

RTOHQ

The Magazine



Honoring the Industry's Finest

Customers, Employees, Students, Rental Dealers, Vendors, State Associations and More



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Best of Show

APRO's 30th anniversary party in Louisville is behind us. For all of you who were there, I know you learned a lot, enjoyed the venue and are now back home with a renewed excitement about rent-to-own. Our seminars at the event were packed and attendees were inspired. The exhibit hall offered many new and enticing products and more than \$12 million in purchases were made in a day and a half. The parties provided a chance to renew longtime friendships and meet new rental dealers. And the Louisville show was a reunion, where former rental dealers and industry leaders came to celebrate 30 years of success for the rent-to-own industry. Thanks to all who attended.

For those who weren't able to attend, I hope you get a sense of the festivities in this issue of *RTOHQ: The Magazine*. The host city for APRO's 2011 Rent-to-Own Convention and Trade Show is Little Rock, Arkansas, and the host hotel is the famed Peabody. We'll see you there! Remember, APRO's convention is the *only* opportunity in our industry where everyone can unite to enhance *all* aspects of rent-to-own.

In addition to recapping the celebration in Louisville, this issue also features a profile of the APRO staff. Last fall, your board of directors asked that we highlight the nine tenured professionals—with a combined 153 years experience—who work together on your behalf in Austin, Texas. Some of us were more willing than others to divulge rather personal information to Kristen Card, who wrote the staff profiles. You might not

know it, but there are some shy people at APRO's HQ. Kristen was able to get at least a morsel of information out of each staffer and I hope you learn something new upon reading the article.

Also in this issue, we honor both the 2010 Rent-to-Own Customer of the Year and the Rent-to-Own Employee of the Year. Let us never forget that the most important people in our industry are our customers. We better serve them when all rent-to-own professionals excel with outstanding service in our stores and our communities. During the next 12 months leading up to APRO's 2011 Convention and Trade Show, please make a point of letting us know about your special customers and rent-to-own employees.

I want to thank Tiger John Cleek, his wife, Ann, and son and daughter-in-law, Johnny and Heather, for their service. Over the past two years, Tiger served with honor and great distinction as your president. As many of you know, he is a wonderful family man. I thank his entire family because Ann, Johnny and Heather attended almost as many meetings and rent-to-own get-togethers as did Tiger during his tenure as president. It's also remarkable that, for the first time in APRO's history, a father/son combination served as president of the national association and a state association—the Missouri Rental Dealers Association—simultaneously. Thank you both for your service to our industry.

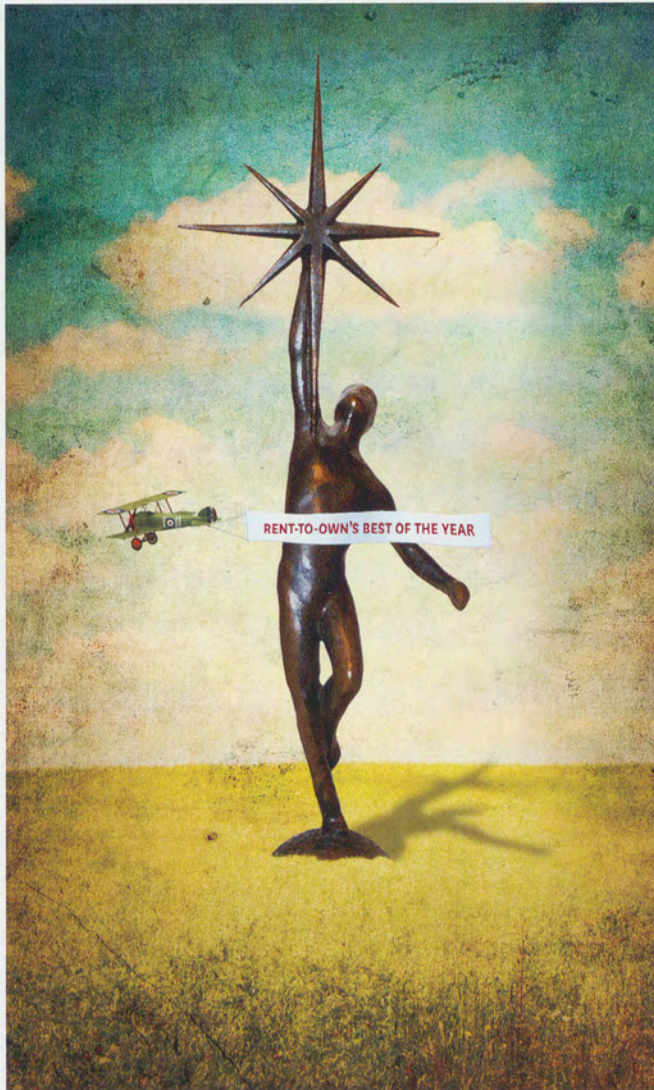


APRO's past presidents and pioneers

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The Magazine



July–August 2010

14 : David Lane, APRO's 2010 Employee of the Year by Murlin Evans

David Lane, an Indiana-based Premier Rental-Purchase employee, is known for many selfless deeds that help his community and inspire his company.

16 : Louise Brown, APRO's 2010 Customer of the Year by Murlin Evans

Louise Brown has been a BestWay Rent-To-Own customer in Virginia for 20 years—and her passion for helping those in need runs deep. “I’ve always believed that if you take care of others, they’ll take care of you.”

18 : We Are Family: Profiles of the APRO Staff by Kristen Card

With a combined 153 years of service to the rent-to-own industry, the APRO staff makes hard work seem easy. Meet the modestly sized group of professionals—plus a real “fat cat”—who work on your behalf.

28 : Behavioral Economics, Libertarian Paternalism and Rent-to-Own by Ed Winn III

There is a growing movement to “nudge” consumers’ behavior. Consider it a subtle attack on the flank of individual freedom that, if allowed to develop unchecked, could set its sights on rent-to-own. If it does, the results for rental dealers will not be pretty.

34 : Hats Off to Louisville!

A recap of the highlights at APRO’s 2010 Rent-to-Own Convention and Trade Show, held July 19–22 in Louisville, Kentucky. In addition to learning, purchasing and socializing, rental dealers and vendors gathered to celebrate the association’s 30th anniversary.

Cover illustration by Dave Cutler

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erry Beville, CFO

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Mike Tissot, President

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Blue Ribbon Rentals

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Bill Wendell, President

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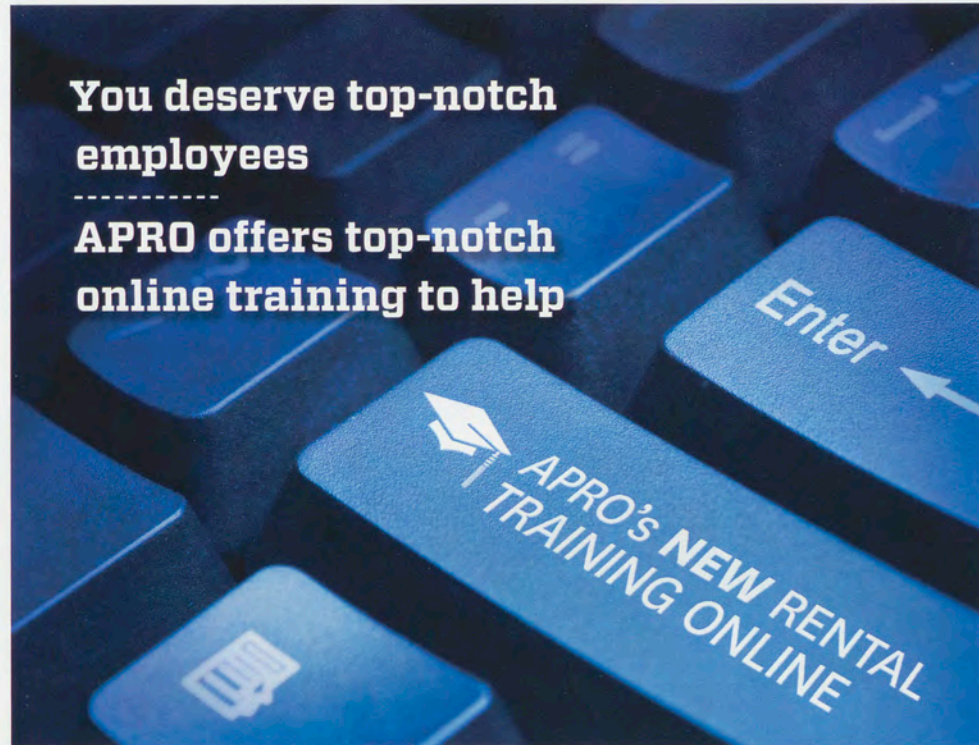
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RTO Matters

This year marks the first time since APRO's Scholarship Foundation was inaugurated four years ago that the association has awarded funding to more than one student. In July, APRO awarded scholarships to four students who are either a rent-to-own employee or related to one. The opportunity to award additional scholarships was made possible after the non-profit APRO Scholarship Foundation reached its initial fundraising goal of \$100,000.

The 2010 recipients of APRO's Foundation scholarships are Cordilia Stewart (winner of a \$3,000 scholarship), an assistant manager at National TV Sales & Rental in Mountain Grove, Missouri; Kylie Pelow (winner of a \$2,000 scholarship), daughter of Chris Pelow, general manager of an SEI/Aaron's franchise in Geneva, New York; Evan Carter Howell (winner of a \$1,500 scholarship), son of Patricia Enriquez, a Rent-A-Center corporate employee in Plano, Texas; and Michael Kessler (winner of a \$1,500 scholarship), a Rent-A-Center manager in Massillon, Ohio.

Top scholarship recipient Stewart calls her educational pursuits a "long journey." She was an excellent high school student with a bright future; then, as Stewart puts it, "everything went wrong." She dropped out of high school after becoming pregnant and worked at fast-food restaurants as a single

mother. When she became pregnant a second time, Stewart realized that her once-bright future was faltering. She applied at National TV Sales & Rental, but the store manager was reluctant to hire her because of her small stature, which he felt would be challenged by the physical duties required of an account manager. She "bugged, nagged and annoyed the manager" to give her a chance and was hired two years ago at the company's Mountain Grove store, where she now serves as assistant manager. Last year, she won National TV's Assistant Manager of the Year award.

