or the safety and soundness of the financial institution or creditor from identity theft." However, the rule only applies to the covered accounts of creditors and financial institutions.

Financial institutions are what you would imagine them to be: banks, savings-and-loans companies and the like. Rent-to-own stores do not come close to fitting within the definition of a financial institution. The rule looks

to the *Fair Credit Reporting Act* for the definition of a financial institution: "The term 'financial institution' means a state or national bank, state or federal savings-and-loan association, mutual-savings bank, state or federal credit union or any other person who, directly or indirectly, holds a transaction account...belonging to a consumer."

If a rent-to-own store is not a financial institution—and it is *not*—might it qualify as a "creditor"? Once again, the rule looks

to the FCRA for the definition of the terms "credit" and "creditor": "The terms 'credit' and 'creditor' have the same meanings as in section 702 of the *Equal Credit Opportunity Act*." The ECOA defines a creditor as, "any person who regularly extends, renews or continues credit; any person who regularly arranges for the extension, renewal or continuation of credit; or any assignee of an original creditor who participates in the decision to extend, renew or con-



tinue credit." This is how bureaucrats write when they draft laws and regulations—with lots of cross-references designed to ensure uniformity among the laws and regulations, but, in actual practice, to make reading burdensome at best and incomprehensible at worst. Just to help with your understanding, here is the definition of "credit" in the ECOA: "the right granted by a creditor to a debtor to defer payment or debt or to incur debt and defer its payment or to purchase property or services and defer payment therefore."

Court cases at the federal level have determined time and again that rent-to-own transactions do not involve the extension of credit by the dealer or incurrence of debt by the

customer. So, even though rent-to-own transactions, because they "permit multiple payments..." might well be considered to be "covered accounts," the rule only applies to financial institutions and creditors with such accounts. RTO dealers are neither. The rule does not apply to them.

The rule was adopted to stem the tide of identity theft, an increasingly prevalent and destructive crime in the country. "Covered accounts" of necessity may contain a lot of private information about consumers that can be used to steal identities.

Companies covered by the rule are charged with adopting policies that will help uncover possible instances of identity theft—for example, credit applications with addresses

that do not match up with customer ID information; Social Security numbers from different sources for the same person that do not match up; photo IDs that do not look like the customer. Having policies in place to get employees to notice these kinds of discrepancies is not a bad idea. Rent-to-own companies may want to adopt red flag policies voluntarily as good, responsible business practices.

Stemming identity theft is an important task for all of us, since we are *all* at risk of having our identities stolen. There is a wealth of information about how to fashion a policy and what to put in such a policy. Check out the FTC's Web site at [www.ftc.gov/redflagsrule](http://www.ftc.gov/redflagsrule). By all means, consider putting

some rules in place in your company for the good of everyone; just know that you don't have to. —Ed Winn III

## Proposed consumer protection agency could impact RTO bills

The Obama administration has sent a detailed proposal to Congress that would create an agency to protect consumers and oversee nearly every facet of consumer lending. The bill and the agency it proposes to establish—the Consumer Financial Protection Agency—is focused on abusive mortgage and credit card lending practices that led to the current financial crisis. Although it does not name rent-to-own directly, the "ripple effect" of the bill could color attitudes about pending rent-to-own legislation and the industry in general.

Administration officials propose that the new regulator have a broad mandate to cover the spectrum of consumer financial products and fill gaps in current regulations. The new agency, with its sweeping power, could be a double-edged sword for the rent-to-own industry, according to Ed Winn III, legal counsel for the Association of Progressive Rental Organizations.

"One would hope the renewed interest in consumer protections would

## Industry arguments begin in Massachusetts Supreme Court case

Industry attorneys headed to Boston on June 9 to begin oral arguments before the Massachusetts Supreme Court over a multi-million-dollar lawsuit that claims the state's 20-year-old rent-to-own statute does not regulate RTO transactions. Last December, a Massachusetts federal district court sent the case—*Silva et al vs. Rent-A-Center*—to the Massachusetts Supreme Judicial Court for resolution. APRO Legal Counsel Ed Winn III joined Rent-A-Center attorneys at the hearing. Plaintiffs attorney's claim rent-to-own transactions are actually disguised credit sales, falling under the *Massachusetts Retail Installment Sales Act* and therefore are subject to the state finance charge limit of 21 percent. Because of a quirk in the definition of "consumer lease" in the Massachusetts law, plaintiffs argue that the state's RTO statute only applies to rental agreements where the entire term is less than four months, according to Winn. "The intention of the law [*Massachusetts Consumer Lease Act*] was to regulate the rent-to-own industry," Winn says. "I know, I was there when the law was enacted and I participated in the process. The plaintiffs' lawyers are claiming that was not the intention of the law and they are wrong."

## Employee Q&A: What's in store?

We've asked a rent-to-own employee to give us a taste of the in-the-store, on-the-floor experience. John Dobra is a store manager for Bolin Rental-Purchase in Madisonville, Kentucky.

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

I've been in rent-to-own for 13 years. I started as an account manager at a small locally owned RTO store in Madisonville. I've been with Bolin since May 2007.

### How has the RTO business changed since you first became involved?

The biggest change is the computer-operated POS. When I started, everything was printed by hand. Accounts were on index cards and rental agreements were "fill in the blank." The nicest thing you could rent was a big-screen projection TV that weighed more than 200 pounds. We never thought the plasma TV would rent because it had a retail price tag of \$18,000 for a 46-inch model. The company I started with thought it wouldn't be very profitable to rent computers; I talked them into it and I guess they would thank me for it now.

### What do you like best about your job?

The person I work for—Chris Bolin. Anyone who knows him would agree that he is a one-of-a-kind, super individual. He gives me the freedom to run my business as if I owned it; he makes me a part of every decision that directly affects my business.

### Any emerging trends in the industry? Has that changed over time or remained fairly consistent?

LCD televisions and laptop computers are the hottest items going right now. As far as consistency, the washer and dryer have been the most consistent.

### What questions do your customers ask most often about the products you offer?

Most of my customers have been asking about 1080p vs. 1080i, but have no idea what the difference is between 80, 120 and 240 hz speed [on high-definition televisions].

### How do you keep up with the latest products?

Thanks again to Chris on this one. He always includes me in the APRO and TRIB Group shows—the trade shows [at these events] are great. I don't think there is any better

way to see the latest offerings and technologies than to be able to talk and interact with the vendors one on one.

### Are there any products you think should be added to the RTO mix that currently aren't being offered?

The only thing that comes to mind is possibly adding car audio equipment. [There aren't many items that] you can buy that you can't



**John Dobra**

Bolin Rental-Purchase, Madisonville, Kentucky

already rent-to-own. Who would have thought 10 years ago that there would be wheel-and-tire rentals?

### What is it about your store that brings customers in?

We keep our store beautiful, make sure our prices are very competitive, stock clean and up-to-date merchandise, and, most of all, take care of service issues in a timely manner. Make your customers feel like a celebrity, like you care about them and their needs and they will not only stay with you, but will tell others about their experience. We do very little advertising, so we have to make sure we have the best possible word-of-mouth.

### What interests do you have outside of rent-to-own?

I have a loving wife of 13 years, Lisa; a daughter, Alexis, age 11; and a son, Logan, age 5. When not working, I spend most of my free time at softball games with my daughter, baseball games with my son or grilling and swimming with my family. My favorite personal activity is golf.

### What do you see yourself doing in the next 10 years?

My goal is to become a multi-unit store manager soon and possibly, later in life, open a store of my own.

### What is your motto in life?

Life is too short to worry about the small stuff, so live it to the best of your ability every day. Always look for the good in everything that happens around you. If it's not the best it can be right now, that just means it can always get better. —Neil Ferguson

lead Congress to take a closer look at our pending rent-to-own bills," Winn says. "And that could be a good thing. The other side of that is it could just be regulation run amok and they could ignore our pending bills and roll us in as a credit sale. It's still too early to tell."

The new agency proposal already has earned support from Congress' top financial services and banking industry lawmakers, House Financial Services Committee Chair Barney Frank and Senate Banking Committee Chair Chris Dodd. Frank's and Dodd's committees also have jurisdiction over pending rent-to-own legislation in both the House and Senate.

But the bill already is meeting stiff resistance from the banking industry, which is hoping to win over the few undecided lawmakers who will be critical in deciding the details to be included in the final bill.



Banking industry groups say they are forming a coalition to persuade members of Congress to scale back the bill, according to the *Washington Post*.

"I think when people read this, they will be shocked about the incredibly broad delegation of power," Edward L. Yingling, chief executive of the American Bankers Association, told the *Washington Post*. "It basically can do almost anything it wants...I think there will be opposition simply on the breadth of it, on the balance of power between Congress and an agency."

But the notion of protecting consumers will be difficult to separate from a bill some see as overreaching and too restrictive. This may make the bill

difficult for lawmakers to oppose, according to some D.C. analysts, and the prevailing winds of more regulatory oversight will likely carry the day.

A U.S. Treasury Department spokesperson says the bill represents a return to more significant regulation of a sector that had lost much federal oversight in recent years.

Congressman Frank says that he aims to approve the committee's version of the bill before Congress' summer recess begins on August 3.

"The federal regulatory system has clearly failed to

provide adequate protection for consumers and that failure contributed to the broader economic crisis," Frank told the *Post*. "That is why I have made the creation of the agency one of our highest priorities."

However, Frank will face Republican opposition on the bill from Congress members who argue that American consumers are best suited to make their own financial decisions. Representative Spencer Bachus (R-Alabama), the ranking member of the Financial Services Committee, says the best way to protect consumers is not through the creation of another bureaucracy but by consolidating the current regulatory system and holding regulators accountable. Some consumer groups say the bill does not go far enough. The Consumer Financial Protection Agency would be run by a president-appointed five-member board and

## California rent-to-own dealer Davis wins council seat

**P**aul Davis, owner of Nation's Rent To Own, is the new Riverside, California, ward 4 city councilman after winning a decisive victory over the two-term incumbent on June 2. Davis won 52 percent of the vote in a hard-fought race against Frank Schiavone and was sworn into office in late June.

Although the nine-month campaign, marked by ward walking and door-to-door visits with thousands of voters, has left Davis 14 pounds lighter and in need of a new pair of shoes, he says his victory is a resounding vote for true representation on the city council.

"The voters recognized we need change," Davis said the day after the election. "The constituents want someone who will represent the whole and not just special interests."

As a rent-to-own dealer, Davis says he has connected with many fellow small-business owners in his ward, many of whom are concerned over Riverside's depleted reserve funds and shrinking sales tax revenue. He owns two rent-to-own stores, one in Riverside and the other in Moreno Valley, California. Davis says his first order of business is to get a handle on the city's budget while keeping voters in the loop "one step at a time."



Davis joins Abilene, Texas, city council member—and APRO board member—Robert Briley as the second rent-to-own dealer currently serving on a city council. The late RTO pioneer Ernie Talley served two terms as a Kansas state representative.



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Currently, rent-to-own legislation—the *Consumer Rental Purchase Agreement Act*—which would define the rent-to-own transaction as a lease and provide a range of consumer protections as well, enjoys bipartisan support with 101 House co-sponsors and 15 Senate co-sponsors.

The House version of the bill, HR 1744, was referred to the Financial Services Committee on March 26 and the Senate version of the bill, S 738, was referred to the Senate Banking Committee on March 30.

—Murlin Evans

## New York dealers hold successful legislative day

Eighteen rental dealers from across New York state assembled in Albany on June 9 to meet with state lawmakers and promote a better understanding of the rent-to-own transaction's impact on consumers and the economy. The New York State Rental Dealers Association held its inaugural NYSRDA Legislative Day, attending approximately 55 meetings—30 with actual legislators—and beginning the first of what association president Dave Edwards foresees as a regular addition to the group's calendar.

With six rent-to-own price-control bills in play in the state legislature—a

seventh would affect RTO dealers' ability to retrieve stolen merchandise—it is with some urgency that this year's legislative conference commenced.

"We've seen the value of establishing relationships with legislators through APRO's Legislative Conference over the years," Edwards says. "We want the same thing to happen on a local level. I was surprised at how receptive legislators were to hearing the rent-to-own story. We focused on the core message of the good we do for constituents, employees and customers and how detrimental it would be to the industry if these bills were passed."

The two latest New York bills, S 1357 and S 1239, both were introduced January 28 and are essentially price control-bills that would impose price-rate caps on the amount dealers can charge over the cash price of items.

NYSRDA's Legislative Day was productive, according to Premier dealer Dave Lockwood, who owns a store in Liverpool and met with one state senator as well as staff members from three New York Assembly member offices. "This was a very professional and well-organized event with talking points and handouts," Lockwood says. "Most people [with whom we met] said they were with us, but some didn't even know about the bills on the books. Education is a big part of the story and I think we accomplished that."

—Murlin Evans

## RTOCalendar

### August 14-16

Tupelo Furniture Fall Market, Tupelo, Mississippi. For more information, call 662/842-4442 or visit [www.tupelofurnituremarket.com](http://www.tupelofurnituremarket.com).

### August 20

KLQ Education Golf Tournament, Hawks Prairie Golf Course, Lacey, Washington. For more information, contact Bryan Huff, 253/539-0516, [Bryanh@quality-rentals.com](mailto:Bryanh@quality-rentals.com).

### August 30-September 2

APRO's 2009 Rent-to-Own Convention and Buying Show, Paris and Bally's, Las Vegas, Nevada. For more information, contact Shelley Martinek, 800/204-2776, ext. 109, [smartinek@rtohq.org](mailto:smartinek@rtohq.org); or visit [www.rtohq.org](http://www.rtohq.org).

### September 10

Association of Iowa Rental Dealers Annual Meeting, Hilton Garden Inn, Johnston, Iowa. For information, contact Brian Luksetich, 515/244-2222, [bluksetich@qwest.net](mailto:bluksetich@qwest.net).

### September 12

Colorado Rental Dealers Association Annual Meeting, Denver, Colorado. For more information, contact Chuck Green, 719/492-5211, [newimagerito@aol.com](mailto:newimagerito@aol.com).

### September 14-17

Las Vegas Furniture Market, Fall 2009. For more information, call 888/416-8600; or visit [www.lasvegasmarket.com](http://www.lasvegasmarket.com).

### September 21-22

Florida Rental Dealers Association's Norman "Slats" Slatton Golf Memorial and Casino Night (September 21); and Vendor Mingle and Annual Meeting (September 22), Tampa, Florida. For more information, contact Sharon Tomaszewski, 813/241-0607, ext. 11; [sharon.rentking@verizon.net](mailto:sharon.rentking@verizon.net).

### September 21-24

Bestway Rent-To-Own 2009 Annual Meeting, Destin, Florida. For more information, contact Stephanie Ballard, 972/387-7237, [sballard@bestwayrto.com](mailto:sballard@bestwayrto.com); or Chris Reynolds, 972/387-7235, [creynolds@bestwayrto.com](mailto:creynolds@bestwayrto.com).

### September 29-30

2009 Midwest RTO Training Expo, Concourse Hotel and Conference Center, Columbus, Ohio. For more information, contact Mike Tissot, 740/634-2666, [mtissot@r2o.com](mailto:mtissot@r2o.com).

## Heartland of America Trade Show and Seminar

More than 160 rent-to-own professionals gathered in Lake Ozark, Missouri, June 16-18, for the fifth-annual Heartland of America Trade Show and Seminar. Rental dealers bought a record-breaking \$980,000 during the 70-booth-strong trade show. For complete coverage of the event, visit APRO's Web site, [www.rtohq.org](http://www.rtohq.org), which includes several reports, along with an extended photo gallery.