Furthering her education never left Stewart's mind and, having acquired her GED, now she is 104 credit hours on her way to a bachelor's of science in psychology and criminology degree at Drury University—while continuing to work full time at National TV Sales & Rental and sustaining a 3.5 grade point average.

"The road has been very long and full of sacrifice," Stewart says, "working long hours, being a single mother, away from my children, studying on my lunch breaks, writing papers at 2 in the morning and forgetting what sleep used to feel like. The trip has been worth every mile, though, and it's not over until I have that degree."

Second scholarship recipient Kylie Pelow's goal is to be a translator and she has been ac-



Cordilia Stewart, right, with Tom Welshimer, National TV Sales and Rental's store manager

cepted in the Spanish program of the Honors Tutorial College at Ohio University. She graduated fifth in her class with an honors diploma from Eastlake North High School in Geneva, New York.

Pelow has volunteered with the Girl Scouts and was a



Spanish-language tutor for younger students at Eastlake North High School. As

the winner of her high school's Foreign Language Student of the Year award—she's studied both Spanish and French—Pelow plans to use the APRO scholarship money "to work even harder to accomplish objectives and become the best [I] can be."

Evan Carter Howell is a sophomore at Faulkner State College in Alabama. For his first two semesters, he was on the



Dean's List and the President's List with a cumulative grade point average of 3.9. Howell

works full time as an assistant manager at a local sports store in addition to his full-time academic pursuits. He's studying to become a linguistic expert for the FBI.

"Evan works hard, volunteers at the church and is a solid citizen," says his mother, Rent-A-Center employee Patricia Enriquez. "He works at two jobs to make ends meet. Times are tight and we thank God for this scholarship to help Evan graduate."

Michael Kessler began his rent-to-own career 12 years ago after he dropped out of college. He became a store manager at Rent-A-Center rather quickly, but soon realized that he could

2009-10 APRO PAC and Team APRO contributors

APRO would like to recognize the following individuals for their active involvement in promoting the rent-to-own industry's legislative initiatives during the past year (as of August 18, 2010).

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make a much bigger impact at the company with a college education, so he enrolled at

Kent State. He made the Dean's List with a cumulative grade point average of 3.5 and, this August, Kessler graduated *cum laude* with a degree in business management. He plans to enroll in graduate school this fall, working toward an MBA in finance and marketing. Kessler has been married seven years and has two children.

"This scholarship is a fantastic opportunity for me and my wife," Kessler says. "It's tough to work full time while going to school full time, so this scholarship is a great help. I want to thank APRO and Rent-A-Center for this opportunity."

Briley elected APRO president

On July 22, during APRO's Rent-to-Own Convention and Trade Show in Louisville, Kentucky, the association's board of directors elected Robert Briley as its new president. Briley, who served previously as first vice president, succeeds outgoing president Tiger John Cleek, APRO's president for the past two years.

APRO board members also elected Cynthia Baber-Strunk first vice president, David P. David second vice president, Richard Rose secretary and Chris Bolin treasurer. Rounding out the APRO's executive committee, Cleek will serve as immediate past president for the coming year.

Briley, who owns seven Aaron's Sales and Lease Ownership stores in west Texas, was



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Robert Briley



Sidney Burton



David P. David



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Bill Kelly



Richard Rose



Jamie Slatton



Mike Tissot

lected to the APRO board of directors in 2001. He was named APRO's Rental Dealer of the Year in 2005.

Briley says his first order of business as APRO's president is to listen to the membership. "APRO represents a very diverse group of people, all with different views about the direction of the industry," he says. "We have a great staff at APRO, a membership that represents the spirit and heart of this industry and an outstanding board of directors. This gives me peace, because

they are people I can count on. A group can create a greater plan than a single person can. A shared vision is the only vision."

Since the election, Briley has met with TRIB Group Executive Director Dennis Shields and RentDirect Nationwide Executive Director James McAlpine—representatives of the nation's two rent-to-own buying groups—as well as other industry leaders to open a line of communication he says is essential to the growth, prosperity and safety of the industry. "Goal setting is a bottom-up—not top-down—exercise," Briley says.

On July 21, during APRO's general session at the Convention and Trade Show, association members elected eight members to the APRO board of directors. APRO President Tiger John Cleek did not seek another term on the board, although association bylaws allow him one additional year on the board as immediate past president.

Newly elected (or re-elected) board members are Robert Briley, Briley Investments Inc., dba Aaron's Sales and Lease Ownership, Abilene, Texas; Sidney Burton, Hometown RTO Ventures Inc., Sault Sainte Marie, Michigan; David P. David, American Rental/Full-O-Pep Appliances Inc., Bloomington, Indiana; Dwight Dumler, Rent-A-Center, Plano, Texas; Bill Kelly, EBRO International Inc., dba Color-Tyme, Defuniak Springs, Florida; Richard Rose, RTO Inc., Norfolk, Virginia; Jamie Slatton, Buddy's Home Furnishings, Tampa, Florida; Mike Tissot, Countryside Rentals, dba Rent-2-Own, Bainbridge, Ohio.

The fall 2010 APRO board of directors meeting is scheduled for September 29–October 1 at The Peabody Little Rock Hotel in Little Rock, Arkansas.

RTOCalendar

September 8 and 9

The Premier Companies Financial Workshop, Williamsburg, Virginia. For more information, contact John Darden at 434/566-3652, JohnDarden@premierrents.com.

September 9

Association of Iowa Rental Dealers Annual Meeting, Hilton Garden Inn, Johnston, Iowa. For information, contact Brian Luksetich at 515/244-2222, bluksetich@qwest.net.

September 15

The Premier Companies Field Training Seminar, South Bend, Indiana. For more information, contact John Darden at 434/566-3652, JohnDarden@premierrents.com.

September 19-22

Bestway Rent-To-Own 2010 Annual Meeting, Hilton Ocean Front Resort, Hilton Head, South Carolina. For more information, contact Chris Reynolds at 972/387-7235, creynolds@bestwayrto.com.

September 21 and 22

Midwest RTO Training Expo, Concourse Hotel, Columbus, Ohio. For more information, contact Scott Kinnear at 937/287-3232, srkinnear@sbcglobal.net.

September 22

The Premier Companies Field Training Seminar, Nashville, Tennessee. For more information, contact John Darden at 434/566-3652, JohnDarden@premierrents.com.

September 22 and 23

New York State Rental Dealers Association Annual Meeting, Turning Stone Casino, Verona, New York. For more information, contact Dave Edwards at 860/895-1640, dave.edwards@aarrents.com; or visit www.nyrentaldealers.org

September 28 and 29

The Premier Companies Premier Home Furnishings Summit, Fort Worth, Texas. For more information, contact John Darden at 434/566-3652, JohnDarden@premierrents.com.

September 29–October 1

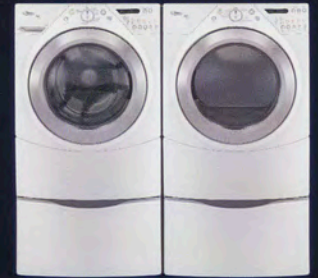
APRO's Fall 2010 Board of Directors Meeting, The Peabody Little Rock Hotel, Little Rock, Arkansas. For more information, contact Shelley Martinek at 800/204-2776, ext. 109; smartinek@rtohq.org.

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"Madison Avenue" Flashback: The APROach, APRO's first magazine

In commemoration of APRO's 30th anniversary, we're taking some trips down memory lane this year. Below are some advertisements from early editions of the rent-to-own industry's first magazine of record, *The APROach*, which debuted in March 1981, just a few months after the formation of the Association of Progressive Rental Organizations. The magazine's name was changed to *Progressive Rentals* in 1984 and then to *RTOHQ: The Magazine* in 2008. Electronics, computers and gaming systems continue to entice rent-to-own customers; home beer bars, not so much.



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Heartland of America's 2010 Regional Trade Show and Seminar

Rent-to-own dealers and vendors from more than eight states across the Midwest traveled to The Lodge of Four Seasons Resort in Lake Ozark, Missouri, for the annual Heartland of America Regional Trade Show and Seminar, June 15-17. Seventy vendors representing 57 rent-to-own companies exhibited at the show, including a dozen vendors new to the event.

1: LG Electronic's Robin Peck conducts a seminar.
2: Gary Romine, left, presents trophies to the golf tournament's first-place team—TJ Swafford (Ashley Furniture), Tiger John Cleek Jr. (Cleek's), Larry Nilges (ALMO Distributing) and Jeff Dowdy (Cleek's) 3: MRDA board member Dan Cole shows off his latest grandchild, Briana Jane, while addressing the Heartland gathering about the importance of legislative action. 4: Brian Barnes of Show-Me Rent-to-Own reeled in the biggest catch of the day (5.14 pounds) at the Buddy Bass Tourney. 5: BriteLite's Don Julson, High Touch's John Rogers, PTS Tax Services' John Blair and APRO Executive Director Bill Keese 6: Buddy Bass Tourney participants 7: Missouri Rental Dealers Association President Tiger John Cleek Jr. addresses awards banquet attendees.



ColorTyme Retreat

ColorTyme, America's longest-running rent-to-own franchise, hosted its annual get-away and networking retreat at the Hyatt Regency Coconut Point Resort in Bonita Springs, Florida, June 17-20. Approximately 135 franchisees and vendors gathered for the event.

1: Albert A. Kohut, ColorTyme's vice president of operations; Rhonda Davis, ColorTyme's director of purchasing; and company CEO Bob Bloom 2: Bob Bloom addresses the assembly. 3: Newly elected chairman of ColorTyme's Franchise Advisory Council, Mark Childers, and his wife, Tracy 4: Brian Duke, O'Rourke Sales Co.; Mike Wood, LG Electronics; Thomas Seago, ColorTyme Corporate; Nicole Chanovich, ArchBrook Laguna; and Joe O'Rourke, O'Rourke Sales Co. 5: ColorTyme franchisees Scott Brown and Louis Garcia



Photos and reporting by Murlin Evans and Neil Ferguson. For more information, visit www.rtohq.org.

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C R E A M of the C R O P

David Lane

APRO'S 2010 RENT-TO-OWN EMPLOYEE OF THE YEAR

This Indiana Premier Rental-Purchase employee is known for his many selfless deeds that help the community

By Murlin Evans

David Lane made local headlines last year when he spearheaded an initiative to open the doors of Goshen, Indiana's Premier Rental-Purchase store so that locals could use the company's computers on Sundays to apply for unemployment benefits. The town has been hard hit by the economic downturn and Lane's plan, which he initially proposed to offer through the winter of 2009, often drew 70 to 130 applicants looking for a convenient place to file for benefits. After the first year, the store announced that it would continue the program indefinitely.

"People were lined up in the middle of winter in front of the [Goshen] library to file for unemployment," recalls Mike Lewis, owner of the Goshen Premier Rental-Purchase. "We opened up our store on Sunday so that people could come in out of the cold." Lewis considers Lane "the epitome of compassion. He cares about everybody with whom he comes into contact."

Lane, a sales assistant for Premier Rental-Purchase, was named APRO's 2010 Employee of the Year during the association's Rent-to-Own Convention and Trade Show in Louisville. He was awarded the honor for helping his community and demonstrating compassion for others.

"This is a tremendous honor," Lane says. "I haven't really gotten my mind around it and what it means. I'm just fortunate to be in a position where I can help. There are many people in need right now in our community. My whole family helps out. It has really become a family affair."

Lane also has worked with his local Boys and Girls Club to provide disadvantaged teens with the opportunity to enjoy prom night, soliciting donations of dresses and tuxedos. Once the fancy duds were acquired, he negotiated

with a local dry cleaner to clean and press all the clothing for free. He also donated all of the audio and video equipment needed for the prom. Then Lane, along with the rest of the Premier staff, saw to it that the students' prom dinner was catered by a top-notch local restaurant.

Customers have been the recipients of Lane's charitable kindness, as well. When Premier customer Candace Schrock was having particularly difficult financial times, Lane offered to buy her a week's worth of groceries, almost \$200 worth of food. "I didn't ask for this," Schrock says, tears welling in her eyes, "they just knew I needed help. None of my friends have ever helped like that. I don't know where my family and I would be if it wasn't for Dave. Hopefully, once I get on my feet, I can help somebody the way he's helped us."

Lane and his fellow employees also hosted the inaugural Seniors Gaming Night at the Elkhart County Fair in 2009. He had several flat-screen televisions set up with Wii bowling and the Premier crew created a "Guitar Hero" contest at the fair.

The Goshen store was also responsible for providing a Premier truck as the official pace truck of the New Paris Speedway. The vehicle has become an icon in the community and is used in parades and at local charity events.

"Dave has the mentality that if you take care of your community, it will take care of you," says Dave Fugate, who nominated Lane for the Rent-to-Own Employee of the Year award. "He has planted a lot of great seeds in his community that have made him successful today." *

Murlin Evans is APRO's senior reporter. To watch a video honoring David Lane, visit www.rtohq.org/video-2010-Employee.html.



David Lane, APRO's 2010 Rent-to-Own Employee of the Year, center, with Premier Companies CEO Trooper Earle and Premier franchisee Mike Lewis



C R E A M o f t h e C R O P

Louise Brown

APRO'S 2010 RENT-TO-OWN CUSTOMER OF THE YEAR

"I've always believed that if you take care of others, they'll take care of you."

By Murlin Evans

According to the age-old axiom, the customer is always right. And that just might be true—but rarely is there one as compassionate and inspiring as Louise Brown, a BestWay Rent-To-Own customer in Portsmouth, Virginia, for the past 20 years. "We felt obligated to get her story out there for all to hear," says Mike Wines, a BestWay district manager. Mike Dennis, the company's Portsmouth store manager, agrees: "Based on all the good she does for the community, I thought she was a sure-fire winner." A winner she is, having recently been named APRO's 2010 Rent-to-Own Customer of the Year.

A retired cook, Brown and her husband, Arthur, have provided foster care services for the City of Portsmouth for 28 years, dealing primarily with hardship cases and emergency situations. She's given foster care to more than 500 children and has been honored five times by the city as "Foster Parent of the Year." Brown relies on BestWay for bedding and other products that enable her to provide foster care. "Whenever I come into the BestWay store, everyone has a smile for me," Brown says.

In addition to their foster care services, six months ago, the Browns started The Veteran's Lodge, an organization that provides support to U.S. veterans who are unaware of the benefits that are available to them. The Browns visit churches and prisons to help those veterans initiate the process to receive their benefits.

"What she's doing in the community is why she won," says BestWay's COO Jonathan Rose. "We are just lucky enough to have her for a customer."

"She's been an oasis," Wines says, "a place that offers comfort, understanding, patience and love."

Crystal Washington became one of Brown's foster children when she was five years old. "I needed stability and loving and she gave me that," Washington says. "She taught me how to conduct myself and how to raise my own kids in a good home. You picked a good [customer of the year]. Thank you very much; she really deserves it."

"It is very important for children to have stability in their lives," Brown says. "They've got to have someone behind them, someone who cares." Currently, Brown is attending Tidewater Community College to further her education in child development.

"I am choking up right now," Brown said upon learning that she was being honored. "I've always believed that if you take care of others, they'll take care of you." As the RTO Customer of the Year, Brown received \$1,000 and was featured in a special video presentation during APRO's 2010 Rent-to-Own Convention and Trade Show in Louisville.

Brown says that it is wonderful "to know that something good can happen to you. Being a foster mom is good, being a veteran helper is good—[as is] being a good citizen. The most rewarding thing I get out of it is the love. When you've got love in your heart, you've got everything."

"I wish that the world had a lot more Ms. Browns out there," Wines says. ✧

Murlin Evans is APRO's senior reporter. To watch a video honoring Louise Brown, visit www.rtohq.org/video-2010-Customer.html.



Louise Brown, APRO's 2010
Rent-to-Own Customer of the Year,
right, with Mike Wines, BestWay's
district manager

W





Are Family

With a combined 153 years of service to the rent-to-own industry, the APRO staff makes hard work seem easy—and fun
By Kristen Card

It's two o'clock on a Thursday afternoon in Austin, Texas. In a one-story, Southwestern-style office building—discreetly nestled within one of the capital city's well-manicured elder neighborhoods—a group of 10 colleagues gathers for a weekly staff meeting. Only it doesn't feel like a staff meeting at all. The conversation is easy. The laughter is plentiful. An over-sized orange tabby cat presides from his lounging spot atop the coffee table. It's much more like a book club among friends—everyone settled into seats around the living-room-like lobby with cups of coffee, a notepad here or there, talking about their common interest, which, in this case, happens to be the rent-to-own industry. Welcome to the chill vibe at the Association of Progressive Rental Organizations. Make no mistake—this is laidback, not lazy. The ease of APRO's office environment is a product of equanimity, expertise and elbow grease—everybody does what he or she is supposed to do and does it well. Add healthy doses of creativity, reciprocal respect and macro-management, and what you get is a culture of genuine caring and camaraderie, both within the office and with the APRO members this staff serves.

GEORGE BRAINARD

“A

PRO members should know that they have an extremely dedicated, professional association staff that has spent a combined 153 years working to create a safe and productive business environment for them,” says Bill Keese, APRO’s executive director for the past 21 years. “These people spend every day working to improve this industry—every company, every store, every job.”

Anyone who spends a little time with Keese quickly realizes that he’s happy to sing his staff’s praises. Talk with APRO staffers and it becomes clear that the feeling is mutual. Keese’s hiring and management style are mentioned again and again as big benefits to working at APRO and are key to the “family business” atmosphere of the place—where even colleagues’ foibles are treated not as annoyances or excuses for blame, but rather as endearing quirks.

“When I’m hiring, I make sure a candidate has the capabilities to do the job, but my decision depends on whether I feel the person will be a good fit,” Keese notes. “They can learn the work, but folks who don’t fit, don’t last.”

Additionally, Keese subscribes to a strong “family first, job second” philosophy—which, in turn, contributes to the family feeling among APRO staffers. Together, they have been through births and deaths, marriages and divorces, teenager angst and midlife crisis, serious illness and all the other stuff of life—always with the support and flexibility they needed from APRO to deal with it.

All of which helps explain the group’s impressive tenures. One staffer is at 30 years, three others at more than 20 years, another three at over 15 years, a 14-year veteran and just two relative newcomers. Senior reporter Murlin Evans was hired in 2008, but even the “newbie” has a full understanding of the extraordinary work environment he’s found. “It’s the kind of place where everyone pulls his or her weight, and if something needs to be done, it just gets done—no questions asked, no fingers pointed,” Evans says. “We realize we’re all interdependent on each other and that’s really cool. It’s one thing to have a great job, but to have to grit your teeth when you walk into the office—it’s not like that here. We have a good time at work.”

That is evident. The inside jokes fly across the cat-laden coffee table, amid serious discussion of convention logistics, fundraising challenges and congressional measures—and Bill Keese smiles the smile of a leader who sees his work approach working, wonderfully.

“I believe you should have fun at what you do,” Keese says. “Because people who have fun are more creative, more productive and, in the end, more successful as a whole.”

Bill Keese Executive Director

“Ye shall know the truth, and the truth shall make you free.”
—John 8:32

SERVING APRO SINCE: 1989.

JOB DESCRIPTION: Oversees all association operations, managing staff and resources, and implementing APRO board policy; deals with unexpected problems and issues arising daily for the industry and the association.

HOMETOWN: Born in Houston, but has lived mostly in Austin.

BOOK-LEARNIN’: BA in government (with minors in history and classics), University of Texas at Austin.

PAST LIVES: High school cheerleader and student body president; school representative and state senator to Texas’ American Legion Boys State; clerk for Texas State Treasurer Jesse James; country café owner (raised revenue by 400 percent); vice president of Aspen’s Roaring Fork Railroad (dealing with regulatory issues of a passenger railroad between Aspen and Denver); vice president of franchising for Schlotzsky’s (turned a \$900,000 loss into a \$700,000 profit his first year on the job); Texas state representative (three terms); team member at the State Consumer Affairs Office under Texas Attorney General Jim Mattox.