1: Participants in the bass-fishing tournament; 2: Joe Fagin and Dan Cole (center) won first place in the bass-fishing tournament (trophy awarded by Tiger John Cleek Jr. and Sr.); 3: Kyle Davis, Don Sides, Ron Baum and Dennis Shields won first place in the golf tournament. 4: Twin Star's Keith Roberts and Steve Mitchell with trade show customers; 5: Todd Woods and Chris Hodges with DAC; 6: Clint Young of Fisher & Paykel Appliances demonstrates washing machine features to Murray Beck; 7: Missouri Rental Dealers Association President Tiger John Cleek Jr. (right) surprises MRDA executive director Ken Steiner with a cake for his birthday; 8: Marty Smith of Imagery Marketing Group; 9: Dave Gradick of Serta with Steiner; 10: National TV Sales and Rental employees and family; 11: Steve Branning caught the largest bass in the fishing tournament; 12: Bill Mullally, Dennis Shields, Kathy Windsor and Larry McDonald; 13: Dan Green (center) of Ashley Furniture demonstrates recliner engineering.

PHOTOGRAPHS BY MURLIN EVANS

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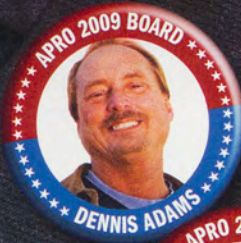


APRO Associate Member since 2004

## **Get On Board: APRO's 2009 Board of Directors Candidates**

**T**he board of directors shall be the governing body of the association. The board shall supervise, direct and control the business and affairs of the association, its committees and its publications. The board shall determine the policy of the association..." The purpose and role of the APRO board of directors was established 29 years ago with the adoption of our bylaws, which I've excerpted above. Over the long and progressive history of our association, many men and women have stepped up to lead APRO and the industry in establishing rent-to-own as a viable and popular transaction across the country. To them, much is owed. To the ones who follow them, much is expected. APRO's process of choosing board members has worked and worked well. The time is again at hand for the membership to select its leaders. The 2009 nominees represent the greatest diversity in recent memory. We have candidates from companies both large and small, from public and private ventures and some who are franchisees while others are independents. The following profiles provide insights into those who have put themselves up for nomination. We highlight and welcome the diversity of this slate. Study them well—for you, APRO members, hold the power to direct the future of the association and the industry. —Bill Keese

**Profiles by Neil Ferguson and Kristen Card**



The APRO 2009 board of directors elections will commence on August 31 during the General Session held at APRO's Rent-to-Own Convention and Buying Show at Bally's and the Paris Resort in Las Vegas. For those not attending the event, proxy ballots are available and must be submitted to APRO by August 17. To obtain a proxy ballot, call 800/204-2776.

## Dennis Adams

**Full-O-Pep/American Rentals  
Bloomington, Indiana**

If ever a company name described one of its employees, Full-O-Pep defines Dennis Adams. Bloomington, Indiana-based Full-O-Pep/American Rentals operates 50 stores and three RNR Custom Wheels and Performance Tires locations across four states and Adams has helped open many of those locations. Currently, as district manager, he oversees 10 key central Indiana stores. "I've never stayed home one sick day," Adams says. "I've never gotten up and said, 'I really dread going in to work today.' Every day, I'm ready to go." That takes a lot of pep.

Now he wants to bring his energy and enthusiasm to the APRO board of directors. "I'm very upbeat about the future [of the industry] and hope to be around for a long time," Adams says. It's likely that he will be around awhile, considering that he's nowhere near retirement age—and appliances, electronics and the other rent-to-own products have been his life's work.

Some 30 years ago, fresh out of high school in Bloomington, Adams started working at a local appliance and electronics store, repairing televisions. Soon after Adams started his job, the store was sold to Jim Hammond, who remains the now-retired owner. Upon buying the business, Hammond, along with his brother-in-law David P. David and Adams, started talking about transforming the company into a then-new-fangled business called rent-to-own—and before long Full-O-Pep/American Rentals was on its way.

David, now the company's vice president and general manager, characterizes Adams as fiercely loyal, brutally honest, extremely hard-working and passionately enthusiastic. "Whenever Dennis likes an idea, he just can't wait to get out and share with other people," David says. "When something needs to be done, Dennis doesn't think twice about getting in there, rolling up his sleeves and taking care of it. For example, every holiday season, he hooks up this long trailer to his truck and hauls products around from store to store to make sure the stores are stocked with what they need to take care of their customers. Den-

nis understands the importance of taking care of things—especially customers, making sure they get what they need when they want it. And he's definitely not afraid to get his hands a little dirty doing it."

David, too, has been taking care of things. He's been on the APRO board of directors for 20 years, which makes him the longest-serving board member in the association's history. But this year he's not running for re-election and will, instead, find other ways to serve the industry. "I have worked with David [David] for more than 25 years and, now that he's not running [for the board], I thought I would run," Adams says. "I'm running to keep an independent voice on the board. As president of the Indiana Rental Dealers Association, I have worked very closely with Aaron's and Rent-A-Center on Indiana's rent-to-own issues and I've worked with the small mom-and-pop stores on many issues, as well. My objective is to be open-minded about the issues and hear all sides."

Adams—who competed in track, basketball and football all through school and who has shared season tickets to Indiana University basketball games with his dad for more than 30 years—has a competitive streak that keeps him continuously striving for more. "I'm never satisfied," Adams admits. "No matter how successful a store is, in my mind, it's still not where it could be. I love our busy seasons; I enjoy being out in the stores, moving a lot of product, carrying product back and forth between stores and searching for items they need. It's different every season, every day."

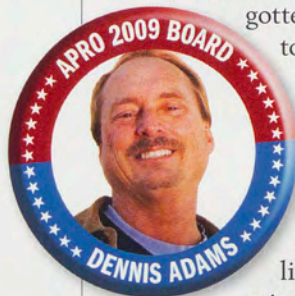
Which is how a rent-to-own career—with more than three decades at the same company—stays fresh for Adams. But beneath the ever-changing daily work landscape, he credits three essential elements with his success and stamina: a solid work ethic, positive attitude and deep caring for his business and its people. "I treat the stores and the company like I'm part of it," Adams says. "When I spend company money, I feel like it's my own money. I feel like the more successful the stores are, the more successful I am. I always treat it like it's my business as much as anybody's business. I feel like part of a family."

## Cynthia Baber-Strunk

**Baber's Inc.  
Pascagoula, Mississippi**

Cynthia Baber-Strunk knows how to convert a bad circumstance into something better. It's how she got into the rent-to-own business in the first place—and it is why she's inspired to run for a position on the APRO board of directors now.

After teacher high school biology for nine years, in 1986 Baber-Strunk switched careers due to the health



problems of one of her children and began managing jewelry purchasing and distribution for Baber's Inc., a rent-to-own company founded by her father-in-law, James Baber. Her husband, Barry Baber, was the company's executive vice president. Tragically, in 1989 Barry was killed in an airplane accident. "The accident thrust me into a position of having to support my family," Baber-Strunk says. "Thankfully, Barry had taught me a great deal about the business...failure was just not an option."



From there, she did exactly as her late husband had predicted she was capable of doing if anything ever happened to him—she developed the Mississippi-based Baber's into the highly successful company it is today, with 51 stores, 260 employees and six RNR Custom Wheels and Performance Tires franchises. Currently, she serves as Baber's chief executive officer. In 1993, Baber-Strunk remarried and her second husband, Shannon Strunk, is Baber's president—not to mention a past member of the APRO board, where, from 2004 to 2006, he served two terms as APRO's president.

Baber-Strunk's transformation into a successful rent-to-own businesswoman was not a solo endeavor. "My late father-in-law [James Baber, founder of Baber's] was truly a wonderful mentor to me," Baber-Strunk emphasizes. "He was a fantastic businessman with great integrity who had a real zest for life. He was very fair, but also firm in his belief that you had to earn your position. And, of course, my late husband taught me a lot. Also, although they're not in the rent-to-own industry, I owe any success I have had to my parents, Ruth and Epp Littlepage, who instilled in me the idea that I could do anything that I set my mind to do if I worked hard."

Now, she'd like to apply that hard-work ethic to service on the APRO board and—as she's done before—help transform negatives into positives. "When I began in rent-to-own, each company was out there doing its own thing. We definitely were not a refined industry," Baber-Strunk says. "Unfortunately, there were a few rough and rowdy dealers who did not treat customers very well—and it hurt our industry for quite a while. We are still paying for some of our industry's history."

But Baber-Strunk sees APRO as one avenue toward bettering what has hindered the industry in the past: "APRO provides education, encourages ethical operations, promotes the image of rent-to-own and offers legal counsel to advise us. It does many things, although not all dealers need or use the same services. But the one-store operators and the large public chains have one thing in common—we want to be able to run our business to make a decent profit. APRO

provides us the forum to work together to improve our image and to protect our industry from negative legislation."

"As an APRO board member, I would work to encourage the board and the association's members not to concentrate on our differences, but instead work as a united group to accomplish our common goals," Baber-Strunk says.

Baber-Strunk likes to spend the little free time she has with her four children and two grandchildren. She and Shannon like to travel, too, having set foot on five continents; "We only have two to go," she says. Speaking of travel, she's attended APRO's annual Dave Egan Legislative Conference in Washington, D.C., every year for more than a decade.

It's a dedication to rent-to-own that she shares with her husband, the other half of what she considers a really good team: "Shannon and I are a balanced team. We both love what we do. He is more a visionary and I am more a realist. He concocts great ideas; I analyze and project. He keeps me from being too conservative and I keep him from being overly aggressive. We are also both strong-willed, independent thinkers. We argue for our point until one wins and one gives—or we both stay steadfast. If neither can be won over, then we know that we need to wait awhile on a decision. It has worked well for us."

While the Cynthia-and-Shannon team excels in business, Baber-Strunk is eager to be a part of APRO's leadership team, too. She wants to bring her experiences—both good and bad—to the table to help the industry. "Rent-to-own dealers are very open with their ideas," she says, "which is very different from the retail operators who seem to be very stingy with their ideas. We love to share what's worked well for us and what has not—and I'm just eager to give back to an industry that's helped me so much."

### **Chris Bolin** **Bolin Rental-Purchase** **Clarksville, Tennessee**



**C**hris Bolin's journey along the rent-to-own highway has been a long and winding one, with a number of stops along the way. But in 2004, Bolin found a destination for his own business in Clarksville, Tennessee, the town where he was born and raised and now is the home of Bolin Rental-Purchase. Bolin owns a second location in Madisonville, Kentucky.

After serving for seven years as a police officer and later as police sergeant for the Clarksville Police Department, Bolin began in rent-to-own at Alrenco in 1991, followed by a stint in Chicago working for a Michigan-based Col-

orTyme franchisee. After two years there, Alrenco's COO Bud Holladay persuaded him to return to Alrenco, where Bolin became a multi-store manager based out of Nashville. Bolin was at Alrenco when the company went public, merged with Home Choice, which then merged with RentWay. After RentWay, his RTO route also included a stop at Bestway Rent-To-Own and then back to RentWay. But by 2004, Bolin was very eager to strike out on his own.

Figuring that "maybe I should do something for myself," Bolin started his own business back in his hometown. "I knew how to select sites, negotiate leases, set up software, control expenses, buy product and advertise effectively," Bolin says, "so I figured, 'Why not?'" He hasn't looked back since.

Bolin Rental-Purchase has done well and he attributes his success to a single underlying and recurring concept: strong, positive relationships with colleagues, employees and customers. "It's about the people," Bolin says. "Our employees have a terrific attitude and we just love our customers. My employees know that if they don't love our customers, then they can't work here. I make sure my employees treat my customers the way I want to be treated when I'm standing on the other side of the counter."

Just as he demands that his employees take care of his customers, Bolin also sees to it that he takes care of his employees. "One of the things I knew would help me build a great organization was taking care of my employees," Bolin says. "Trying to treat people right and give them a job with perceived value has helped me retain good people who treat our customers really well."

Since going into business for himself, Bolin also has used his considerable people skills to help his industry. Last year, he was a key player in helping reorganize the dormant Kentucky Rental Dealers Association, where he went on to serve as KYRDA's president. Currently, he is president of the Tennessee Rental Dealers Association and a member of both the APRO and TRIB Group board of directors. Last September, at APRO's Rent-to-Own Convention and Buying Show in St. Louis, Bolin received the Rent-Dealer of the Year award for his service to the industry.

Rent-to-own fosters a business community that Bolin cherishes. "This industry is so different from so many other industries in that owners and managers and vice presidents will tell you all sorts of information and share it with you freely," he says. "That doesn't happen much in other businesses. Every time I go to an association conference, someone comes up to me and says, 'I didn't know this,' or 'I didn't realize that and I'm really glad to have gotten this information today,' There's a ton of information you've got to have to run your business and it's freely available at these industry events. I think it makes rent-to-own unique and dynamic."

Given his journey in business and his zest for nurturing relationships with his customers and employees, it seems only natural that Bolin also harbors a desire to serve his colleagues. "I decided to run for this board seat because I felt an obligation to give back to the industry and to those dealers who have helped and inspired me to a better life," Bolin says. "I think APRO is a very important component of our industry and it should be active to unite dealers on the common issues that affect us all. Rent-to-own has changed a great deal over the years—mostly for the better—due in part to APRO's efforts to educate, inform and unite dealers. My focus, should I be re-elected, will be to help APRO become more effective and its members more united. Unity is the key to our success."

Bolin and his wife, Zulima, enjoy gardening, traveling, scuba diving, water skiing and motorcycling. For a man who's been a lot of places, both professionally and for leisure, he's happy to be at home and in business in his native Clarksville.

## Larry Carrico

Rent One  
Mt. Vernon, Illinois

If the image of a light bulb over one's head suggests that an idea is being hatched, then the one over Larry Carrico's head is illuminating 1,000 watts. Carrico loves to nurture ideas for new business ventures, new strategies and new programs—and he and his team turn ideas into realities more often than not. Based in Mt. Vernon, Illinois, Carrico is the owner (along with his wife Sharon) of a 42-store rent-to-own chain, Rent One; a principal of Imagery Marketing Group, a full-service advertising and marketing agency; and owner of two RNR Custom Wheels and Performance Tires franchises. Carrico's companies employ more than 300.

For Carrico and Co., ideas flow continually, especially in the offices of St. Louis-based Imagery Marketing Group. Recently, the firm launched an online employee training program that can be customized for rent-to-own businesses. "Company Cake was a training idea Sharon and my brother [Keith] envisioned," Carrico says. "It was tested in Rent One stores and now is being implemented throughout TRIB Group, among other companies." In fact, Carrico admits, Rent One is often the guinea pig for testing new programs: "Many of the ideas Imagery has created were inspired by Rent One co-workers, tested by them and then Imagery branded them and made them easy to use." During the APRO 2009 Rent-to-Own Convention and Buying Show, August 31–Sep-



tember 2 in Las Vegas, Larry and Keith Carrico will present a seminar highlighting the value of online rent-to-own employee training.

Carrico has carried his reputation for great ideas from the business world to the APRO board room, having served on the board of directors since 2000 and as the association's president from 2006 to 2008. During his tenure as APRO's president, he helped bolster the industry's legislative initiatives: APRO's 2008 Dave Egan Legislative Conference saw the highest attendance in the event's history and, thanks to the powerful grassroots efforts of Carrico and other APRO members like him, the number of co-sponsors of RTO-supported legislation has skyrocketed in the past few years. "Legislative strategies are just hard work," Carrico says. "You need a friendly face, organized efforts and a little luck." [For more on Carrico's legislative savoir faire, see the June-July 2008 issue of RTOHQ: *The Magazine*.]

Having served on APRO's executive committee for two years as president and then this past year as immediate past president, Carrico wants to continue his service to the association by running for re-election to the board. "I'm not sure why this is, but history shows that [upon completion of their terms], many of APRO's past presidents move on to causes other than the board, or they just sit it out for a few years," Carrico says. "I enjoy serving on the board. I enjoy APRO members and the staff and I still receive great satisfaction from participating. I feel appreciated and hope that my contributions have made a difference in the rent-to-own industry." In addition to his leadership roles at APRO, Carrico also serves as treasurer and past president of the Illinois Rental Dealers Association.

Another APRO program that has benefited from Carrico's leadership is the rent-to-own industry's involvement with the Congressional Black Caucus Foundation. APRO, along with state associations and rent-to-own companies, provide products for the CBCF's annual silent auction, which uses the money raised to award scholarships. Inaugurated earlier in the decade by then-President Gary McDougal, Carrico has brought increased awareness and charitable contributions to the program over the past three years. "The rent-to-own industry's involvement with the Congressional Black Caucus developed with baby steps over the years. In 2009, we used many successful strategies from [Rent One's] Ronald McDonald House Charities program to help the CBC silent auction be more successful," Carrico says. "This year, we published a catalogue of the products up for auction and next year we will produce an online auction site for viewing and bidding." The rent-to-own industry donated more than \$50,000 in products for the CBCF auction and an additional \$20,000 in cash for scholarships. Carrico is quick to credit fellow APRO board

members Tiger John Cleek and Jamie Slatton for their role in the auction's success, designating his own role in the proceedings as that of "organizer and cheerleader."

Carrico is running for another term, "to help enhance the ideas of a great group that continues to keep rent-to-own in the forefront of the marketplace." He's optimistic that the association will help lead the industry toward an ever-brighter future: "APRO will continue to embrace new technologies, test new products, work with Congressional leaders and share ideas." And Carrico intends to keep the light bulb above his head shining brightly. "Almost all ideas we have developed over the years have been inspired by others," Carrico says. "Where I have been successful is defining those ideas and investing in them to make them come alive. I think I bring a level of enthusiasm that helps create success. Many times, an idea may have failed if not for the cheerleading by me and other leaders."

But, Carrico concedes, "Leadership is a two-way street and I have always felt that, with APRO, it has been a great balance of give and take."

## John Darden

Premier Rental-Purchase  
Charlottesville, Virginia

**W**hen I got into the rent-to-own business, my son was just born. I had no job and no insurance," John Darden says. "We had no electricity in our house; my wife had to take cold showers. We would drive down the road and collect Coke bottles for the deposit money, just so we could make sure we had enough gas in the car to get her to the hospital." Then Darden spotted an opportunity in Norfolk's *Virginian-Pilot* newspaper. "There was a classified ad for a company called Remco that read: 'Area manager needed'—which was a nice way of saying 'collector and delivery guy'—'six days a week, 60 hours a week, \$660 a month.'"

There was no way Darden could have known that by responding to that ad that he was launching a 33-year roller-coaster ride of a career in rent-to-own. Today, Darden and his son, Christopher, own a Premier Rental-Purchase store in Charlottesville, Virginia. His daughter, Jamison, serves as the company's banker.

Darden has been on the APRO board of directors since 2007 and is eager to fulfill another term. "I decided to run for the APRO board in order to serve our industry," Darden says, "to have the opportunity to communicate to dealers—particularly new dealers—the true meaning of



our industry and share with them my 33 years of experience, both good and bad, in order to help them succeed. I feel that it's my obligation."

The experience to which he refers includes affiliations with several rent-to-own companies. ColorTyme was one such company and it was there that he crossed paths with an energetic up-and-comer named Trooper Earle. After a hiatus from rent-to-own in the 1990s, Darden got back into the industry in 2000, by which time Earle had launched Premier Rental-Purchase. What made Darden choose Premier when he re-entered the RTO world? "What I realized after a few years was that there was a need for the customers to be treated right," Darden says. "That's what we're preaching at Premier; we're really committed to our customers." He sees his re-emergence in the industry as a chance to help those who need it—just as he was once barely scraping to get by. "I see it as God giving me an opportunity to redo some things in my life," Darden says. "Not everybody gets a second chance."

A devout Christian, Darden is extremely active in his church, volunteering his time, energy and money to help the needy in his community, as well as those who are incarcerated. He's also passionate about politics. Darden has managed several campaigns for Charlottesville politicians and has a natural inclination to want to help the rent-to-own industry achieve political success in Washington, D.C.

"The primary goal for APRO should be to lead the charge of making sure that every member of Congress understands the consumer benefits that rent-to-own offers," says Darden, a three-time attendee of APRO's Legislative Conference. "Passage of APRO-backed legislation not only benefits our dealers and their employees, but also the consumer and the communities where our businesses are located. I want to be a part of the board that finally brings federal definition to our industry."

In addition to telling the rent-to-own story on Capitol Hill, Darden also is eager to keep the lines of communication flowing among colleagues in the industry. "As a member of the APRO board, I want to see that every rent-to-own business in America understands the strengths and benefits of belonging to the association," he says, "and I want every rent-to-own organization to receive the positive exposure that they deserve."

Darden, recipient of APRO's 2007 Rental Dealer of the Year Award, feels that the industry's future is bright. "I've been up and down in this business," he says. "I've seen it change significantly—and all for the best. When I first got into rent-to-own, sometimes it was taking a real chance to tell people what line of work I was in; but I was proud to be in the rental-purchase industry, because I understood from day one what we were all about and it's really instilled

a passion in me. It's truly about giving people the opportunity to get things in life they can't get without us.

"I can empathize with customers who are between a rock and a hard place," he says. "When it comes down to paying for a refrigerator or buying medicine for their kids, I want them to buy the medicine; they can pay me next week, or next month. I've been there and I pray I will never lose that sense of understanding. The ability that I've been blessed with and that has helped me be successful is not forgetting where I came from."

## Shawn DiLeo

ColorTyme  
Lexington, Kentucky

**C**hange happens. That's Shawn DiLeo's credo. Last year, he switched from working for a large rent-to-own company to becoming his own boss and opening three ColorTyme franchises.

Now he's ready for some more change. He'd like to take what he's learned working on the front lines for several state rental dealer associations and apply it to service on APRO's board of directors.

"I want to contribute more at a much larger level," DiLeo says. "I've served as a state president many times, as well as on state boards. [Winning a seat on the board] would give me the opportunity to bring to APRO my experience in corporate rent-to-own and as a new business owner of three ColorTyme franchise stores.

"APRO has done a fantastic job in fighting for our rights to do business," DiLeo continues. "I have watched this for many years on the sidelines and now it's time for me to step up and help do the same for others who are just starting out in our industry. The business has been great to me, my family and all my friends who are in the industry. I can be a valuable asset to the board with my passion for the business."

DiLeo's passion for rent-to-own has been reinvigorated by his recent turn to ownership. "One of the consistent things about corporate America is change. I got used to change; I welcomed it, because it brought new ideas and opportunities with it." One of his favorite things about rent-to-own—the industry he's been working in for the past 21 years—is the constant challenges it presents, day in and day out. From the day in 1988 that he responded to a newspaper ad for a Rent-A-Vision delivery driver in upstate New York to the day in September 2008 when he opened up his first ColorTyme in Lexington, Kentucky, DiLeo has followed a professional path intended to keep it fresh.

Before taking the entrepreneurial leap last year, DiLeo was successful working for some rent-to-own titans. He rose



through the Rent-A-Vision ranks quickly, then was recruited by Rent-A-Center, where he stayed for 14 years, eventually overseeing more than 60 stores. He left Rent-A-Center to become the chief operations officer for a four-store franchise of Aaron Rents. Along the way, DiLeo gained some invaluable administrative expertise, but eventually felt the urge to be in business for himself.

"There's a point at which no one is going to be able to teach you anything really new about the business," DiLeo says. "They can show you different ways to look at it, but they're not going to teach you anything really different. And I realized there are two types of people in this life: leaders and followers. You can always play it safe and be a follower, or you can be a leader and get out there and do something on your own."

Searching for something different led DiLeo back to something familiar; he opted to launch his new business under Rent-A-Center's franchise arm, ColorTyme [www.colortyme.com]. "The market conditions were right on, I was maxed out and I just needed to do this for myself and my family," DiLeo explains.

All the while that he's been working for others and then in business for himself, DiLeo has been exceptionally active in industry trade groups. He's led the recent reorganizations of both the Oregon and West Virginia state rental dealers associations and has served as a state association president five times.

In addition to being an enthusiastic supporter of state-based initiatives, DiLeo's also a big believer in APRO. "I think I can bring energy [to the board] as a former corporate employee and now as a business owner," he says. "I would like to help state associations be more active; it's hard when there is just a small group people—I've been there!" He also wants to help the board achieve the following goals: "Number one is get federal legislation! Also, support the officers of the board in their respected positions—they've done an awesome job; continue to improve the rent-to-own image with more positive stories and events; and work on recruitment of new APRO members. We need to keep charging ahead and stay united in the process."

While enjoying the demands of owning a business and helping the rent-to-own industry, DiLeo also enjoys the flexibility that being his own boss provides. He's able to spend more personal time with his three children and wife, Dawn, and with a few of his favorite pastimes: boating, bow-hunting and University of Kentucky basketball. The change definitely suits him. "I can do things I wasn't able to do before—make decisions and better empower myself and my people to do what's right for the business, the employees and the customers. Now, if I want to help somebody out, I can," DiLeo says.

## Dave Edwards

SEI/Aaron's

East Hartford, Connecticut

**L**ike many in the rent-to-own industry, Dave Edwards considers himself a people person. "When I was young, I knew I would be in a job where I dealt with people," Edwards says. As president and chief operating officer for SEI/Aaron's, he's certainly in the "people" zone now. "The rent-to-own industry is different because of the ongoing relationship...between the associate and customer," Edwards says. "It is almost an old-fashioned neighborhood business where our associates know, and get involved in, their customers' lives. At a traditional retailer, like Best Buy, a customer buys from the brand. In *our* industry, the customer buys from the person."

Along with connecting to customers, Edwards shares an enthusiasm for relating to industry colleagues as well; currently, he serves on the APRO board of directors and is chairman of APRO's state association committee. "I have developed into the person I am in the time I've spent in this industry," he says. "I am fortunate to be where I am and I want to give back to an industry that has given me so much. My motivation is to serve to the best of my ability."

Edwards was born and raised in Deerfield, Illinois, then lived in Providence, Rhode Island, from age 12 to 18. Now he calls Longmeadow, Massachusetts, home, where he lives with his wife, Samantha, and eight-year-old daughter, Ashley Elizabeth. He has been in rent-to-own since 1991; prior to that, he sold cable television door-to-door, worked as a telemarketer for a newspaper, did some heavy lifting for his father's trucking company and sold copiers for Lanier Worldwide. He deems the bulk of his pre-RTO experience as "great sales training. I've always liked sales and I've always liked management."

Nineteen years ago, he went to work for Thorn International Rentals, later to become Rent-A-Center. He considers one of his first managers in the industry, ColorTyme franchisee (and fellow APRO member) Scott Brown, an early mentor. "He's still a good friend and a sounding board," Edwards says. As part of the Aaron's family, he names SEI/Aaron's CEO Charles Smithgall III as his current mentor and Aaron's founder Charlie Loudermilk a role model. "I've tried to learn something from just about everyone I've worked with in the industry."

Edwards is very proud of the culture that Loudermilk, Smithgall, he and others have created at Aaron's. "Everyone at SEI/Aaron's shares our values," he says. "If you don't, you're not on the team. The Aaron's system is the best in



the industry. We are constantly training our associates and reaffirming our values and culture. I've worked hard to recognize talent and create teams with positive synergy. I like to believe I'm down to earth and can relate to almost anyone." SEI/Aaron's currently operates 72 stores and employs more than 600.

In addition to his service on the APRO board, Edwards also finds time to put his people skills to work for the New York State Rental Dealers Association, where he has served as that association's president for the past two years—rocky years indeed for rent-to-own in the Empire State. New York is home to one of the RTO's key opponents, Senator Charles Schumer, and the state's rent-to-own businesses have been threatened repeatedly by legislative initiatives in both Albany and Washington, D.C., over the past few years. Edwards has played one of the key roles in developing strategies to stem the onslaught of anti-RTO perceptions and legislative initiatives. As part of the plan, he has helped initiate seven new state rental dealer associations in the past year.

An avid reader and history buff, Edwards shares with other rental dealers the concerns about the industry's image in the past, but also is optimistic that rent-to-own is heading in the right direction. "The standards in the industry are *much* more consistent now than in the 1990s," he says. "It is extremely rare to walk into a store and think, 'This is a disgrace—I can't believe I'm in this industry.' As the perception develops that rent-to-own is more legitimate, it will attract more people to the industry. We need to stay cohesive and viable. Our primary goals should be to have protective federal legislation passed and continue to put a positive face on rent-to-own."

Edwards considers communication a primary element in countering the attacks and helping the industry develop. He views APRO as the primary means of keeping all rental dealers heading in the same direction. "APRO is important as the voice of rent-to-own and the kind of glue that binds dealers together," Edwards observes. "The association acts as a catalyst for competitors with different business models to discuss and share common issues. I want to continue to be a part of that and I want to contribute to the health of the rent-to-own industry."

## **William McCrae**

**Buzz's Lease Purchase and Sales  
San Antonio, Texas**

**B**eing in the rent-to-own industry since 1981 necessitates an ability to go with the flow and it's a character trait William McCrae is proud to possess. Over the past 25 years, McCrae has seen dramatic shifts in rent-to-own and its governance and now he would like to be part of

that leadership as a member of the APRO board of directors. "I have mastered adapting to change in the business environment," McCrae says, "and I have personal self-discipline as well as the willingness to share success with others."

McCrae is president and one of the owners of Buzz's Lease Purchase and Sales headquartered in San Antonio, Texas. He was born in Bethesda, Maryland, but has lived most of his life in Texas. And in true Texas style, he runs a small business that thinks big. "We are a small company that uses the business processes of a large company," McCrae says. "We developed a business model that, when executed as planned, can compete in most, if not all, markets." Buzz's business is eight stores strong and employs 48.

Prior to delving into rent-to-own—practically at its inception—he was in the U.S. Navy for four years. But soon the entrepreneurial bug bit and McCrae sought a life in business. "As far back as I can remember, I wanted to be a leader and be in business for myself," he says. McCrae's first rent-to-own experience was working for a large franchisee and later as an independent dealer. Then, in 2001, he and his current business partners launched Buzz's. "Having worked for a franchisee for seven years and being independent for the past 13, I believe I can relate to all members' range of concerns and issues."

In addition to operating Buzz's, McCrae has owned an audiology and hearing-aid dispensing business, Beltone Audiology and Hearing Aids, since 1989. McCrae's daughter, Raquel, who graduated recently from Texas Christian University, heads up business development and marketing for the company, which operates six clinics in San Antonio and Austin, Texas. Her addition to the company makes Raquel a fourth-generation McCrae in the audiology/hearing-aid business. "My primary role in both businesses is to lead in the strategic planning, annual business planning and budget processes," McCrae says.

Currently, McCrae is vice president of the Texas Association of Rental Agencies and recently was slated to be TARA's president, a post he'll assume in October. He also serves on APRO's ethics committee. While he observes that "every trade needs an active, vibrant and professional trade association that acts in the best interests of all its members and associate members," McCrae has helped APRO go above and beyond association basics. In August 2005, the day after Hurricane Katrina smashed into the Gulf Coast, he urged APRO to initiate conference calls that led to the formation of the association's disaster relief effort. "When Hurricane Katrina hit, we lost stores in New Orleans," McCrae says. "APRO coordinated conference calls for all affected members to share information and



we were provided helpful resources such as bankers and insurance companies that helped create a recovery plan.”

McCrae cites APRO’s networking as another key benefit to rental dealers. “The continuous networking opportunities and professional relationships have helped me operate a better, more profitable rent-to-own business,” he says. “The resources made available through being a member allow smaller companies to have access to knowledge and information that larger companies take for granted.”

McCrae wants to nurture APRO’s benefits as part of the board and hopes to help raise the bar on the industry’s image. “I would continue to challenge our membership to raise the overall professionalism and, by doing so, enhance our image to the public.” Also, he shares another industry objective with many other APRO members: “We need to see to it that legislation is passed that provides a level of protection and certainty to our members so they can operate competitively and profitably.”