FIRST JOB: It lasted one day. I was hired as a busboy at a Kip’s restaurant. I worked 10 hours as a dishwasher at 90 cents an hour. After 10 hours—and after taxes and paying for my uniform—I made 63 cents. I learned a great lesson that day: work smart, not long!

LIFELONG PASSION: Politics. When I was seven, I decided I wanted a career in politics. I was just about to run for Texas State treasurer when I went through my divorce and custody fight; I abandoned my political aspirations in order to raise my daughter; best choice I ever made.

BEST THING ABOUT APRO: The people in the rent-to-own industry are wonderful, caring and sharing people. I’ve had the opportunity to work with many wonderful rental dealers who are good business people, hard workers, dedicated to this industry and willing to be innovative and let me create a staff and office culture that serves them well. Every board has given me the tools to succeed, grow and be innovative—and I try to do the same for our staff.

BIGGEST CHALLENGE: Keeping this industry united and building a positive future for it. We’ve been blessed to have survived, grown and prospered for 30 years. But if the many competing forces within our industry get out of balance, then it could rip this industry apart. When selfish, parochial interests become dominant, the common good is destroyed.





Standing: Ed Winn III, Tulisha Carson, Jeannie Hutchison, Shelley Martinek, Richard May, Laurie Hill, Cindy Ferguson and Bill Keese. Kneeling: Murlin Evans and Neil Ferguson

TOP SECRET: I worry about the industry and the association. Every morning, Monday through Friday, I wake up between 3 and 4 a.m. thinking about an association or industry issue. They say people try to work out problems in their dreams—I know it's true.

LIFE LOVES: A divorcee for 26 years, I remarried two years ago to Debby, an architect. We knew one another in junior and senior high school, but had never dated. We reconnected at a high school reunion and fell in love. My wonderful daughter, Maura, is 34, a wife and mother to my grandson, Archer. She's expecting a second child this December. Debby brought two more lovely daughters into my life—Lindsay, 27, and Keely, 30, who also has a son, Lane. I love animals; we have four cats and a dog at home, and, of course, we have our APRO office cat, Sam.

OUTSIDE INTERESTS: I'm a collector—I collect first-edition novels, books by Byron, Keats and Shelley, books about Sam Houston and psychedelic rock posters from the 1960s. I've also got an extensive collection of Austin artists' work, thanks to my involvement with the Austin Visual Arts Association (past four years as a board member, past three years as president).

Tulisha Carson **Office Manager/Bookkeeper**

"You shall love the Lord your God with all your heart, with all your soul and with all your mind... You shall love your neighbor as you love yourself." —Matthew 22:37-40

SERVING APRO SINCE: 1991.

KNOWN FOR: Being hardworking, detail-oriented; a telecommuter, coffee addict, "The Church Lady."

JOB DESCRIPTION: Handles all bookkeeping duties, including accounts receivable and payable, payroll and benefits, and monthly financial statements; maintains checking accounts for the association, APRO's Political Action Committee, APRO's Charitable Foundation and 12 state rental dealer associations; coordinates the annual Rental Advertising Excellence Awards competition; helps proofread APRO publications, including this magazine; answers all billing questions.

HOMETOWN: Born in Jacksonville, Florida; raised in Atlanta, Georgia, and Lampasas, Texas, located approximately 70 miles northwest of Austin.

PAST LIVES: Army brat; typesetter and circulation manager for the *Lampasas Dispatch Record* newspaper; legal secretary; office manager; APRO receptionist.

FIRST JOB: I was a carhop at the Lampasas Sonic Drive-In. I picked up after-school and weekend shifts, but luckily, did not have to do the job on rollerskates!



BEST THING ABOUT APRO: The day Bill first interviewed me 19 years ago, one thing he stressed was “family comes first.” I was impressed and still am; I love that we’re allowed to live our lives and put our family first. I also love that Bill lets me telecommute from home part-time. I can log on at home to our server at the office and it’s just like I’m sitting at my desk. My phone calls are transferred directly to me at home, I can even print documents to the office printer. This generous arrangement has been working for 10 years and it frees up three hours a day I would otherwise spend driving in my car to and from the office.

LIFE LOVES: I’ve been married to my high school sweetheart for 25 years. Lee is a real live cowboy and we live on the G Bar M Ranch, where he is the ranch manager. Our son, Travis, is 21 and about to enter college, having worked for a few years. Our daughter, Abigale, is 12 and raising a Brahman show heifer named Lillie; they’re very bonded. Living on a 6,000-plus-acre ranch, we also have registered quarter-horses, as well as two house dogs and three cow dogs that help Lee work the cattle. Our middle child, Allison, passed on at the age of eight months due to complications from neuroblastoma, a type of childhood cancer. I had a tough couple of years coping with her loss and am thankful to Bill and all my co-workers at APRO for helping me get through it.

OUTSIDE INTERESTS: I’m an extremely active volunteer at our church, St. Mary’s Episcopal Church in Lampasas. My great-great-grandfather was one of the founders of the church in 1875 and has an original stained-glass window there dedicated to his memory. I was baptized there at six months old, later confirmed and married there and our children have been baptized there, too. I’ve served on the vestry (like a board of directors) several times and currently am assistant to the treasurer, as well as the youth director, a eucharistic minister, Altar Guild member and Sunday-school teacher. Clearly, belonging to St. Mary’s is an integral part of who I am.



Murlin Evans Senior Reporter

“It is the mark of an educated mind to be able to entertain a thought without accepting it.” —Aristotle

SERVING APRO SINCE: 2008.

KNOWN FOR: Prolificacy, likability, arduous travel schedule and a habit of leaving half-empty coffee cups all over the office.

JOB DESCRIPTION: Covers industry business and feature news for APRO’s Web site, including producing podcasts, videocasts and event photo galleries; creates a daily e-newsletter distributed to more than 4,000 subscribers; manages APRO’s social networking (Facebook, Twitter, etc.).

HOMETOWN: Born in Muenster, Texas (population: 1,400); moved to Austin 19 years ago.

BOOK-LEARNIN’: BS in radio/television/film, University of Texas at Austin; M.Ed. in special education, Texas State University.

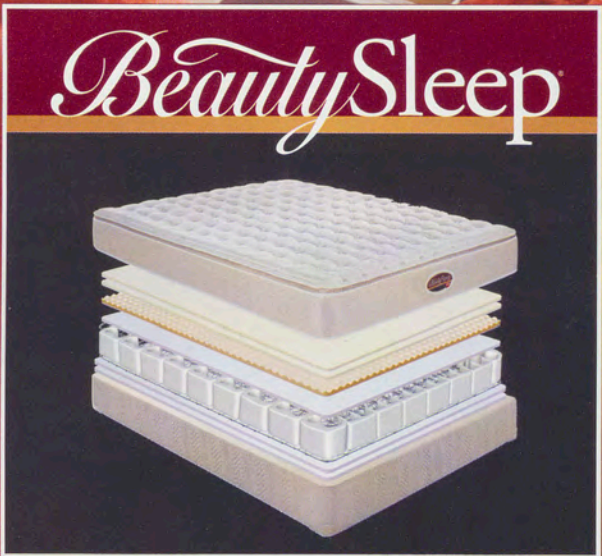
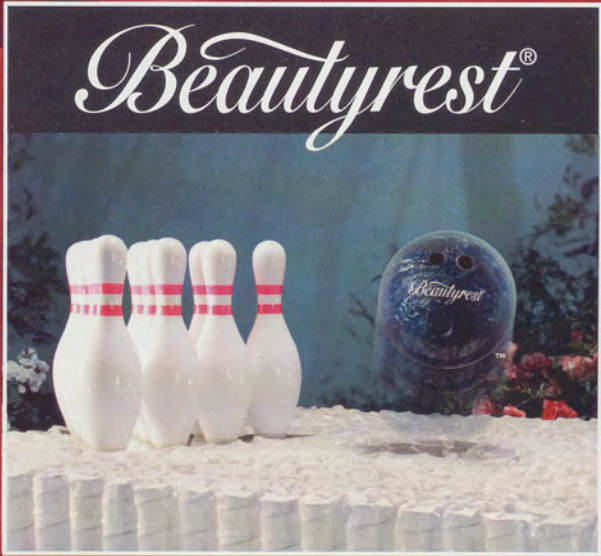
PAST LIVES: Eagle Scout; award-winning newspaper reporter; pre-school teacher; special education teacher; author of *Pass the Journalism TEXES*, a testing manual for aspiring high school journalism teachers; instructional video producer.

LIFELONG PASSIONS: Writing and drums. When I was about 9 years old, I published a semi-annual family newspaper called *The Evans’ Tribune*. It featured Scotch-taped Polaroids of my little brother, mom, grandparents and pets involved in breaking news stories, such as “Doug gets grounded...again!!” I discovered drums when I was about 11 and played the snare in the fifth- and sixth-grade marching band and in a heavy-metal cover band during high school. I still play today in a rock band called Modfather. It’s a great, healthy way to relieve stress.

BEST THING ABOUT APRO: Bill really trusts us and is unbelievably supportive of us professionally and personally. The industry is such a close-knit family; rent-to-own folks have a bond that I think is unique to this industry in that they share so much significant information with each other. It’s much more like an extended family and not so much a fiercely competitive climate.

TOP SECRET: The day I got the call from Bill telling me I got the job was one of the happiest moments of my life. It’s pretty much my dream job.

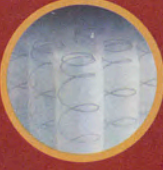
LIFE LOVES: My two sons—Sebastian, 12, and Ivan, 4—are my life. My eldest lives with me and they’re both with me every other weekend. Sebastian is a talented keyboardist and plays tackle football—his coach calls him “All-Day, Every-Day Evans” for his enthusiasm. Ivan is on a community soccer team, but prefers to sit on the sidelines and pour water on his dad’s shoe.