McCrae has been married for 25 years. He and his wife, Francine, have two daughters, the aforementioned Raquel, 21, and Taylor, 19, a junior at the University of Mississippi. He’s the former mayor pro-tem of Kerrville, Texas, having served four years on Kerrville’s City Council.

While he’s seen a transformation of the industry over the past 28 years—“The quality of leadership, more professionalism at every level and the size of the stores are a few things that quickly come to mind”—he knows that the one constant in RTO is change. “I believe that the rent-to-own industry is here to stay,” McCrae says, “but I believe that it will change to meet private and public expectations.”

### **Paul Sternberg** Choice Corporate Housing Houston, Texas

**A**s reported in the previous issue of RTOHQ: *The Magazine*, the rent-to-own industry continues to broaden its customer base by attracting more corporate and military housing clients. It’s a good fit, but it’s a market rent-to-own dealers haven’t tapped into as much as they could, according to Paul Sternberg, a lawyer and owner of Choice Corporate Housing based in Houston, Texas. Last year, Sternberg joined APRO in part to network with rent-to-own dealers and make them aware of the opportunities for new business within the corporate housing industry. Now he’s running for the APRO board of directors.

“It’s time for APRO to elect someone outside the box and I am that person,” Sternberg says. “With a law degree and an entrepreneurial spirit, I’ll bring different viewpoints and ideas to the board.” Although somewhat “outside the box” of the typical rent-to-own dealer, Sternberg

does operate part of the Choice Corporate Housing as a rent-to-rent business. “Our company uses rent-to-rent companies [for temporary housing clients]—but, we also purchase our own products for our corporate units, making us, in essence, a rental company. This gives me a unique perspective because I’m a client of rent-to-rent and also the owner of a rent-to-rent business.

“Ours is one of only a handful of corporate housing companies that own our furniture and housewares,” he says. “Most corporate housing companies rent from the major suppliers, but primarily we are a rental company.”

Sternberg has become increasingly interested in the ties between corporate housing and the rent-to-own and rent-to-rent businesses. “The challenges that our businesses face are very similar. There is a lot of synergy [between our businesses] that needs to be exploited. It’s a good time to be in this industry. In the current economy, we should be thriving, yet we meet people who have not been exposed to our business. It is important that such potential new customers have a positive impression of rent-to-own and rent-to-rent.”

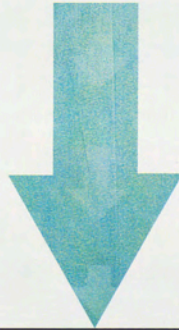
Sternberg is a born entrepreneur. “My family inspired me [to go into business]. Our family has a 200-year retail tradition,” he says. Born and raised in New Orleans, Sternberg worked in a Foley’s Department Store for a decade before entering law school. While studying law, he supported himself working for a travel agency and in real estate. With a law degree in hand and the entrepreneurial bent still in tow, Sternberg landed in the corporate housing industry four years ago; Choice Corporate Housing now employs 14. As his business developed, Sternberg saw the advantages of purchasing the furniture, appliances and electronics to rent along with the corporate units.

It’s this unconventional route into the rental business that Sternberg says would make him a unique asset to the APRO board. “It is time for the industry to expand to other avenues of business, including home staging and corporate housing. As a corporate housing owner, I am best able to bridge that gap and help rent-to-own dealers broaden their markets,” Sternberg says. “I can provide legal and business assistance to APRO members and I feel that my knowledge will bring a new dimension to the board.”

If elected to the board, Sternberg says he’ll help the association with its legislative strategy. “It is important to provide a unified strategy to the public and to legislators. We need for potential customers—as well as members of Congress—to understand that we provide a service that is needed and important to the communities we serve. If rent-to-rent and rent-to-own are not around, other less desirable alternatives will surface.” \*



BY ED WINN III



FROM THE PLAYGROUND TO THE STORE:

# RENT-TO-OWN BULLIES

**R**ules governing employee relations continue to evolve as our society learns more about human psychology and the culture becomes more sensitive to what makes people tick. The latest development is the recognition of an age-old problem—bullying. Everyone can remember bullies and their victims. Those same behaviors have been recognized in the workplace and steps are being taken to curb them. Steps also have been taken at the school level as school districts have banned dodge ball—and some have gone on to ban tag and hide-and-seek—because school officials are concerned that those games encourage aggression against fellow school mates. ♦ In the workplace, bullying may have nothing to do with the victim's age, race, religion, disability or other characteristic already protected by state and federal anti-discrimination laws. There are not yet any anti-bullying laws on the books, but they are almost certainly coming. Bills have been introduced in more than a dozen states. (See [www.bullyfreeworkplace.org](http://www.bullyfreeworkplace.org); [www.bullyinginstitute.org](http://www.bullyinginstitute.org).)



**DEFINING THE TERM.** One might suppose that we all know bullying when we see it. We recognized it on the school playgrounds and it may be as overt as that in the workplace. However, as adults, some bullies have learned subtler techniques. Bullying is generally defined as repeated, persistent unreasonable conduct aimed at any employee (or group of employees) that is intended to intimidate, embarrass, degrade, harass or humiliate the target. Bullying does not include isolated instances of bad behavior. To rise to the level of workplace bullying, there must be unrelenting, frequent hostilities. The bully may be a supervisor, co-worker or group of co-workers ganging up on the victim.

Psychologists and human resources experts insist that workplace bullying is more than mere monkey business or bad manners. It is conduct that a reasonable employee would find to be objectionable and it is harmful to the organization and bad for business. Bullies do not just pick on the weakest employee in the group. In fact, most bullies at heart are cowards. They are driven by deep-seated insecurities and feelings of inadequacy. If they can, they will act out against the best employees to bring them down to their level. They will aim their attacks at the most highly skilled, creative, talented, well-adjusted employees in order to maintain their status and sense of control.

Bullying may only exist in a store or two, or it may be that in some rent-to-own companies the prevailing attitude of management is "only the strong survive," and bullying may have become an ingrained part of the corporate culture. Those who get bullied and are too weak to fend for themselves are simply driven out of the company. These companies with a bullying culture might reason

that rent-to-own is a tough business, after all, and the stores will not be able to compete effectively or collect their money if they are being run by a bunch of sissies. In truth, though, a bullying culture will more likely stifle productivity and innovation, since everyone in that situation lives on the defensive, looking over a shoulder.

The problem with this corporate attitude is that the company will certainly lose the talented and creative people who are perhaps quieter, shyer or, in fact, psychologically weaker than their peers. And inevitably, the employees who remain must all wonder if perhaps they are next.

In a store with a falling BOR and customer count, the pressure may be on to find someone to blame. The perceived weak link may get bullied into quitting—the proverbial sacrificial lamb—and when the numbers continue to fall, the sacrifice will be shown to have been for naught.

Bullying may be hard to define in the fast-moving, rough-and-tumble world of rent-to-own. Store employees under the daily stress of hitting company targets may not always behave as cordially as they might otherwise to their co-workers. But bullying is more than that. Bullying is not about a misunderstanding between employees in the heat of the moment. An accidental bully, when confronted, will apologize quickly for the bad behavior; he'll clear the air and be careful not to repeat the bad behavior. A *real* bully will deny the behavior and continue it, perhaps more surreptitiously.

**THE LAW OF BULLYING.** Bullying has been recognized legally. The Indiana Supreme Court affirmed a case awarding \$325,000 to the plaintiff involving bullying in a hospital. The bully was a heart surgeon who frequently yelled at

## MODEL ANTI-BULLYING POLICY

[ADAPTED FROM RECOMMENDATIONS OF THE WASHINGTON STATE DEPARTMENT OF LABOR AND INDUSTRIES]

- ▶ Workplace bullying is behavior that harms, intimidates, offends, degrades or humiliates an employee, possibly in the presence of other employees or customers. Workplace bullying may cause the loss of trained and talented employees, reduce productivity and morale and create legal risks.
- ▶ We believe that all employees have the right to a workplace free of bullying. Managers and supervisors must not bully employees and must ensure that other employees do not bully.
- ▶ We have grievance and investigations procedures to deal with workplace bullying. Employees can use the same channels available for issues involving unlawful discrimination. Any reports of workplace bullying will be treated seriously and investigated promptly, confidentially and impartially.
- ▶ We encourage all employees to report any instances of workplace bullying. Managers and supervisors must ensure employees who make complaints, or are witnesses, are not victimized.
- ▶ Disciplinary action will be taken against anyone who bullies an employee of this company. Discipline may involve a warning, transfer, counseling, demotion, or dismissal, depending upon the circumstances.
- ▶ The contact person to report bullying at this workplace is [insert contact name and telephone number].

the plaintiff, a perfusionist (one who operates a heart/lung machine during surgeries), threatening to “smack the s\_\_\_ out of him,” telling him that he was “over,” “finished,” “history” and at times charging toward him with clenched fists. The plaintiff later resigned and complained of depression, anxiety, loss of sleep and loss of appetite. During the trial, the doctor was portrayed as a domineering personality who did not think there was anything wrong with yelling and screaming and cursing at subordinates on the job.

In most states, courts have been reluctant to involve themselves in disputes over management techniques. Courts have been slow to tell employers how to run their companies or manage their employees, but that attitude is giving way to a societal interest in safeguarding the dignity of individuals on the job. In a recent Texas case, for example, the state supreme court awarded damages to the plaintiffs/employees on account of the manager’s behavior toward them in a case involving a GTE Southwest office. The manager was a former Army sergeant. He was accused of using profanity every day, having a short temper and ruling in an abusive, vulgar and dictatorial manner. The employees testified that he continually yelled, screamed, cursed and even charged at them, threatening physical contact. He was told that his profane language was offensive to the employees, but responded, “I will do and say any damn thing I want, and I don’t give a s\_\_\_ who likes it.” The opinion is replete with episodes of the manager cursing his employees and engaging in other behaviors that a reasonable person could conclude were intended to demean and embarrass the employees. He required two employees to buy and use vacuum cleaners in their offices because they did not keep them neat enough for the manager, even though there was a janitorial service that cleaned the offices, including vacuuming.

A fair question to ask in the rent-to-own context is what the company’s policy is regarding the use of profanity among co-workers. One assumes that it is clear company policy that profanity can never be used when talking to customers. Rental stores are not locker rooms, although some old-school rental dealers have tended to treat them that way. The industry has had to learn some hard and expensive lessons about illegal discrimination, mainly on account of race and sex, and less often, age. Bullying is the newest litigation tool in the employment context.

**WHAT CAN A RENTAL COMPANY DO?** Step one might be to recognize the issue and put it squarely on the table with employees. Enlightened companies—rent-to-own and oth-

## BULLYING BEHAVIOR ON THE JOB

Overbearing or invalid criticism of someone

Tampering with someone’s personal effects, work tools or work space

Withholding or misrepresenting information someone needs to do his or her job

Excluding someone from group activities

Refusing to communicate with someone

Taking credit for work accomplished by someone else

Making someone the target of repeated practical jokes

Staring or using non-verbal intimidation to show hostility toward someone

Using the “silent treatment” to separate someone from the group

“Dressing down” someone in public for unwarranted reasons

Starting or failing to stop malicious gossip or rumors about someone

Using confidential information about someone to humiliate him or her publicly or privately

Assigning undesirable work to someone as punishment with the intent to degrade

Removing areas of responsibility without cause in order to demean someone

Establishing impossible goals or deadlines and then mocking the failure to achieve them

Constantly using insults, name-calling or put-downs

Using exaggerated negative responses—sighs, frown, etc.—to someone’s comments

ers—already want their employees and customers alike to be honored and respected. So, it is fair to ask the question whether there is bullying going on. Then, companies can make a commitment to ensure that such conduct does not occur on company time. Rental dealers should be alert to bullying characteristics when interviewing new employees. Even if you think someone might be an effective collector because of his or her assertive style, that person may end up doing more harm than good to the company in the long run, if that aggression cannot be aimed carefully and instead leaches over onto co-workers.

Rent-to-own companies might consider adopting an anti-bullying policy. There is a sample policy (*see sidebar*) adapted from a form developed by the Washington State Department of Labor. Also, visit [www.bgsu.edu/downloads/execvp/file50881.pdf](http://www.bgsu.edu/downloads/execvp/file50881.pdf) to download a PDF list of online resources for dealing with workplace bullying.

RTO companies need to recognize bullying for what it is. It is not merely being tough or insisting that employees adhere to company standards. Rather, it is abusive disrespect intended to tear down another individual. Make sure that you are not doing that to your employees. Then, make sure that your employees are not doing that to one another. \*

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





**FIVE EASY,  
ECONOMICAL STEPS  
TO A SIMPLE,  
SUCCESSFUL SOCIAL  
MEDIA PROGRAM FOR  
YOUR BUSINESS  
BY KRISTEN CARD**

**Social Media: Get Used to It, Get Using It**



**F**eeling blogged down? Facebook-planted? LinkedIn-out? Utterly Twitter-pated? You are not alone. Between the onslaught of new social media and ongoing coverage of them by the traditional media, many folks are feeling a skosh anti-social nowadays. But regardless of the overwhelm, you may not be able to avoid joining the party for much longer, as social media is quickly getting down to business. Yes, blog posts and updates and tweets—oh, my!—are becoming the latest gadgets in the *business* toolbox. And it looks like they're more tenacious than trendy—online tools with staying power.

“What we've seen is a progression,” says David Booth, founding partner at WebShare LLC ([www.websharredesign.com](http://www.websharredesign.com)), a search- and online-marketing firm that specializes in helping businesses create and make the most of their presence on the Web. “A while ago, everybody had a Web site, but if you asked them why, they said ‘Because we have to; because everybody else has one.’ But they didn't really have a strategy behind it. Then, we got into e-commerce and other ways a Web site can positively impact an organization's bottom line. Now we're seeing something similar with social media. People are saying, ‘Yeah, I love it, but why should I do it?’ Everyone's scrambling to get their Facebook accounts, but still not getting the point of it. The good news is, social media is beginning to evolve from being just ‘really cool’ to being useful for business.”

So, how do you use social media effectively and efficiently to benefit your rent-to-own business, without busting your budget or committing yourself to 24/7 coverage?

## RELATIONSHIP-BUILDING 2.0

What does “social media” mean, anyway? Technically, social media are Web sites where users (that’s you) upload their own content—words, photos, videos—to share publicly so that others can learn from it, be entertained by it and/or comment on it. According to Nielson Online, two-thirds of online users visit social media sites, with the greatest growth over the past year among people 35 to 49 years old.

Not as technically, social media provide online opportunities for conversation. And just as if the conversations were happening at a coffee shop or a cocktail party, you’re expected to listen, contribute and present your perspective—respectfully—to the communities with whom you choose to engage. But don’t let the word “social” throw you; this communication phenomenon is not just for chatting teens and aspiring rock bands. Increasingly, businesses are getting into the act and logging on to enhance customer service.

“You’re building relationships on the social Web—that’s why they call it ‘social,’” says Dave Evans, author of *Social Media Marketing: An Hour a Day* ([www.digital-vooodoo.com](http://www.digital-vooodoo.com)). “People who begin talking to me online—through my blog, on Facebook, on Twitter—we build relationships, with all of the real-world dynamics of a relationship. So when you start your social Web strategy, understand that you’re in it for the long run. Always begin with listening and take small steps, so you can build the relationships slowly, taking time to realize when things are or aren’t working for you.”

So step one is to listen in on what’s being discussed, introduce yourself and, once you’re comfortable, join the conversation. By listening first, you can learn what’s being said about your company, competitors, the rent-to-own industry and its issues, who’s leading the conversation and, most important, discover your prospects’ and customers’ likes, dislikes, wants and needs. Using their input and feedback to shape the way you do business is the foundation for a successful social media program.

## BEGIN WITH A BLOG

Both Booth and Evans recommend stepping into the social media arena by creating a blog, which can be attached to your Web site or, Evans says, can even *replace* your Web site as your primary online presence. A Weblog, commonly called a blog, is a Web site with journal-like entries or posts that can contain text, photos and videos. Posts are displayed in reverse chronological order, with the most recent at the top of the page and visitors can interact with the blogger (that’s you) by submitting comments on your posts. Readers can “subscribe” to blogs, which means that they’re notified of blog updates via e-mail. Today, there are almost 200 million active blogs from which to choose.

“On a typical business Web site, you write one or two fairly generic paragraphs and it stays that way for three years,” Evans says. “What the blog does is it not only extends your content capability—it’s easier to add content, so you tend to refresh it more—but also adds conversation capability. It can improve your rental-

purchase company’s online visibility dramatically and it’s just a really easy way to keep your Web site current.”

Creating a blog is simple with user-friendly blogging software such as WordPress or Blogger (see the *Click-it to Ride sidebar*). But first, don’t forget to “listen” and learn by reading other blogs. Use Google to search for blogs related to rent-to-own; read up and feel free to join the conversation by submitting comments—bloggers *love* comments. Once you feel ready to launch your own blog, think about what you want to say. You might post an entry about new merchandise and invite reviews or about bigger-picture subjects, such as credit issues or consumer legislation.

### Blog tips:

- ▶ There is no rule for how often to post, but three to five times a week is average;
- ▶ About 150 to 300 words per post is typical;
- ▶ Use a combination of words, photographs and videos if possible;
- ▶ Link to other pertinent online sources as much as possible;
- ▶ Allow comments to your posts, but moderate them and respond to comments within 24 hours.

## JUST ADD VISUALS

To build a better blog, photos and videos should be included in the mix—using photo-sharing and video-sharing platforms is another way to include other people in your online conversation. Photo-sharing sites such as Flickr (see the *Click-it to Ride sidebar*) let you upload photos—up to 200 for free—easily from your computer, the Web or mobile devices, tag them with a descriptive keyword, sort them into groups and share them through the site, blog posts, e-mail, etc. So you might post photos of new merchandise displays or a recent promotional event, while your customers might post photos of the game-watching party they hosted featuring their new big-screen television or before-and-after photos of their living room with its new furniture. Because they’ve tagged and publicly shared them, you can post them as part of your blog.

Video-sharing sites such as YouTube (see the *Click-it to Ride sidebar*) do the same with videos—you can upload, tag and categorize videos and link to the videos from your blog or Web site, all easily and all for free. At YouTube, which hosts more than 70 million unique users monthly and gets hundreds of millions of hits daily, you can even create your own brand channel, which is like a YouTube Web page just for your rent-to-own business. You might develop quick videos of products in action, customer testimonials or solutions to common customer problems.

Booth suggests one example of a video that a rental dealer might consider uploading, “where an attorney gives a three-minute talk about the rent-to-own transaction: ‘these are your rights when you enter into a rental-purchase agreement; here’s how to read a contract; here’s how to make sure you’re getting what you pay for, etc.’ [Providing a video like that on your blog] can go a long way in defeating some of the misperceptions out

there and can gain significant ground with someone considering a rental-purchase decision.”

#### Photograph and video posting tips:

- ▶ Engage your audience by urging them to add comments, share photos and rate videos;
- ▶ Update your photographs and especially your videos frequently, to keep it fresh and keep people coming back;
- ▶ Cross-promote—be sure to link to your blog from your brand channel and to your videos and photos from your blog, your e-newsletter or other e-marketing materials.

#### TWEET IT

Twitter is actually a microblogging site—a way for users to send and receive brief (140 characters or fewer) text-based posts, known as “tweets.” You choose whose tweets you want to subscribe to, or follow, and other people can choose to follow your tweets. Opening a Twitter account is free and easy, but remember to “listen” before leaving the proverbial nest. First, search for other people who may be tweeting about your company or the rent-to-own industry and its issues. Follow them, reply to their tweets, then try flying solo.

“You can be as inane as tweeting every single thing you’re doing all day long,” Booth notes. “Individuals do that, but as a business, you’ve got to put out useful information; the more you talk about mundane things in your tweets, the less important people will expect them to be. But if you tweet once a week and it’s a great piece of information—a great special or coupon—then people will wait for that and pay attention when they see it.”

“You can use Twitter to sell stuff,” Evans agrees. “The caveat is that if you’re posting only when you’ve got something to sell, then it may be perceived as spamming. Keep in mind, particularly on Twitter, no one is under any obligation to follow you and they’re just one click away from never having to hear from you again.”

In addition to sales or promotions alerts, you might tweet about company news, link to media coverage, offer updates from events or conferences, or solicit suggestions to get real-time feedback from customers and prospects.

#### Twitter tips:

- ▶ Tweet regularly, but don’t overdo it—once or twice daily, but not more than 10 times a day;
- ▶ If someone chooses to follow you, then follow them only if you have shared interests. You want to follow those from whom you can learn and offer ideas to those who follow you;

- ▶ Make sure you add a link to your Twitter profile on your blog or Web site as well as in your e-mail signature.

#### PUTTING IT ALL TOGETHER

At almost a quarter of a billion accounts and counting, Facebook is the world’s fastest-growing social network. With a mission of providing people with the power to share and making the world more connected, Facebook brings all of the social media features into one huge platform. “Any business owner is under a duty to him- or herself to explain why he or she shouldn’t be on Facebook,” Evans effuses. “It’s not necessarily for everyone, but you should understand what it’s all about. It’s a fantastic set of tools for minimal out-of-pocket cost.”

Facebook originated as a way for college students to get to know each other. Today, it has become a personal and professional social networking site millions visit every day to keep up with friends (or businesses or favorite celebrities), share photographs, videos, links and blogs. Once you’ve opened up your free account, there are three key ways to begin using Facebook: pages, advertisements and insights.

**Facebook pages:** As an individual, you can create a personal page, where you build a network of friends. Likewise, as a company, you can create a business page, where you build a network of “fans,” people who visit your page and opt in. Your business page can feature standard information about your rent-to-own

## Click-it to Ride



### Blogging

WordPress: [wordpress.org](http://wordpress.org)  
Blogger: [blogger.com](http://blogger.com)

### Photo sharing

Flickr: [flickr.com](http://flickr.com)  
Picasa: [picasa.google.com](http://picasa.google.com)  
Photobucket: [photobucket.com](http://photobucket.com)

### Video sharing

YouTube: [youtube.com](http://youtube.com)  
Videoegg: [videoegg.com](http://videoegg.com)  
Howcast: [howcast.com](http://howcast.com)

### Microblogging

Twitter: [twitter.com](http://twitter.com)  
Pownce: [pownce.com](http://pownce.com)  
Tumblr: [tumblr.com](http://tumblr.com)

### Social networking

Facebook: [facebook.com](http://facebook.com)  
MySpace: [myspace.com](http://myspace.com)  
LinkedIn: [linkedin.com](http://linkedin.com)

### Helpful resources

How and when to leave blog comments:  
[barefeetstudios.com/2007/12/19/how-and-when-to-leave-blog-comments](http://barefeetstudios.com/2007/12/19/how-and-when-to-leave-blog-comments)

How to start a blog:  
[ehow.com/how\\_2045008\\_start-blog.html](http://ehow.com/how_2045008_start-blog.html)

How to blog: [ehow.com/how\\_2028994\\_blog.html](http://ehow.com/how_2028994_blog.html)

How to create a business blog:  
[wikihow.com/Create-a-Business-Blog](http://wikihow.com/Create-a-Business-Blog)

How to upload photos on Flickr:  
[ehow.com/how\\_2031218\\_upload-photos-flickr.html](http://ehow.com/how_2031218_upload-photos-flickr.html)

How to put a video on a Web Page:  
[wikihow.com/Put-Video-on-a-Web-Page](http://wikihow.com/Put-Video-on-a-Web-Page)

How to use Twitter: [wikihow.com/Use-Twitter](http://wikihow.com/Use-Twitter)

A newbies guide to Twitter:  
[chrisbrogan.com/newbies-guide-to-twitter](http://chrisbrogan.com/newbies-guide-to-twitter)

Creating your Facebook business page:  
[facebook.com/business/?pages](http://facebook.com/business/?pages)

Facebook how-to articles:  
[wikihow.com/Category:Facebook](http://wikihow.com/Category:Facebook)

company, as well as links, a blog feed, photographs and videos, discussion threads and much more. And from your business page, you can send messages to your fans (all in one fell swoop), invite customers to write a review for your page, promote an upcoming event or join and participate in groups.

**Facebook advertisements:** Facebook ads are displayed along the right side of all Facebook pages as users browse through them. To advertise your business' "face" on Facebook, simply produce a compelling ad, select your target audience and set your daily budget, paying either by number of clicks on your ad (CPC) or by number times your ad appears (CPM).

"The cool thing about Facebook advertising is that for a small monthly fee—there is no minimum—you can hand-pick your demographics and they determine which pages will feature your ad," Evans explains. "It's like extreme targeted advertising—direct-marketing nirvana."

**Facebook insights:** Facebook insights are the site's measuring tools for activity regarding both pages and advertisements. You can view information on page visits, posts, fan demographics, advertising performance and trends, and much more.

By the way, MySpace, which preceded Facebook in the social networking world, is still around and remains a popular site for parts of the youth market. Creating a MySpace page may be beneficial if you want to market toward a younger audience.

#### **Facebook tips:**

- ▶ Make the most of Facebook's myriad capabilities—give yourself some time to play around with its many applications and features;
- ▶ Online content lives forever, so be mindful of what you post on social networking sites—it can have real consequences on your professional life;
- ▶ Promote your Facebook presence beyond Facebook—add a line to your current marketing materials and add a share button to your blog or Web site.

#### **BEING YOUR VIRTUAL BEST**

**T**he Web-presence strategies we've outlined costs very little to implement, although you will have to spend some time setting it up. Give yourself a day to get familiar with the different platforms and a few hours a week to maintain. Whether you're blogging, tweeting, uploading, updating or linking, there are some golden rules to follow in order to be successfully social online.

**Measure:** Social media is highly measurable. By tracking online activity, you can make smarter marketing decisions and ensure that your money and time are spent delivering the highest possible return-on-investment. "One of the first things you should do is install Google Analytics or something similar—it's free, easy and there's no excuse for not having metrics," Evans says. "If you're not measuring where people are coming from and what they're doing [on your Web site, blog or Facebook page], then there's no way to know whether any of this stuff is working for you."

"Once you begin to analyze your metrics in aggregate, you can see the real impact of your social-media efforts," Booth says. "How much money you made, how many new users visited your Web site or how many e-addresses you gathered. Identifying and using trends to market to audience segments, then being able to measure return-on-investment down to the penny, is pretty powerful stuff." Review analytics regularly, so you can adjust and improve your social media plan as you go.

**Participate.** Participate in the online conversation—don't dominate it. While traditional marketing communications, such as advertisements and commercials, go only one way, social media is about two-way, casual conversation with customers and prospects.

**Be interesting and relevant.** In the online world, content is king, so don't just talk to hear yourself talk (or, more accurately, write to see yourself write). Provide useful and appealing information and it will help you establish your brand, connect with customers, promote your products and build strong networks.

**Be transparent.** In online conversations, always identify yourself by name and indicate the role you play at your company. "If people catch you lying, shilling or being otherwise untruthful on the social Web, it can cause painful backlash," Evans warns. "It can damage a brand quickly and completely. If you try to position yourself as a customer or somebody you're not, eventually, someone will figure it out—and as a business owner, you'll have a serious credibility problem."

**Be responsive.** Whenever you come across negative comments, tweets or posts about your rent-to-own business, respond rapidly and genuinely. If the criticism is valid, then offer an immediate apology and propose a solution for the problem; you'll earn "props" for being honest and helpful. Likewise, respond to positive input with a prompt and heartfelt thank-you.

**Be brave.** "The biggest thing people are doing wrong is not doing [social media]," Booth says. "You need to be doing it in some way, shape or form and the best time to begin was a year ago. Every day you delay, it gets harder and harder. You want to get in there and begin building up your following, because by the time you really know what you're doing, you'll have a little following you can work with. The connections are what make social media valuable."



**S**ocial media is quickly becoming an integral part of the savvy business owner's everyday work world—a new way to build relationships, generate positive word-of-mouth, demonstrate thoughtful leadership, manage crises, gain insight into improving products and services and put a human touch on your rent-to-own company. Companies that take the time and make the effort to communicate thoughtfully on the social Web will eventually see the broad-spread benefits in their bottom line. ✱

Kristen Card is a freelance business writer based in Austin, Texas.



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value



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Booth # 803-807

Las Vegas Market  
Sept. 14-17  
Building B, #922

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APRO's 2009 Rent-to-Own  
Convention and Buying Show.  
Tapping into this year's education  
program is one of the smartest  
reasons to be there.

## BRAINPOWER FOR YOUR BUSINESS

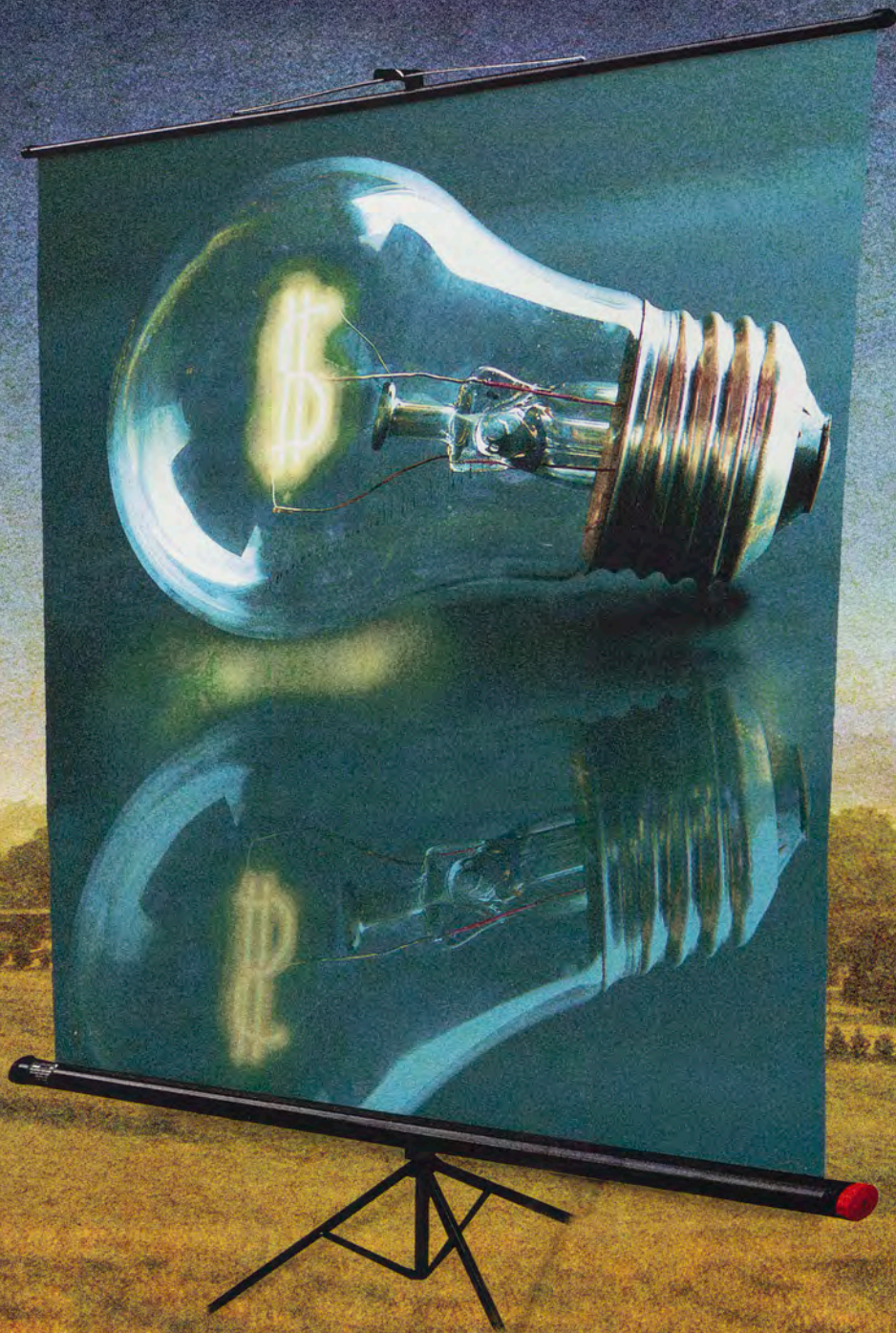
**A**PRO's 2009 Rent-to-Own Convention and Buying Show, August 31–September 2 in Las Vegas, is this year's best opportunity to connect with fellow rental dealers and vendors—and discover better ways to do business. For this year's big event, we've lined up a wide variety of educational sessions that will explore the latest business practices, technologies and news that you can take back to your stores and put to good use.