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Director Military and Rental: 404-435-1846

Cindy Ferguson, CEM Marketing Director

"Life is what you make it. Always has been, always will be."
—Grandma [Anna Mary Robertson] Moses

SERVING APRO SINCE: 1989.

KNOWN FOR: Keen observation, optimistic nature, knowing everybody's astrological sign and cosmic compatibility, knowing—and genuinely caring—what kind of day you're having.

JOB DESCRIPTION: Sells exhibitor booth space, convention event sponsorships and publications advertising for APRO; assists the association's Vendor Advisory Committee; works with vendors and their budgets to help them reach the rent-to-own market successfully.

HOMETOWN: Born in Gainesville, Texas; raised in San Marcos, Texas; has lived in Austin for more than 30 years.

PAST LIVES: Telecommunications marketing representative at TSI (number 1 sales in Texas); advertising consultant for the *Austin Business Journal* (highest sales in the *ABJ Book of Lists*, *How-To Book* and monthly sales); certified in exhibition management since 2002; member and past chair of the Central Texas Chapter of the International Association of Exhibitions and Events (IAEE); chair of the IAEE CEM commission; IAEE faculty member; Expo Group Show Manager of the Year (2004); IAEE National Merit Award recipient (2007).

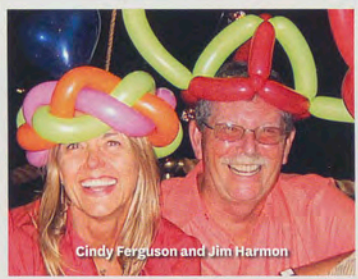
FIRST JOB: At the Wonder Cave snack bar in San Marcos, Texas. I was 16, made 75 cents an hour and worked in temperatures higher than 120 degrees. I never worked in the foodservice industry again!

BEST THING ABOUT APRO: Working with the vendors and rental dealers. Even though my job essentially is selling to them, I don't think of my vendors as a revenue source for APRO. I think of them as people. I do my best to get to know them and our rental dealers individually and personally, to be sincerely interested in them as people. For me, it's all about relationships.

BIGGEST CHALLENGE: Right now, it's the economy. A down economy means that many vendors are facing budget cuts and it's difficult to convince them that now is not the time to reduce their exposure; now is the time to increase their marketing budgets so that they can beat their competition with increased sales.

TOP SECRET: I was a runway model during my 20s and did some print modeling in my 30s.

LIFE LOVES: I'm a single mom to two grown boys—er, men. Luke, 31, was in the Army and served in Iraq and Afghanistan; he was honorably discharged in 2004 and is now enrolled at



Austin Community College. Jonathan, 24, is studying at Wyo-Tech in Laramie, Wyoming. Being a single parent was seriously challenging, but I'm extremely proud of the men they've grown into. They're the best thing to ever happen to me; I'm truly blessed. I also have two cats to keep me company, Sophia (Loren) and Lycan (my son's military nickname).

OUTSIDE INTERESTS: I'm a runner and a golfer. I run about 50 miles a month and have run several 10K races and half-marathons. I definitely count my first half-marathon in 2008 and my 80-yard hole-in-one at Austin's Butler Park in 2009 among my greatest personal achievements.

Neil Ferguson Publications Editor/Art Director

"Life is what happens to us while we're making other plans."
—Thomas La Mance

SERVING APRO SINCE: 1996.

KNOWN FOR: Creativity and attention to detail, making afternoon coffee and making APRO look good.

JOB DESCRIPTION: Creates APRO's award-winning visual image; compiles, edits, designs and lays out all printed communications, including RTOHQ: *The Magazine*, the annual *RTO Almanac* and convention-related promotional materials; also writes for RTOHQ: *The Magazine*. Additionally, moonlights as a freelance designer and illustrator, including CD packaging for musical acts, such as the Austin Lounge Lizards, Ruthie Foster, Sara Hickman and Tish Hinojosa.

HOMETOWN: Born in Denver, Colorado; raised in Las Cruces, New Mexico; a proud Austinite since 1983.

BOOK-LEARNIN': BJ, University of Missouri School of Journalism.

PAST LIVES: Public radio announcer and producer; printing company assistant art director (designed and produced 15 monthly four-color magazines); statewide association art director/assistant editor.

BEST THING ABOUT APRO: The industry and association as a whole has a "family" quality about it. I especially appreciate the family-friendly culture Bill nurtures at the office. We all get along well and have been supportive of each other through thick and thin. Also, Bill is always supportive of our professional needs; for me, for example, he understands my need to keep my graphics design software and hardware up to date.

BIGGEST CHALLENGE: Deadlines—I despise them.

TOP SECRET: My older sister, Mary, and I were both born on Friday the 13th of May, five years apart, so 13 is considered a very lucky number for



our family. Also, although I love working with her, Cindy Ferguson and I are not related, rumors to the contrary.

LIFE LOVES: I consider my greatest achievement finding the perfect spouse—my wife of 26 years, Teresa. She is the most positive person I've ever known and we share so many common interests; for that I thank my lucky stars. She works in public/community relations for a law firm and worked for more than 20 years as an on-air host at KUT-FM, Austin's public radio station. We have no kids, but two dogs, Ella (Fitzgerald) and Benny (Goodman). And incidentally, Teresa has not aged at all—she looks better now than she did when we wed in 1984. I adore her.

Laurie Hill Membership Director

"Humor is important in my family and my life. It makes it all a whole lot easier, that's for sure."

SERVING APRO SINCE: 1992.

KNOWN FOR: Comedic superpowers, excellent phone skills, technical talents, database prowess, overall irreplaceability.

JOB DESCRIPTION: Markets APRO services and benefits to members; directs circulation for the association's publications; helps maintain APRO's Web site, including administering e-Communities and managing the registry for association meetings.

HOMETOWN: Born in Temple, Texas, but moved to Austin at age 2.

PAST LIVES: High school band drum major; licensed cosmetologist; manager of professional beauty supply business; APRO receptionist and administrative director.

BEST THING ABOUT APRO: Our members. Our previous members. Our potential members. I've never met a friendlier, warmer, more supportive group of people. I used to think that Monday through Friday, they're competitors, but get them into a room together at a convention and they're best friends. Now I know better—they're *always* friends. I'm really not a naturally social person, but our members are so friendly that they make it hard for me to hide inside my shell. I really enjoy talking with them and helping them. So maybe, just maybe, I'm where I'm supposed to be.

BIGGEST CHALLENGE: Collections. It's a big part of the rent-to-own universe and we at APRO must deal with it, too. When members get behind on their dues, I hate making the call or sending the e-mail reminder; if we lose a member, it's usually because of one of two reasons: economic issues or we've failed them somehow. Either way, it's sad news.



TOP SECRET: At the beginning of my APRO career, I was rather bored. I was the receptionist, sitting behind a lonely desk, saying, "Good morning, APRO," or "Good afternoon, APRO." When Shelley's son, Josh, would call, I could never get it right; it always came through the intercom as "Shelley, Josh ish sholding." I wasn't sure how long I'd last. Then I went to my first APRO convention in 1993. I got to dress up as a Killer Bee from *Saturday Night Live*. I was hooked. I have never, ever not wanted to come to work since.

LIFE LOVES: My first marriage gave me my amazing son, Daxx. He's 15 now and we share a dry sense of humor and loads of laughs. My husband of 10 years, Steve, and I met via an online dating service and wed on Valentine's Day at a Sonic Drive-In. We were in our truck and the minister was in the kitchen, communicating through the ordering intercom. The whole thing was broadcast live on a local country radio station. We used an onion ring as the symbol of our eternal love. We've got two cats, kitten Cleo(patra) and "Spaztastic" Spartacus. Steve says about marrying me: "Third time's the charm!" to which I reply, "Oh, good—I've got *one more*."

OUTSIDE INTERESTS: I'm an eager reader. My mom is my librarian; she brings me books whenever she visits. If she says, "Read it," then I do, and I've never been disappointed. I enjoy working in our yard, cultivating flower gardens. And I'm all about the 1982 Datsun 280Z—my favorite car as a teenager. Steve bought it for me last year. He's my happily-ever-after.

Jeannie Hutchison Administrative Director

"The journey is the reward." —Taoist proverb

SERVING APRO SINCE: 2003.

KNOWN FOR: Being a team player, voracious reader, Ethiopian-food connoisseur, generous provider of kind words and calm waters.

JOB DESCRIPTION: Organizes the annual APRO Legislative Conference; oversees the association's Political Action Committee; coordinates state rental dealer associations.

HOMETOWN: Born in west Texas; grew up in Texas and New Mexico; has lived in Austin since 1989.

BOOK-LEARNIN': BA in government (supporting concentration in business management), Angelo State University, San Angelo, Texas.

PAST LIVES: Chaired projects and committees for the Junior League of San Angelo; trained mediator for the Junior League of Austin; director of Texas Adopt-A-Beach and Texas Lakeshore Cleanup Programs; coordinator of conferences, corporate recycling councils and in-house waste-minimization program at the Texas General Land Office; in-

house project coordinator for the U.S. Bureau of the Census (2000).

FIRST JOB: I was a swimming instructor and lifeguard—an incredibly boring job occasionally interrupted by way too much excitement.

BEST THING ABOUT APRO: Bill lets us do what we do best; he lets us work and I believe it's a key element of APRO's success. Also, the staff is success-driven; mediocrity is not part of the culture at APRO.



BIGGEST CHALLENGE: It's probably not my biggest challenge, but one part of overseeing the APRO Legislative Conference is coordinating the materials for attending members. Information comes from many dispa-

rate sources and we have to make sure each of our more than 100 attendees has his or her correct material, corresponding to each attendee's state and congressional district. Conversely, the most fun part of putting the conference together is researching locales for our networking dinner. I get to explore Washington, D.C.'s amazing historical venues, learn all about them and share my findings with the conference attendees.

TOP SECRET: I got my job at APRO because I happened to be walking my dog around the neighborhood. Coincidentally, APRO had just opened its new offices in our neighborhood and I ran into Bill. We struck up a conversation and I learned that Bill had a job available. I interviewed for it and he hired me.

OUTSIDE INTERESTS: I'm rather private about my personal life, but I enjoy spending time with my husband and daughters. I take care of some family business interests. I've got a wonderful circle of friends. If I've been a good daughter, granddaughter and mother, then the rest is icing.