APRO's education program begins on August 31 with the popular Rental Roundtable, where dealers with companies both large and small will gather to discuss the entire spectrum of rent-to-own issues, including community involvement, changing perceptions of rent-to-own, employee salaries, learning from business mistakes, new technologies and more. This year, we've invited APRO's General Counsel Ed Winn III to lead the group in a discussion of the many legal issues affecting the rent-to-own industry. We'll also unveil the results of APRO's 2009 *Customer Satisfaction Survey*; Britt Beemer, CEO of America's Research Group—the company that has conducted APRO's customer surveys since 1994—will be on hand to help analyze the survey responses. Roundtable participants will be able to give and receive immediate insight into current issues via cell phone texting responses; polled results will be displayed on large screens in real time during the session.

The following day, September 1, will feature morning presentations from rent-to-own industry experts. This year's seminar topics include skip tracing via the Internet, marketing to the burgeoning Hispanic population, rental training online, reawakening forgotten business practices and more. "Info-to-Go" sessions held before the seminars will offer information on RTO products and services that can help your business expand.

Take a look at the seminar descriptions on the following pages and plan to harvest plenty of better business practices during this year's APRO Rent-to-Own Convention and Buying Show education program.





**APRO's 2009  
Rental Roundtable**

Moderated by Michael Hoffman  
1-3 p.m., August 31



This popular session brings together top minds in rent-to-own for an open forum on the issues affecting the industry and interactive real-time polling of audience responses to the topics under discussion will provide business insights to help you succeed in these uncertain economic times.

In 2008, the Rental Roundtable session offered valuable insights on good business practices, economic trends affecting rent-to-own, new income opportunities, community involvement, education, hiring and legislative issues. A summary of the results of last year's interactive audience polling can be downloaded now from APRO's E-Communities at [www.rtohq.org](http://www.rtohq.org).

The 2009 Rental Roundtable promises to offer another forum rich with ideas. This year's Round-



table will include a discussion of current legal issues affecting rent-to-own, led by industry expert Ed Winn, APRO's general counsel. He'll address the new FTC "Red Flags" rule, the tort of bullying in the workplace, improvident extensions of rent-to-own agreements, pornography on rented iPods and gaming systems, taxation of rent-to-own transactions, the implications of Senator Charles Schumer's legislative bill, an RTO litigation review, recent state legislative initiatives, RTO agreements that must be "terminable at any time," issues regarding installations, how to manage in-house warranties legally and additional

late-breaking rent-to-own legal topics.



The results of APRO's 2009 Customer Satisfaction Survey also will be highlighted during the Rental Roundtable. Conducted once every five years by one of the country's leading market research companies—America's Research Group and company CEO Brit Beemer—the results of this survey will help make your business better, more profitable and give you information to gain the competitive edge in your market. Beemer is a leading consumer expert in the home furnishings and rent-to-own industries and has conducted four rent-to-own customer satisfaction surveys for APRO since 1994.

**Relating, Not Translating:  
How to Market to U.S.  
Hispanics**

Kelly McDonald,  
McDonald Marketing  
10-11:15 a.m. and  
11:30 a.m.-12:45 p.m., September 1



The U.S. Census indicates that there are more than 47 million Hispanics living in the United States and that Latinos are now the largest and fastest-growing minority group in the country. By 2020, Hispanics will account for one in five U.S. residents. Virtually every major provider of products and services is scrambling to learn how to tap into this large, lucrative and growing consumer base. Attracting the Hispanic consumer can help you expand your business, but it requires more than just translating your promotional messages into Spanish; you'll need to know which is the right Latino rent-to-own

customer and how to connect with him or her emotionally, rationally and culturally. Attendees of this session will leave with specific strategies for developing effective marketing messages targeted specifically to the Hispanic market.

What does a blond-haired, blue-eyed Irish girl know about Hispanic marketing? Plenty! Kelly McDonald is a marketing and advertising expert with more than 20 years of global advertising agency experience in both the general market and Latino market. Her company, McDonald Marketing, works with clients such as Toyota, Harley-Davidson, Ace Hardware, Sherwin-Williams and Miller/Coors. McDonald has been named number-one on the list of "26 Hot Speakers" by *Successful Meetings* magazine. *Advertising Age* has twice designated her company as one of the top Hispanic ad agencies in the U.S. and *Inc.* magazine named McDonald Marketing one of the fastest-growing privately owned companies in the country. McDonald has also been featured in *BusinessWeek* magazine and on CNNMoney.com and XM Radio.

**Man in the Glass:  
Evaluating Your Company to  
Improve Your Operation**  
Mike Tissot, Countryside  
Rentals

10-11:15 a.m., September 1



In this thought-provoking session, Mike Tissot will guide you through your business practices from the customer's point of view—offering candid observations on how a business performs vs. how it should perform. He'll share the results of surveys that reveal how actual customers feel

## SEMINARS AT A GLANCE

THIS SCHEDULE IS SUBJECT TO CHANGE. PLEASE CHECK THE APRO WEB SITE (WWW.RTOHQ.ORG) FOR UPDATES ON THE CONVENTION SCHEDULE AND INFORMATION.

### MONDAY, AUGUST 31

9-10 a.m.	General Session coffee break (sponsored by DPI Teleconnect, Imagery Marketing Group, Simmons and Speed Queen)
10 a.m.-12 p.m. Bally's Events Center	APRO's General Session and Keynote Address: "Igniting Performance in the Tornado of Business" by Michael Hoffman (sponsored by GE Consumer & Industrial and Vontoo)
1-3 p.m. Bally's Skyview 5 and 6	APRO's 2009 Rental Roundtable, moderated by Michael Hoffman Roundtable discussions will include a rent-to-own legal update and the results of APRO's 2009 Customer Satisfaction Survey, as well as many other hot topics affecting the industry (sponsored by Ashley Furniture, D&H, Florida State Games and LG Electronics)
3-3:30 p.m. Bally's Skyview 5 and 6	APRO's "Best Rent-to-Own Ideas" Contest A half-hour of rapid-fire exchange among rental dealers offering the best ideas to improve your rent-to-own business. At the end of the hour, participants will vote on which ideas are the best and winners will receive casino chip prizes.

### TUESDAY, SEPTEMBER 1

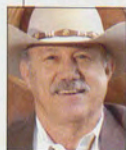
8-8:30 a.m.	Seminar coffee (sponsored by RES Accessories)			
	Bally's Skyview 1	Bally's Skyview 2	Bally's Skyview 5	Bally's Skyview 6
8:30-9:45 a.m. The BrandSource opening/keynote will be held 8-9:45 a.m.	The Advantages of Personalized RTO Marketing Bob Compton, Vontoo	Mattress Marketing Tips Margaret Davis, Serta		
10-11:15 a.m.	Relating, Not Translating: How to Market to U.S. Hispanics, Kelly McDonald, McDonald Marketing	Man in the Glass: Evaluating Your Company to Improve Your Operation, Mike Tissot, Countryside Rentals	Cybertracking: A Skip Tracer's Tool, Ron Brown, Manhunt Seminars	Rental Training Online: Why You Can't Afford Not to Train Your Employees, Larry Carrico, Rent One, and Keith Carrico, Imagery Marketing Group
11:30 a.m.-12:45 p.m.	Relating, Not Translating: How to Market to U.S. Hispanics, Kelly McDonald, McDonald Marketing	Inside-Out: An Outside Perspective of Rent-to-Own from a Former Insider, Mike Viveiros	Cybertracking: A Skip Tracer's Tool, Ron Brown, Manhunt Seminars	Rent-to-Own Legal Update, Ed Winn III, APRO
1-5 p.m.	"Ask the Rent-to-Own Expert" booth, located near the APRO registration desk—featuring wage-and-hour expert Brian Farrington, Harry Weisbrod Associates			

about rent-to-own and he'll show you methods to encourage customers to become RTO advocates. In addition to enhancing your revenues by attracting new customers, Tissot will offer tips on preventing the loss of the customers you have. You will learn ways to raise your store standards, attract new customers and fine-tune the business.

Mike Tissot is one of the rent-to-own industry's most popular and knowledgeable speakers. He grew up in the rental business; his father is former APRO President Darrell Tissot. Mike Tissot brings invaluable marketing insight and cutting-edge ideas to his presentations. After receiving a BA in economics from Denison University, Tissot spent five years at one of the largest marketing agencies in the country. Currently, he owns and operates 24 Rent-2-Own stores in Ohio and Kentucky. Tissot is past president of the Ohio Rental Dealers Association and a current TRIB Group board member. He is the recipient of APRO's 2008 Presidents Award, presented for his outstanding service to the rent-to-own industry.

**Cybertracking:  
A Skip Tracer's Tool**

Ron L. Brown, CSI Group  
10-11:15 a.m. and  
11:30 a.m.-12:45 p.m., September 1



Using Internet-based skip trace technology—or cybertracking—is the rental dealer's most efficient way to track delinquent accounts. In this session, you'll learn how you can cut your skip-tracing costs by 75 percent using the latest online tools and techniques. Brown will demonstrate where data on 940 million American citizens is

stored and how you can access it. Discover the secrets of one of the most comprehensive and successful skip-and-recovery programs in the country, including systems, sources, techniques and psychological approaches.

Ron L. Brown is the president and general manager of CSI Group based in Oklahoma City, Oklahoma, one of the oldest and largest asset investigation and recovery agencies in the Central Plains. A state-licensed private investigator and member of the National Association of Fraud Investigators, he has more than 35 years experience in locating and recovering lost and missing people and assets. Brown has assisted many law-enforcement agencies, including the U.S. Marshals Service, U.S. Customs and Border Protection, the Federal Bureau of Investigation and the Texas Department of Public Safety. He has written numerous articles and books on tracing, highlighting the use of neurolinguistics and the psychology of motivation in the collection process.

**Rental Training Online:  
Why You Can't Afford Not to  
Train Your Employees**

Larry Carrico, Rent One,  
and Keith Carrico, Imagery  
Marketing Group  
10-11:15 a.m., September 1

Do you feel that you don't have the time to train your employees? Would you train more frequently if you had a way to ensure that your resources were consistent, up to date, effective and easily accessible when your rent-to-own employees were ready to learn? If so, online training is the way to go. This seminar will address the benefits of using the Internet as a key resource

for training your staff and how online training can help boost your profit margin. Also, you will discover how to avoid some of the pitfalls of online learning programs. Larry and Keith Carrico will demonstrate the latest rent-to-own employee training programs available and show you why can't afford *not* to pursue the resources that will give your employees the learning tools they deserve.



Larry Carrico is the owner of the 42-store Rent One chain and is completing his term as APRO's immediate past president, having served two terms prior to that as APRO's president. An APRO member since 1990, Carrico has developed a reputation as one of the rent-to-own industry's most innovative businessmen. In addition to Rent One, he co-owns Imagery Marketing Group, a full-service marketing and advertising firm based in St. Louis, Missouri, that offers, among other services, an online training program designed specifically for rent-to-own. He also helped initiate APRO's online training program and has been an integral part of its development.

As the director of Imagery Marketing Group's Web Services, Keith Carrico helps ensure that the company delivers outstanding solutions to clients. Prior to joining Imagery, he was president of his own human resource consulting firm, as well as lead project manager and human resources director for Convergence Communications. Keith Carrico also served as human resources manager for SKC Enterprises, where he developed a corporate-assistance team that supported the company's growth from 15 to more than 30 rental locations.

### Inside-Out: An Outside Perspective of Rent-to-Own from a Former Insider

Michael J. Viveiros

11:30 a.m.–12:45 p.m., September 1

Sometimes, the freshest business ideas come from those outside the business—such is the case with Michael Viveiros, an RTO veteran who left rent-to-own a few years ago but is now returning to the industry. He'll examine the latest trends and opportunities regarding innovative technology, products, compensation, store design and store location. Viveiros also will discuss the rise and fall of his former company, Rainbow Rentals, and shed light on the growing pains that many companies experience.

Rental dealers who have been in the industry for a while will remember that computer rentals were considered experimental in the early 1990s, much like furniture rentals were deemed unorthodox in the 1980s. While at Rainbow Rentals, Viveiros urged the company to rent computers, now a significant product category for rent-to-own.

Viveiros started his career in rent-to-own in 1981 as an account manager for Crown Leasing in Orlando, Florida. He, along with three partners, founded Rainbow Rentals in 1986 with two stores. By 2004, the chain had reached 124 stores and had \$100 million in annual revenue. The company was twice selected as one of *Inc.* magazine's "Fastest Growing Companies." In May 2004, Rent-A-Center acquired Rainbow Rentals for \$95 million. Since May 2004, Viveiros has pursued interests outside of rent-to-own. He's had little or no contact with the rental business until this



## INFO-TO-GO PRODUCT SEMINARS

### Mattress Marketing Tips

8:30–9:45 a.m., September 1

This seminar will uncover how you can entice mattress customers into your rent-to-own store. You'll gain insight into setting customer expectations and receive successful training tools for your employees. Serta experts will cover mattress basics along with sleep-set selling techniques. You'll be updated on the bedbug situation affecting the rent-to-own industry. The seminar will also give you an opportunity to present your questions to the experts.



This session's presenter, Margaret Davis, has worked as a bedding-and-upholstered-furniture inspector with the Virginia Department of Health since 1998 and is known there as "The Bedbug Lady." Her family refers to her as "The Pillow Police." Davis is a Rutgers University graduate, a former high school teacher and currently serves as president of the International Association of Bedding and Furniture Law Officials. Unfortunately, Davis also has first-hand experience with bedbugs—she brought them home from the IABFLO 2009 meeting in Daytona Beach!



### The Advantages of Personalized Rent-to-Own Marketing

8:30–9:45 a.m., September 1

Representatives from Vontoo, a market-leading provider of automated voice-messaging solutions, will focus on how rent-to-own businesses can use technology to improve communications and efficiency while developing cost-effective marketing strategies. With voice-marketing technology, rent-to-own businesses can deliver an immediate call-to-action to customers—and the ROI can be tracked in real-time. This session will highlight the differences between various voice technologies and why it's crucial to find the system that's just right for your needs. Finally, Vontoo will address the different ways the service can be used by rent-to-own businesses—from collections to reminders of in-store promotions.



This session's presenter, Bob Compton, is founder, chairman and CEO of Vontoo. Prior to founding Vontoo, he had several careers spanning the past 30 years: IBM systems engineer, venture capitalist, angel investor, filmmaker, entrepreneur and president of a NYSE company, Sofamor Danek, the largest spinal medical device manufacturer in the world before being acquired by Medtronic. Compton holds an MBA from Harvard Business School and an honorary doctorate from the Rose-Hulman Institute of Technology. He has served as a trustee on more than a dozen non-profit organizations.



2009 SCHEDULE

year, when he began to re-examine the state of the industry.