Shelley Martinek, CMP Education Director

"If you can't say something nice, don't say anything at all."

—Thumper's mother

SERVING APRO SINCE: 1988.

KNOWN FOR: Being the best meeting planner in the business and a bright spot in the office; full-on themed events, positively maternal nature, contagious laughter.

JOB DESCRIPTION: Oversees the annual APRO Convention and Trade Show; organizes the association's other meetings and participation in other trade shows; works closely with the APRO education committee to offer top speakers

and topics for all seminars, as well as for APRO's Rental Training Online courses.

HOMETOWN: Born in Danville, Illinois, about 100 miles south of Chicago. Austinite since 1984.

PAST LIVES: Honor student; office manager; bookkeeper; independent salesperson; Texas Realtor; Certified Meeting Professional (since 1994); one of "100 Meeting Professionals to Watch" (*Convention South* magazine, 2000); recipient of Super Six Award for Excellence: Best Trade Show with Attendance Over 1,000 (*Successful Meetings* magazine, 2004); member of the Austin Convention and Visitors Bureau Customer Advisory Board (2007–10).

FIRST JOB: As a waitress at a retirement apartment complex. A full meal, with drink and dessert, cost \$1.05; I was lucky to get a quarter tip and often got just a nickel. I was barely 15 and I never worked as a waitress again.

BEST THING ABOUT APRO: The family-like environment. Most of the staff has been here for many years and we're really like a family; our office is like a second home. We've got so many wonderful members, too—I consider many of them dear friends.

BIGGEST CHALLENGE: Attracting more members to APRO meetings, keeping APRO events fresh and relevant, and appealing to the next generation of rent-to-own professionals.

TOP SECRET: My dad was a train engineer with C&EI Railroad, so the sound of a train whistle brings me back to childhood days.

LIFE LOVES: My family is my greatest achievement. I've been married for 40 years to Tom; we've got four grown children and three grandsons. We live in the country just outside of Austin and two of our grandchildren live next door to us—just like I lived next door to my grandmother growing up. My daughter and son-in-law even bought an RV with an extra bed for "Ahma" (that's me), so I can travel with them whenever possible. Having grandkids close by is heaven on earth.

OUTSIDE INTERESTS: I'm a huge music lover and, as many have witnessed, I carry a photo of Willie Nelson and me around in my wallet; just ask if you want to see it!



Shelley, center, with The Flying Elvi

Richard May Public Affairs Director

"Happiness is real only if shared." —Unknown

SERVING APRO SINCE: 1992.

KNOWN FOR: Being a political wonk; being a true creative, but without the artistic temperament; being hilarious.



JOB DESCRIPTION: Helps represent the rent-to-own industry before Congress, state legislatures, the media and the financial community; manages APRO's charitable affiliations; produces video for on-line and convention presentations.

HOMETOWN: Austin all the way.

BOOK-LEARNIN': BA in history, University of Texas at Austin.

PAST LIVES: Advertising/promotions associate for KLRU-TV's *Austin City Limits*; clerk for the Texas House of Representatives' budget and oversight committee; special events and activities coordinator for the Barton Springs/Edwards Aquifer Groundwater District.

FIRST JOB: I lied to UT's Special Events Center—telling them I was 15 when I was really 14—so that I could sell processed-cheese nachos, hot dogs that shouldn't exist and watered-down sodas at basketball games and concerts.

BEST THING ABOUT APRO: The people. First of all, I can't believe a bunch of competitors can sit at the bar together as family. Second, I'm honored they made me a part of that family. Third, the personalities are as interesting and diverse as you can imagine. With 17 years under my belt, I can walk into the Legislative Conference reception, go up to virtually any person in the room and have a conversation that is unique and personal to our own selves, our history and our discovered commonalities.

BIGGEST CHALLENGE: I'm part of the team with the responsibility of protecting the industry in Congress and improving the industry's image. The rent-to-own legislative and public relations mountain has been a tough one to climb and I have done so diligently, proudly and, I believe, successfully.

LIFE LOVES: I have a beautiful wife of 21 years, Kelli, and we have a beautiful daughter, Alaina, who turned 2 this month, as well as three pain-in-the-ass dogs that we dote on and adore. I'm also sibling-rich, as the youngest of nine children; my parents saved the best for last.

OUTSIDE INTERESTS: I'm a songwriter and musician. Last year I released a CD of my songs, *Richard May With...*, performed by professional studio musicians and singers [available on iTunes]. I also have two songs—"Get Up" and "Here I Am"—that play worldwide and from which I receive royalties. I produced a documentary movie about fulfillment entitled *A Documentary*, which won the 2002 "Best Documentary Feature Movie" at the BareBones International Film Festival. But my favorite pastime is hanging out with my family and a group of 10 friends who have stayed close for the past 35 years.

Sam Houston **Morale Officer**

"Meow." —Self-attributed

SERVING APRO SINCE: 2000.

KNOWN FOR: Cat-like doggedness, hunting prowess, good neighborly relations, impressive work ethic, superior self-grooming, shedding and sheer girth.

JOB DESCRIPTION: Provides 24/7 on-site security for APRO offices; monitors all in-house meeting activity; maintains rodent-free professional environment; acts as chief stress dissipater; serves as association's unofficial mascot.

HOMETOWN: Born and bred in Austin.

HIS STORY: APRO's current offices are located close to Lake Austin and are, therefore, attractive to dirty, destructive, water-loving rodents. I was just a crazy kid settling into Austin life and I happened to be staying with a mutual friend of Bill Keese's and mine. She thought Bill might have some work for me, so she gave him a call. Bill agreed to try me out for a day, just to see how I fit in and whether I could keep the vermin out. I've been at APRO ever since.



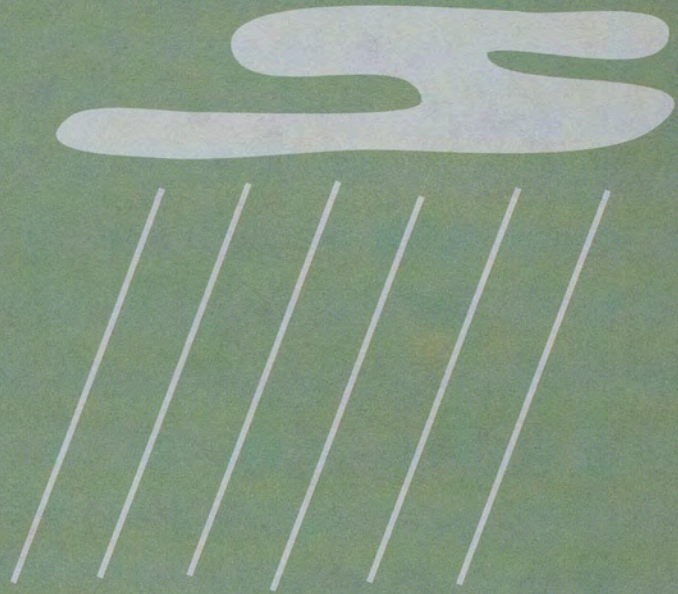
BEST THING ABOUT APRO: It's my home, my castle and the people here treat me with respect. I'm included—one way or another—in every APRO meeting. I enjoy the utmost flexibility in my daily schedule. Also, no one seems to mind when I bring a lizard into the office now and then to keep my

martial-arts skills honed.


TOP SECRET: I had a partner. His name was Ben and we actually looked alike, except his hair was long; not my deal, but it was okay. Anyway, we were like brothers—we hunted, ate and napped side by side. We ruled the 'hood. His company decided to relocate to El Paso and he offered to stay, but I didn't want to stall his career. I told him to go—it was a grave mistake. I was depressed for months and put on a lot of poundage. I feel better now, but just can't shake the weight. It works well for intimidation purposes, though.

FINAL THOUGHTS: I'm as user-friendly as they come, but not even a tad tech-savvy. I just don't "get" computers and refuse to listen to the gobblede-gook talk about them; call me old-fashioned. Otherwise, I think I'm an ideal co-worker—I produce more than I consume and I'm always ready to lend a listening ear, sagacious countenance, soothing presence... especially over a snack. Is anybody else hungry? ✱

Kristen Card is a freelance business writer in Austin, Texas. In case you missed it, Card profiled Ed Winn III, APRO's general counsel, in the May-June 2010 issue of RTOHQ: The Magazine.



Behavioral Economics, Libertarian Paternalism and Rent-to-Own



There is a move afoot in this country to change how people behave. It is less a frontal assault on the various behaviors that some deem not in the best interests of the greater good than it is, for the moment at least, a subtle attack on the flank of individual freedom. This development, if unchecked, could set its sights eventually on rent-to-own. If it does, the results for rental dealers will not be pretty.

The movement has not been generated from popular sentiment. Rather, it derives from the febrile brains of economic theorists, most of whom work for universities and think for a living. In the second half of the 20th century and with increasing vigor in the 21st, some of this thinking has given birth to the new theory of “Behavioral Economics,” which has, over time, sought not to amplify, but rather to replace classical neo-economic theory upon which the laws and capitalistic economic system of this country were founded and still rest. The tenets of behavioral economics were outlined in APRO’s magazine in 2007 (“Rent-to-Own and Behavioral Economics,” *Progressive Rentals*, October–November 2007, page 30; available online at www.rtohq.org/rent-to-own/files/behavior_prono7.pdf).

Classical economic theory proposes that the best way to allocate scarce resources is by the “invisible hand” of the marketplace. The theory presupposes rational actors, buyers and sellers, with perfect knowledge of all relevant information to the decision, making decisions in their own best interests in order to maximize their individual situations. By doing so, everybody benefits. Behavioral economics, relying as it does on the insights gained from the social sciences of psychology and sociology, maintains that people are not rational, not fully informed and do not, in fact, act in their own best interests very often. Moreover, behavioral economics maintains that the errors people make are at once “uniform, pervasive and predictable,” that they can be studied and used in economic modeling.

By Ed Winn III

Homo Economicus

All economic theory has been developed in order to explain what happens in the marketplace and make predictions about the future. No one ever maintained that the neo-classic economic principle of the perfectly rational actor—*homo economicus*—was necessarily true. In 1898, the economist Thorstein Veblen described *homo economicus* as “a lightning calculator of pleasure and pain, who oscillates like a homogeneous globule of desire for happiness under the impulse of stimuli.”

Even if its premise is admittedly flawed, neo-classic economic theory, based on uniform rationality, is useful because it allows economists to build models that are able to predict human behavior quite well, albeit, not perfectly, and because it is a relatively easy construct to apply. The theory has never been perfect in its predictive power; it did not predict the Great Depression, for example. (It should be noted, however, that behavioral economics, the ascendant theory at the time, failed to predict the financial meltdown of 2008. In fact, no economic theory saw that one coming.) Until lately, however, neo-classic economic theory has been deemed superior to the alternatives.

Today, behavioral economics insists that there is a better way to analyze economic behavior and predict the future. If neo-classical theory assumes, incorrectly, that there is perfectly rational behavior in the marketplace, behavioral economics assumes, equally erroneously, perfectly irrational behavior. According to two of its proponents, “These cognitive illusions—sometimes referred to as ‘biases’—are not limited to the uneducated or unintelligent and they are not readily capable of being unlearned. Instead, they affect us all with uncanny consistency and unflappable persistence.” (Hanson and Kysan, “Taking Behavioralism Seriously: The Problem of Market Manipulation,” *New York University Law Review*, volume 74, published in 1999).

If humans do behave irrationally, both through ignorance and their own biases, critics of the theory argue that the mistakes that are made are not at all uniform. How people make economic decisions will vary considerably among individuals and will depend upon their education, training, cognitive capacity, cultural background, sex, age, emotional state, judgment, social context and the timing of the decision, to name several of the variables. It would be complicated to work all of these variables into a coherent economic theory and so behavioral economists ignore them, preferring to err at the opposite end of the rational/irrational spectrum from Adam Smith’s and Milton Friedman’s theory by declaring that everybody makes irrational economic decisions—and they make them uniformly and, therefore, predictably.

Take the optimism bias, one of the several labeled examples of faulty thinking in behavioral economics that maintains people are overly and unreasonably optimistic about aspects of their personal economics than the evidence sup-

ports. Most readers, when they open their credit card bill, will find an amount due greater than they thought. However, some will underestimate the amount by \$10; some by \$100, some by \$1,000; some by even more. In addition, the size of the error will vary from month to month. And so, while most people may indeed have an optimism bias about their credit card debt, the degree of the bias varies considerably among individuals, a fact denied by behavioral economists.

As long as economic theory remains in the classroom, business people can safely ignore the theory of the day and get on with life. But when theory makes its way into the prevailing public policy and, ultimately, the law of the land, it is time to worry. That time is now for most business people, including rent-to-own dealers, because behavioral economics is making just such an advance.

Libertarian Paternalism

One of the chief theorists of behavioral economics is Cass Sunstein, a former professor at the University of Chicago. Recently, President Obama appointed him director of the Office of Information and Regulatory Affairs, a division of the Office of Management and Budget. OIRA has the authority to review every regulation proposed by any branch of the federal government with the charge to review and do a cost-benefit analysis of the regulation. Prior to this appointment, Sunstein, along with co-author Richard Thaler, wrote a book titled *Nudge: Improving Decisions about Health, Wealth and Happiness* (Yale University Press, 2008). The book’s aim is in its title. The way to improve how people behave is by implementing the oxymoronic “libertarian paternalism,” which, the authors assure, is just what is needed for people “to make their lives longer, healthier and better.” The idea is to empower the government to “nudge” citizens to make better decisions—“better,” like beauty, being in the eyes of the beholder and ultimately defined by policy makers in power. The authors of this book note that decisions are always being made according to how the choices are presented—which choice is offered first, for example. There is a context for every choice. Since that is so, why not optimize how choices are presented by empowering “choice architects” to structure the choices?

The distinction between the traditional liberal notions of ever more government regulation and merely “nudging” people to do the right thing is a subtle one. The authors define nudging as “any aspect of the choice architecture that alters people’s behavior in a predictable way without forbidding options or significantly changing their economic incentives.” Instead of legislating how people must behave, this new model suggests that the government merely offer people carefully structured choices so that they will, quite naturally

and without any coercion, choose the right thing—eating better, saving more, drinking less, gambling less (unless via state-sanctioned lotteries), driving less and just generally becoming better, happier citizens.

A shop-worn example is the school cafeteria. According to the nudgers, it would be better, both for them and for the rest of us, if students ate more fruits and vegetables and fewer cheeseburgers and pies. Why not, then, display the fruits and vegetables first in the line, at eye level, and make the other, less nutritious foods less visible and not as easy to

just end up being healthier, wealthier and happier, without realizing why. For critics, that is exactly what makes the system so pernicious.

Another word for nudging is manipulation and, if the central government is doing it, it means a loss of freedom for the citizenry. Proponents, including the current administration, insist that the modest loss of freedom is more than offset by the benefits of better living through this new and clever iteration of central planning.

Then there is the issue of the slippery slope. What if

Critics argue persuasively that those with a tendency to nudge are never really content until everybody is doing things their way. That raises the question whether their way is necessarily the *right* way. In matters of health, there may well be right and wrong decisions based on hard science. In economic matters, however, there is no hard science.

reach. Then students, so the theory goes, will instinctively make the correct, “better” choice and eat the apple instead of the apple pie.

In the business world, the example involves 401(k) retirement plans. The nudgers have decided that it would be better for employees and the country as a whole if more employees signed up for their employers’ 401(k) plans. The employee is essentially getting free money from the employer and Americans do not save enough for old age. The nudgers would change the law so that employees, instead of having to sign up for the plan, would instead automatically be enrolled when hired, with the choice of opting out. Banking on people’s inertia and the status quo bias, the nudgers are persuaded that reversing the choice that currently exists would yield more 401(k) enrollments and the country would save more money for retirement.

Yet another proposal by the nudgers is to offer consumers the choice of a government-drafted “plain vanilla” contract for most consumer transactions. The merchant and the consumer would negotiate the specific terms of the deal—e.g., price, interest rate, repayment terms, etc.—but the consumer would have the choice of putting the terms into the framework of a simple, easy-to-read, government-drafted agreement with no fine print, instead of using the merchant’s form. This proposal actually made its way into the initial drafts of the U.S. Treasury’s bill to create the Consumer Financial Protection Agency, but did not survive early congressional scrutiny.

The beauty of nudging, according to the nudgers, is that people will not even know that they are being nudged. So light will be the touch of government in their lives, they will

students pass on the apples and insist on eating the cheeseburgers and pies, no matter how well hidden or hard to attain? What is the next step? Ban the cheeseburgers from the lunch line, like the mayor of San Francisco has just done to soft drinks in city hall? The nudgers insist that there is no next step and that people remain free to make mistakes even unto ruination. Libertarian paternalism is all about choices and guiding people to make better ones and that is where it stops, according to its champions. Critics, however, point to any number of instances where the grasp of government has gotten progressively tighter around whatever policy it was advocating. Take cigarettes. The government began by banning smoking on airplanes. Today, there are towns that have banned smoking in people’s homes and even outdoors.

Critics argue persuasively that those with a tendency to nudge are never really content until everybody is doing things their way. That raises the question whether their way is necessarily the *right* way. In matters of health, there may well be right and wrong decisions based on hard science. In economic matters, however, there is no hard science. Most of the findings of behavioral economists have come from classroom experiments with college students bargaining for coffee cups or playing negotiating games. The results of these experiments, often self-fulfilling, have become the foundation of behavioral economics. It has become accepted as behavioral gospel that the results of these experiments with students yield a better understanding of behavior in the marketplace than does neo-classical economic theory.

Then there is the matter of the rationality of the nudgers. If the classroom studies demonstrate that everybody is predictably misinformed and irrational about various economic

matters, “everybody” must include the professors and the bureaucrats. The system proposed by the behavioral economists seems merely to be substituting the cognitive biases and misjudgments of consumers for their own. Of course, as professors, they do deem themselves smarter, less biased and less irrational than common folk. They have the big desks and the diplomas, after all. If they did not know how to structure choices so as to maximize results, the nudges would be random and the theory that they are making things better would collapse. Behavioral economists are internally inconsistent—evidence of irrationality—when they argue that people are uniformly and predictably irrational and, yet, the economists themselves claim to know in which direction to nudge people to make life better.

The Implications for Rent-to-Own

What does behavioral economics and its implementation via libertarian paternalism bode for the rent-to-own industry? How might behavioral economists nudge RTO customers? A popular mechanism favored by the nudgers for all major consumer purchases is the choice of an optional “cool-off” period of three days. The cool-off option could be applied to rent-to-own transactions across the board. It is already a part of the law in California and New York that consumers have the right to take a completed rent-to-own agreement home with them for 24 hours, presumably to study the terms and talk it over with family and friends. It is unknown how many customers avail themselves of this choice, but no dealer has complained that this option is unwieldy or has caused the dealer to lose money. What if the option was extended to three days? What if the customer was given the choice of making the initial payment, having the property delivered and then having the choice for the next three days to cancel the deal, return the property and get all of his money back? This, of course, already is the rule for door-to-door sales and makes more sense as a valuable consumer-protection choice in an outright sale than it does in an rent-to-own transaction that the consumer can terminate after seven days anyway, with a minimal outlay of money—one weeks rent.

What if the nudge went a little further? What if the customer had to wait three days before signing the agreement, making the initial payment and getting the property? That kind of cool-off choice guts the notion of “getting it now” and would likely hurt the business. A customer wants to rent a big-screen television on Friday to watch the games over the weekend, but now the law will not allow the dealer to sign the deal and deliver the TV until Monday. Could the dealer do a rent-to-rent deal for the weekend? Probably. Would the customer still want to do the rent-to-own deal on Monday? Some would; some would not.