**Rent-to-Own Legal Update**

Ed Winn III, APRO

11:30 a.m.-12:45 p.m.,

September 1



In this session, Ed Winn III will pick up where he left off at the previous day's Rental

Roundtable, elaborating on a wide variety of legal topics of interest to the rent-to-own industry. He'll offer details on the new FTC "Red Flags" rule, the tort of bullying in the workplace, improvident extensions of rent-to-own agreements, pornography on rented iPods and gaming systems, taxation of rent-to-own transactions, the implications of Senator Charles Schumer's legislative bill, an RTO litigation review, recent state legislative initiatives, RTO agreements that must be "terminable at any time," issues regarding installations, how to manage in-house warranties legally and additional late-breaking rent-to-own legal topics.

Winn is APRO's general counsel and a partner at the law firm of Martinec, Winn, Vickers and McElroy in Austin, Texas. He helped found the Association of Progressive Rental Organizations in 1980 and his knowledge of the rent-to-own industry is unsurpassed. Winn is a regular contributor to RTOHQ: The Magazine and offers legal advice to APRO members.

**Sunday, August 30**

- 9 a.m.-3 p.m. Registration
- 11:30 a.m. Buses depart for APRO Golf Tournament
- 1-5 p.m. Joe Eason/Tom Kitchens Golf Tournament (sponsored by Whirlpool)

**Monday, August 31**

- 8 a.m.-5 p.m. Registration
- 8 a.m.-8 p.m. Exhibitor set-up
- 9-10 a.m. Pick up ballots for board election
- 9-10 a.m. General Session coffee (sponsored by DPI Teleconnect, Imagery Marketing Group, Simmons and Speed Queen)
- 10 a.m.-12 p.m. General Session and Keynote Address (sponsored by GE Consumer & Industrial and Vontoo)
- 12-1 p.m. Lunch—on your own
- 1-3 p.m. APRO's Rental Roundtable (sponsored by Ashley Furniture, D&H, Florida State Games and LG Electronics)
- 3-3:30 p.m. "Best Rent-to-Own Ideas" contest
- 4-5:30 p.m. APRO President's Reception (sponsored by Serta)
- 5:30-7 p.m. APRO "Hot Show" Auction (sponsored by TRIB Group)
- 7-8:30 p.m. Dinner—on your own
- 8:30-10:30 p.m. Cocktail Party with entertainment

**Tuesday, September 1**

- 6:30-7:30 a.m. Complimentary continental breakfast for attendees
- 7-11 a.m. Exhibitor set-up
- 8 a.m.-5 p.m. Registration
- 8 a.m.-12:45 p.m. Seminars (coffee sponsored by RES Accessories)
- 11 a.m.-12 p.m. APRO exhibitor lunch and Vendor Advisory Committee elections
- 12:30-7 p.m. Exhibit hall open
- 12:30-2 p.m. Complimentary lunch for attendees
- 8-10 p.m. APRO Awards Banquet (sponsored by High Touch)

**Wednesday, September 2**

- 6:30-7:30 a.m. Complimentary continental breakfast for attendees
- 8 a.m.-2 p.m. Registration
- 8-9 a.m. APRO Vendor Advisory Committee meeting
- 9-10 a.m. APRO board meeting and election of officers
- 9 a.m.-3 p.m. Exhibit hall open
- 11:30 a.m.-1:30 p.m. Complimentary lunch for attendees
- 1 p.m. Deadline for APRO purchase orders to be submitted for cash-prize drawings
- 2-3 p.m. Cash-prize drawings in the APRO exhibit hall
- 6-9 p.m. Exhibitor tear-down

**ADDITIONAL SPONSORS**

Badges: Archbrook Laguna; Relaxation Station: Benefit Marketing Solutions; registration computers: CybertronPC; registration electronics: O'Rourke Sales Co.; registration bags: TRIB Group; Pocket Show Guide: RSSS



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Showplace Inc. placed priority on offering online shop-and-pay for customers. Partnering with High Touch, Showplace implemented an online transaction system that automatically integrates with its POS system.

Obtaining accurate store-level operational information for all 14 locations is non-negotiable for Showplace and the Enterprise module of High Touch's POS system delivered. High Touch's VPN and online security solutions coupled with the Linux Home Office Super Server provide quick, reliable connectivity while protecting all customer and company data from intruders.

Learn more about High Touch's total technology solutions by contacting us at **800.326.6059** or [www.hightouchinc.com](http://www.hightouchinc.com).

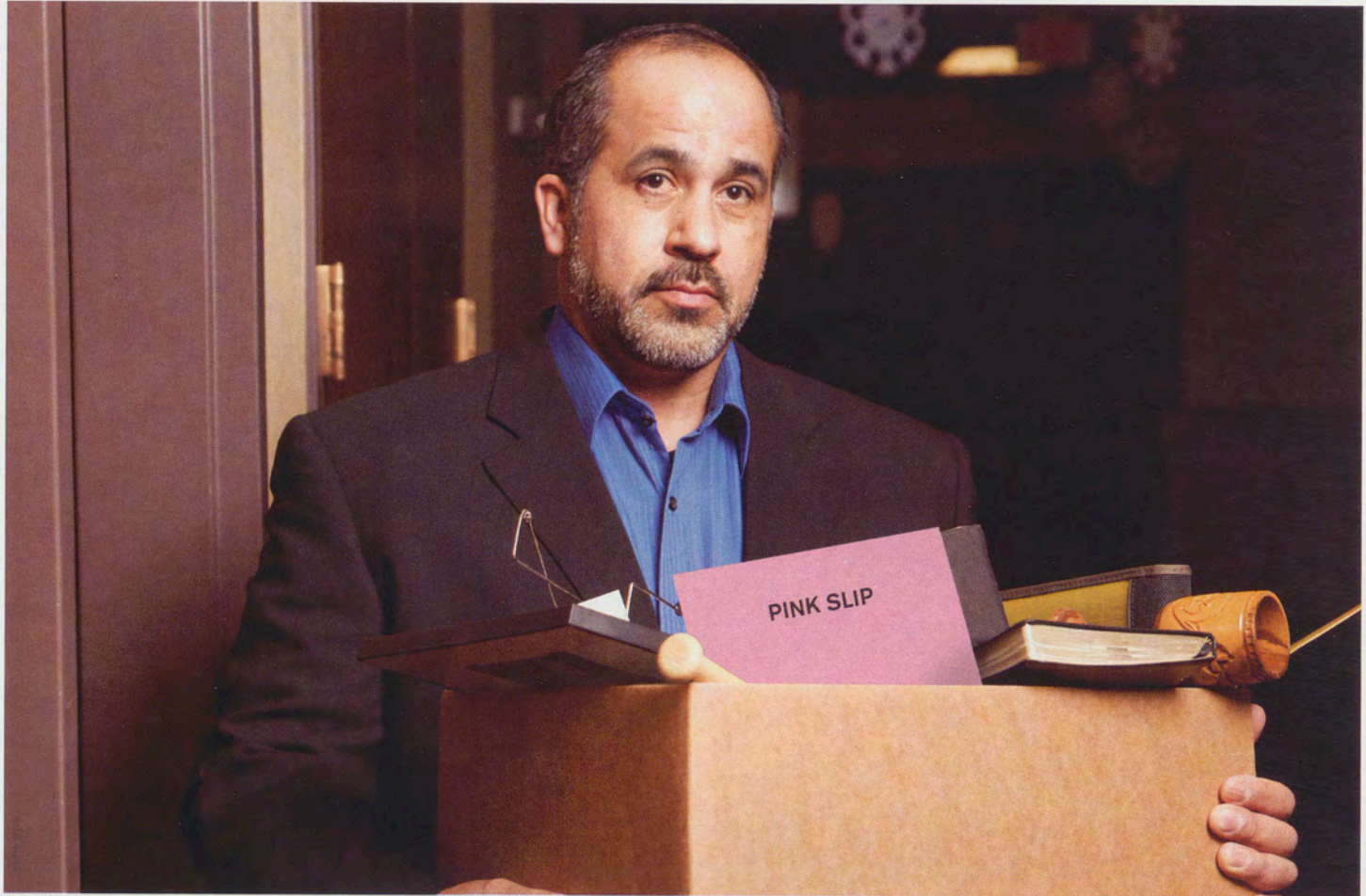


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# UNEMPLOYMENT

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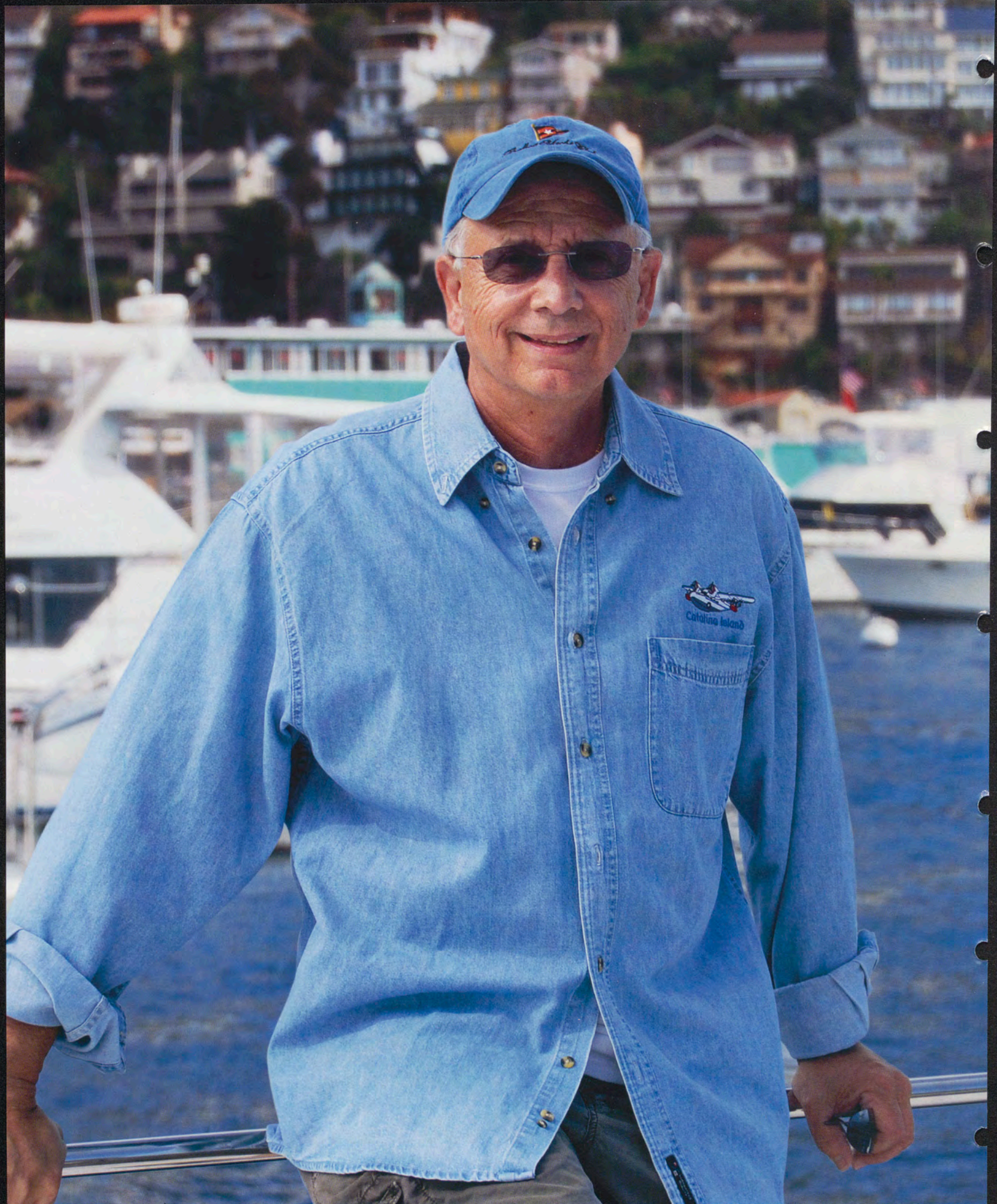
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# Larry Furiani

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**For Coaster Furniture's Larry Furiani, the professional is the personal with rent-to-own dealers across the country and on Capitol Hill.**

**By Tiffany Hamburger**

**F**or the past 30 years, California-based Coaster Co. of America has been a big player in the wholesale import furniture industry. While the company is still a wholesale furniture distributor, to say that its business is the same as it was 30 years ago couldn't be further from the truth.

Coaster, a longtime rent-to-own vendor, has done a lot of research in the intervening years, working to improve the selection, costs, distribution and quality of its products for 10,000 dealers, including those in the rent-to-own industry. To do that has required an understanding of both the supply and consumer sides of the equation, something about which Larry Furiani, vice president of dealer relations, can talk at length.

"Our goal for the rental industry is to create a cost-effective, well-designed, well-manufactured product that can withstand the normal rigors of daily use," Furiani says. This attention to "suitability for intended use," as Furiani terms it, is one way Coaster excels. The company works to meet the expectations of its clients and that includes enforcing strict quality-control standards. "Coaster is a respected supply-chain partner [with rent-to-own] because we've invested a great deal of capital, time, effort and energy to improve the production process," he says, adding that many firms outsource these roles, where Coaster does not.

Instead, Coaster maintains salaried, local employees to define and ensure quality at the point of manufacture and to assure that the quality is consistent. "It's the way we do business," he says, "and not everyone does business this way, because it's expensive. It costs

us more, but it saves us so much more—in returns and defects." And, he adds, this "is critical to the rental industry, because [rental dealers] don't want shoddy workmanship. Once it gets in the hands of the consumer, it's way too late and way too expensive [to address quality issues]."

Furiani takes special pride in the company's supply-chain management, both for its efficiency and speed. He notes that his contacts in the rent-to-own industry emphasize urgency, something he says Coaster's system works to satisfy. To do this, the company maintains seven warehouses in the U.S. and one in Canada, each stocked with approximately 3,000 home furnishings. "The expectation [for rent-to-own dealers] is that if they partner with a company like ours, whatever they need, we should be able to supply them quickly, cost-effectively and with a sense of urgency," says Furiani.

Keith Ferriman, director of purchasing and inventory for Ohio-based Showplace Rentals, attests to Coaster's progress. "They're shipping on their own company trucks now and products are more reliably available," says Ferriman, adding that "stuff rolls through the warehouse more fluidly now."

Though Coaster has a diverse client base, including retailers and the military, Furiani notes that the company has "a partnership—a synergy—with the rental dealer based on economies of scale and a sense of urgency." To that end, the company has been working to cultivate personalized relationships with its rental dealers.

"We're getting ready to run a bedroom set that I would never have guessed we would run in rent-to-own," Ferriman says, "but Coaster

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PEOPLE THINK

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came to us with it and...offered it to us at a killer price." He notes that deals like this help to expand Showplace Rentals' product categories and help his business to stand out. But Coaster's commitment to these relationships goes even further, says Ferriman. "They were one of three vendors who actually showed at a spring meeting of the Ohio Rental Dealers Association board of directors," he says. "They came to us and said, 'You pick your deal. What do you want to run? We'll special that item.' It was awesome."

In addition to its relationship with individual rental dealers, Coaster, an APRO associate member for 10 years, has been an active player in legislative efforts and industry buying shows. "Larry Furiani...has been [one of the most avid] promoters of the positives of our industry that I've seen coming out of the furniture category," says Ferriman. "He went to the APRO Legislative Conference this year and pledged significant levels of support for our industry. I don't know if a lot of people know that, but it's pretty impressive and we certainly appreciate his involvement."

When asked about his commitment to APRO and the industry, Furiani explains the logic of the partnership—but he also highlights the unique passion of those in rent-to-own, identifying it as something that Coaster wants to support. "[Coaster] recognizes that these are hard working guys who have individually...devoted themselves tirelessly to the support and success of their industry," he says. "We feel so strongly about the value it offers to the community, the benefits it offers—and that's why we chose to participate at a higher level."

Furiani, a Southern California native, is a second-generation home-furnishings businessman, having started his career with his family's domestic manufacturing business. With his lifelong immersion in the home-furnishings industry, for Furiani, the professional is the personal. "Throughout my career, I was always involved with industry trade associations," he says. "I found that to be a tremendous opportunity for developing business relationships and social interactions. So a lot of my social time, for many years, was involved in my industry and my enjoyment many times was enhanced by my trade relationships."

Furiani married this past year and, as someone who spends free time enjoying the California coast, he still commits much of his personal time to his industry, especially to the charity City of Hope, to which the home-furnishings industry serves. "I've been doing that for my entire career," he says. Furiani emphasizes that he considers his career as something to be thankful for. "I've had the luxury of being in this industry my entire career," he says. "I'm very fortunate." ✱

*Tiffany Hamburger is a freelance writer based in Austin, Texas.*

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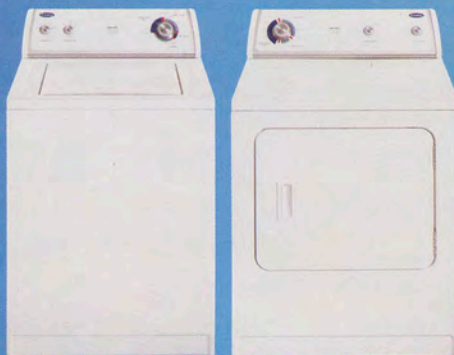
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## Find assets with the latest GPS technology

**L**ocating an item anywhere in the world with precision was, until recently, a complex mission available only to a few—like something out of a James Bond movie. But the question “Where’s my stuff?” is becoming easier to answer these days thanks to global-positioning satellite (GPS) technology. In a report published by ABI Research in March 2008, an estimated 1 billion GPS chipsets will be shipped annually by 2013. If you’ve driven a deluxe-

model vehicle in the past few years, you know that GPS technology now allows you to pinpoint your whereabouts and actually see exactly where you are in reference to all that surrounds you—and do so inexpensively. But GPS doesn’t just track people; the location-based services (LBS) industry has evolved to the point where tracking assets is easy, occurs in real time and offers location results that can be shared or viewed by others.

The rent-to-own industry certainly can benefit from the latest GPS technology. Televisions, stereos, appliances and other common RTO products can be located anywhere in real time—and these items even can be disabled remotely, making them useless to would-be thieves. Think of it as a master remote control for rent-to-own stores—like a LoJack for your television.

One drawback to “old-fashioned” GPS was its requirement for a line of sight to the sky. GPS locates via a signal that is broadcast from satellites orbiting the planet. Any obstruction between the GPS unit and satellite results in a communication failure. But a new innovation, cellular-assisted GPS, sits poised to revolutionize the multi-billion-dollar business of locating and tracking.

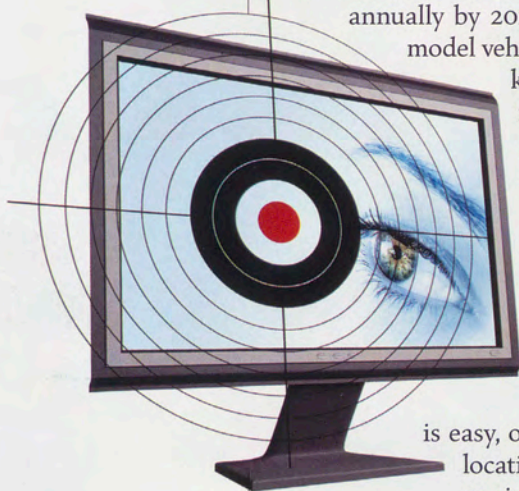
Cellular-assisted GPS—also known as assisted GPS—delivers more accurate and dependable lo-

cation reporting because such devices work even when satellite communication is not an option, via a process called cellular triangulation. By timing communications between multiple stationary cell towers and the mobile locator device, very accurate location information can be extrapolated in real time. This advancement in GPS technology brings with it the ability to locate items indoors, in tunnels, under dense foliage, between skyscrapers and in otherwise difficult locations, making it ideal for asset monitoring.

IContain is a leading developer of the latest innovations in GPS technology. The company, based in Shenzhen, China, manufactures devices to help rent-to-own businesses monitor their assets. In addition to products featuring the latest tracking innovations, the company also markets a device that can remotely enable or disable electronic equipment, thus discouraging asset theft and helping ensure prompt payment for merchandise.

Assisted GPS systems can be implemented cheaply in many areas not satisfied by standard GPS alone. A key feature inherent in this technology is its adaptability. With very simple and inexpensive additions or modifications, an assisted GPS device can deliver detailed status information to any Internet- or mobile-phone-based portal. These systems are being used by farmers to track fresh produce to the marketplace while monitoring the temperature of the cargo en route. No doubt, an assisted GPS system can help your business’ asset management as well! \*

Todd Kleperis is founder of IContain, a cutting-edge developer and marketer of resource-management and asset-protection solutions. IContain provides both hardware and software that increase the efficiency, security and effectiveness of location-based services with the goal of improving collections and anti-theft efforts for its customers. For more information, visit [www.i-contain.com](http://www.i-contain.com) or call 209/732-5115.



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As the Indiana State Association President for three terms, Adams has monitored issues with the State Department of Financial Institution. He has helped mediate negative issues, and worked for an increase in late charges for all dealers. Adams desires to keep a voice for independent dealers. He has worked closely with Aaron's and Rent-A-Center on improving state issues, and traveled to Washington D.C. for the annual Legislative Conference over the last three years.

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### —About Our Program—

*PTS is one of the oldest and largest successful independent tax service providers in the country since 1988. Our business model makes tax preparation profitable, simple and quick for companies who have realized the revenue potential in offering one of the fastest growing ancillary services. Our tax program specifically works well for businesses with frequent customer contact who place a high value on these relationships. We are currently located in over 30 states and count nearly 1,400 affiliates as business partners in Financial, Rent to Own, Credit Retail Industry and other related companies. PTS tax preparation provides a source of significant additional income at what is a traditionally slower time of year. Many of our affiliates earn in excess of \$30,000 in additional revenue per location!*

### What will PTS provide the RTO Dealer?

- Software known for its simplicity & reliability
- Marketing & Advertising materials to each location
- Training, through interactive programs and regional seminars, in both the use of our software and how to most effectively promote tax prep to your customers
- Industry-leading year round support

Other tax service companies normally charge an annual fee, BUT NOT US!

PTS Provides Your RTO Dealer the software, updates, training and support for a **ONE-TIME FEE!**

Contact Us Today to Learn More!

**It is important to SIGN UP NOW in order to ensure you are in compliance for tax preparation and ready for LIVE marketing and software training classes!**

#### Example of Projected Income Profit

(Based on 10 Locations and # of Total Returns Processed)

# of Participating Locations	10
Total Returns Processed	1,000
Average Revenue Per Return	\$150
Tax Preparation Income	\$150,000

Please come by the  
**PTSTAX Service Booth**  
 at the APRO Convention  
 in Las Vegas  
 August 31st—September 2nd, 2009

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*Vote and help us elect*  
**Paul Sternberg**

*for APRO Board of Directors*

- ★ **Attorney/business owner/entrepreneur**
- ★ **CEO of the fastest corporate housing owner in USA**
- ★ **Five years experience in rent-to-rent**
- ★ **Committed to defending our rights through legislation**
- ★ **Forming a business alliance with corporate housing providers throughout the USA**

★  
**PREMIER™**  
**RENTAL - PURCHASE**

**Open Your Own  
RTO Company**

Premier Rental-Purchase is a franchising company that provides start-up and ongoing assistance to experienced rent-to-own operators. We can provide financial assistance with start-up capital—Premier has a program to help new business owners obtain inventory financing with SBA Guaranteed Loan assistance. If you have the desire to own your rent-to-own company, this is an opportunity you must review. For details, see our Web site at [www.premierrents.net](http://www.premierrents.net); or call Trooper Earle at (800) 2-Premier.

**EQUITY INVESTMENT FUND  
AND SBA LOAN ASSISTANCE**



**JOHN DARDEN**

**For the APRO Board of Directors**

Serving on the APRO Board of Directors since 2007  
Recipient of APRO's 2007 Rental Dealer of the Year Award

**DEDICATED | POSITIVE LEADER | EXPERIENCED**

Vote for John Darden so that he can continue  
to serve you on the APRO Board of Directors.

**"PUT AN EXPERIENCED POSITIVE LEADER TO WORK  
FOR YOU AND YOUR COMPANY!"**

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TRIB Group Meeting  
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October 7-8, 2009  
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An Associate Member of **APRO** since 1983

## RTO RESOURCES 24/7

Want the latest rent-to-own industry news?

Need to find your state rental dealer association president?

Want to know when dealers in your area are going to meet?

Visit [www.rtohq.org](http://www.rtohq.org)—your one-stop resource for all things rent-to-own.

Daily rent-to-own industry news updates

Rent-to-own state statutes and regulations

Industry-wide calendar of events

Up-to-date legislative activity

E-Communities: an APRO-member forum where dealers and vendors can share ideas, post questions for fellow members, learn how others in the industry are managing their businesses and much more

State-by-state breakdown of rent-to-own economic statistics

Rental Training Online

Article archives from RTOHQ: The Magazine

APRO board of directors information

State rent-to-own association presidents

Details on APRO events, including the annual Rent-to-Own Convention and Buying Show and the Dave Egan Legislative Conference

Statistics on the rent-to-own industry, including statistical profiles of the RTO customer, transaction, store and products

Looking for a particular vendor? Do you need contact information for a rent-to-own dealer? APRO's Web site gives you 24/7 access to our extensive database of rent-to-own businesses and vendors. Just click on "Find a Vendor" or "Find a Store" on APRO's homepage at [www.rtohq.org](http://www.rtohq.org).

**WWW.RTOHQ.ORG**  
Your rent-to-own  
headquarters

## REELECT DAVE EDWARDS

APRO BOARD OF DIRECTORS 2009



CURRENT APRO  
BOARD MEMBER AND  
STATE ASSOCIATION  
CHAIRMAN

NYSRDA PRESIDENT

19 YEARS OF  
RTO EXPERIENCE

FIGHTING FOR THE  
RIGHTS OF ALL RENT-  
TO-OWN BUSINESSES

With 19 years of experience in the rent-to-own business, Dave Edwards has a proven history of serving customers, associates and the industry as a whole.

Since 1990, Dave has been an account representative, store manager, district manager and franchisee. His commitment to SEI/Aaron's core values has been a primary reason he has been able to develop lasting relationships built on open and honest communication.

Dave has served on the APRO Board of Directors for the past two years. As the president of the New York State Rental Dealers Association, he has played a role in fighting the severe negative legislation introduced in New York. Currently the state association chairman for APRO, Dave has been active in reorganizing eight state associations in 2009.

Dave has demonstrated a passion in New York fighting for the needs of independent dealers, franchisees and major corporations.

REELECT DAVE EDWARDS TO THE APRO BOARD OF DIRECTORS

## WILLIAM McCRAE

*For APRO Board of Directors*



- ★ President-elect of the Texas Association of Rental Agencies
- ★ Slated to be President of the Texas Association of Rental Agencies in October 2009
- ★ Active in rent-to-own legislative conferences
- ★ Annual APRO PAC fund contributor
- ★ APRO member since 2004
- ★ APRO Ethics Committee member
- ★ President and owner of eight independent rental stores
- ★ More than 25 years of rent-to-own experience

AN INDEPENDENT VOICE WORKING FOR A UNITED CAUSE

ELECT WILLIAM McCRAE FOR APRO BOARD OF DIRECTORS

**Robert Briley**

Rent City – TX

10 Stores

**Kelly Sayre**

Alliance – TX

8 Stores

**Joe McFarland**

Showcase – TX

6 Stores

**Bob Moomey**

Liberty – WY & MA

3 Stores

**Chad Mitchell**

Kelly's – VA & NC

18 Stores

**Jack Powell**

Great American – MI

2 Stores

**John Keller**

Keller's – MO

4 Stores

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Have Made A Change.**

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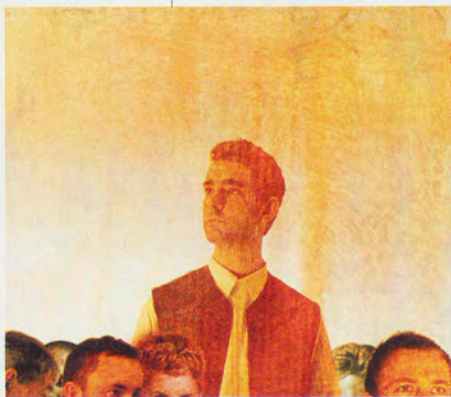
**Call Greg Tanner at**

**678-402-3778**

**[www.aaronsfranchise.com](http://www.aaronsfranchise.com)**

## Hiring a higher caliber

**E**very year or two, I am called upon to refill my law firm's receptionist/administrative assistant position. It is not really a career-path calling—although a few hires over the years have gone on to become legal secretaries. People eventually tire of answering the phone and filing, so they come and go. I have been running the same “help wanted” ad, more or less, for the past 30



years—formerly in the classified ads section of the newspaper, now on Craigslist. Historically, I would receive 20 to 40 résumés from applicants with varying degrees of education and experience. I would interview the best four or five candidates and pick the one who made the best impression. Not all that

scientific, I guess, but my instincts have been pretty good over the years. I do not remember ever having to fire one and most have lasted at least one year, which is the commitment I ask for during the interviews.

This year, I ran the same ad for four days and received more than 250 résumés. It was, in a word, a staggering response. Austin is a town where unemployment is still well under the national average and still well under 6 percent. I got a lot of résumés from what we in Texas like to call “Yankees.” I interviewed a few and they told me that they were moving to the South because the economy was so bad in the towns and cities they were leaving. I interviewed one candidate from New York City, born and raised, who had been making \$90,000 a year in a stock brokerage firm. She acted like she would have been willing at least, if not delighted, to work in my office for \$12 an hour, but I wasn't persuaded to hire her. I did not interview anyone who had not graduated with at least one degree from a college or university that I recognized and those I interviewed had

graduated with honors, *cum laude* or *summa cum laude*—if they were telling the truth on their résumé (and I asked while looking them in the eyes). I interviewed a dozen candidates, more than usual, because the talent pool was so impressive. There were eight of the 12 whom I really wanted to hire. I was tempted to expand the law firm or even start up a whole new company in order to bring these impressive applicants on board. The experience was overwhelming for me.

In the past, I have interviewed and hired a fair number of recent high school graduates with virtually no experience, but with spunk and a sparkle in the eye, because that was who was available. There is so much talent available out there at the moment, more than I have seen during my working life and by a lot, eight to 10 times as many applications as I usually get.

Which is the point of this piece. These days, we are fond of talking about a different level of customer, a higher economic demographic, being drawn to rent-to-own because of the uncertainty that pervades our current economic times. Similarly, because of my recent experience, I am certain that there are employees who would be delighted to have an indoor job with a future, like the job positions you offer in your rental stores.

For me in the law firm, it is a wonderful moment to be looking for a new hire. I hope that you are looking, also—and the best rental dealers are always looking—and that you are positioning your companies to take advantage of the current circumstances.

Most people want to work and nearly all need to work. Rent-to-own companies offer reasonable wages, good benefits, a pleasant work environment, the opportunity for advancement and only occasional heavy lifting. You have an excellent product to offer the employment market. It is a propitious moment to be hiring. I can only hope that you are in a position to be doing it. ✧

---

*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](mailto:edwinn@mwvmlaw.com).*

# Smaller kitchens hold big possibilities



We've got big plans for our starter home. Right now, we're repainting the upstairs bathroom. And later this year, we'll redo the spare bedroom. Unfortunately, there's not much we can do about our smaller kitchen without major construction. But that hasn't slowed us down at all. One smart decision - choosing a GE® 22/20 bottom-freezer refrigerator - gives us plenty of room to grow, without wasting valuable space. Now our possibilities are endless.

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