What other kinds of choices might the nudgers offer rent-to-own customers? They could offer a standardized rent-to-own agreement in plain English and, if that were an option, most rental dealers—but not their lawyers—would jump for joy. The nudgers could add to the disclosures that dealers make to consumers in their advertising and agreements. Rental dealers no longer fear making whatever financial disclosures appropriate to the transaction that have been called for. They have demurred at disclosing an APR, because the term itself implies a debt and finance charge and usury limits in many jurisdictions would alter the economics of the transaction by lowering rent-to-own pricing.

Might the nudgers require rent-to-own dealers to remind customers of their other choices? That is the law in a couple of states already, where dealers must state in their agreements that the customer may be able to find better terms elsewhere. Might dealers have to advise customers to visit Goodwill stores or Craigslist or yard sales before offering a rent-to-own deal? Might potential RTO customers be offered the choice of financial counseling before signing a rent-to-own agreement? In the brave new world of libertarian paternalism, no one yet knows exactly how RTO customers would be nudged, but one can rest assured that any nudging done will be away from—and not toward—the rent-to-own transaction.

Make no mistake, some behavioral economists would dispense with nudging altogether and just shove people into doing the right thing. Some of the consumer-advocate behavioralists would delight in declaring rent-to-own transactions to be abusive, defective transactions and simply outlaw them altogether in the interest of protecting consumers from themselves. This outright ban would stem from the conclusion that entering into a rent-to-own transaction is an irrational decision under all circumstances and consumers would be better off without the RTO choice. (That, not incidentally, is the conclusion reached by a number of state legislatures about payday loans.)

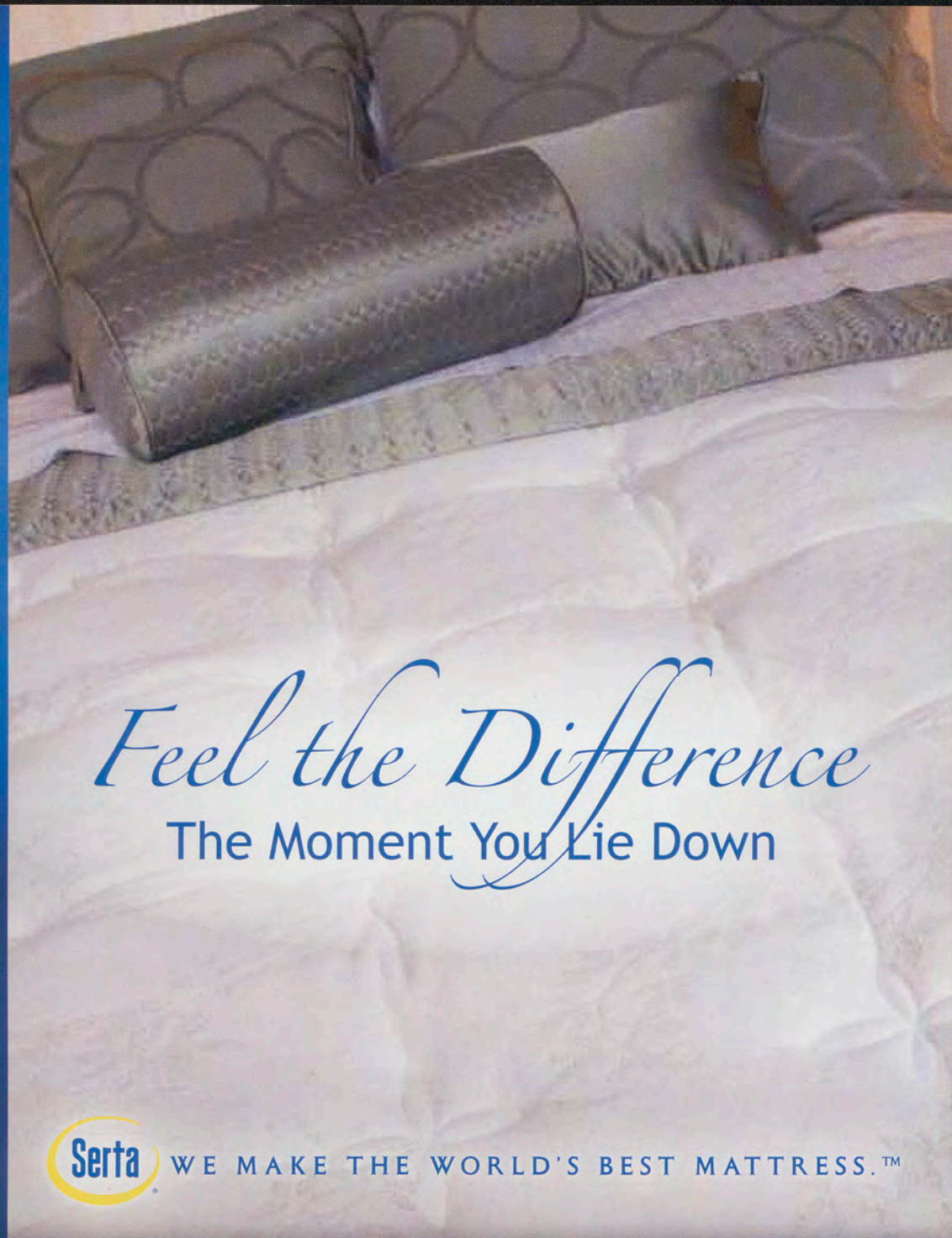
Behavioral economics is a flawed theory, but so was Prohibition. Behavioral economics, flawed though it be, is the operative economic theory driving the policies of the current administration. While the attention so far has been on big issues such as health care, the global economy, energy policy and environmental protection, that does not mean that in time the president’s attention will not turn to smaller issues. The government has just created the Consumer Financial Protection Bureau and, if rent-to-own transactions are not directly within this new bureau’s province, it is still the time for rental dealers to school themselves about the implications of behavioral economics and the dangers it may pose for the continued viability of the industry they hold so dear. ✽

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



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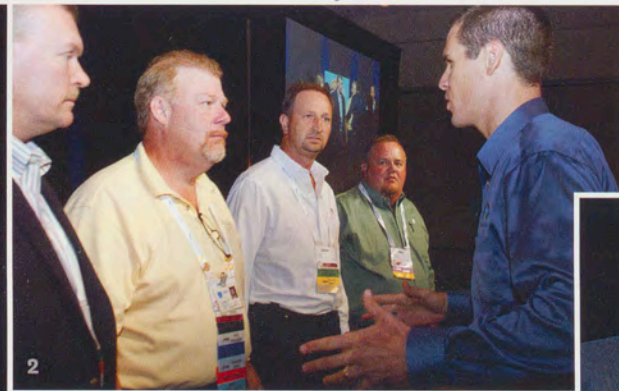
What brought rental dealers and vendors to Louisville, Kentucky? Was it the socializing? Or the education? Was it the great deals on fourth-quarter inventory? All of the above, actually.

But, perhaps most important, people came for the celebration. APRO turns 30 this year and the industry marked the occasion big time at the 2010 Rent-to-Own Convention and Trade Show, July 19–22. Beautiful bonnets were donned for the Gala Cocktail Party at Churchill Downs, thinking caps were in place for the scintillating seminars, Rental Roundtables and keynote address, and vendors threw their hats into the ring to offer some great deals at APRO's Trade Show. Our hats are off to all who came—and to Louisville for hosting a memorable 30-year celebration.

Hats off to Louisville!

APRO
30
years





A recap of APRO's 2010 Rent-to-Own Convention and Trade Show



1: APRO's past presidents and founders—top row: Wayne Chambers, Gary Romine, Barry Gambini, Gary McDougal, Darrell Tissot and Tiger John Cleek; middle row: Lyn Leach, Ted Wilson, Ernie Lewallen and Shannon Strunk; bottom row: Chuck Sims, Glenn Davis, Kevin Quinn and Larry Carrico 2: Keynote speaker Jeremiah Wilson, right, with audience participants Shannon Strunk, Ernie Lewallen, Trent Agin and Eric Simmons 3: Dick and Mim Eichlin 4: Newly elected APRO President Robert Briley 5: APRO's 2008-10 President Tiger John Cleek 6: Cindy Boyers 7: One of APRO's founders, and a moderator at this year's Rental Roundtables, Chuck Sims 8: First-place winners of the Joe Eason/Tom Kitchens Golf Tournament: Doug Funk (RSSS), Mike Goodin (American Rental), Keith Selby (Clickfree) and Kelly Ireland (American Rental) 9: Lifetime Achievement Award winner Kevin Quinn with his grandchild, Keagan 10: Hickory & Friends performed during APRO's Gala Cocktail Party at Churchill Downs.



2010 HIGHLIGHTS

APRO'S RENT-TO-OWN CONVENTION AND TRADE SHOW

Since it was celebration that brought rent-to-own professionals to Louisville, let's start with the parties. Attendees were off to the races for APRO's **Gala Cocktail Reception** at Churchill Downs, which featured a simulated Kentucky Derby event, plenty of gourmet food and a perfect opportunity to network, socialize and look at all the beautiful hats—an enduring Kentucky Derby tradition.

APRO held its **President's Welcome Reception** on the opening night of the Convention and Trade Show. APRO's 2008–10 President Tiger John Cleek honored top-achieving state rental dealer associations and those members who have gone the extra mile over the past year to protect and nurture our industry's legislative pursuits. The 2010 State Association of the Year was awarded to the Missouri Rental Dealers Association, an honor presented during the Awards Banquet (see page 40). The Most-Improved State Association honor went to the Texas Association of Rental Agencies. The Legislative Achievement Award went to the Pennsylvania Association of Rental Dealers. Continued Excellence recognition was given to state associations representing Delaware/New Jersey, Florida, Illinois, Indiana, Kansas, Kentucky, Minnesota, Northeast, New York, Ohio, Oklahoma and Tennessee. New state rental dealer association presidents also were recognized: Shannon Strunk (Alabama/Mississippi), Kevin Milliron (Illinois), Tysen Johnson (Kansas), Mel Bennett (Northwest), Robbie Lewis (Oklahoma), William McCrae (Texas) and Bob Moomey (Wyoming).

The annual **Awards Banquet and Reception** was the evening for getting gussied up and honoring the industry's finest with "Buddy" awards for Lifetime Achievement, Rental Dealer of the Year, President's Award of Excellence, Heritage Award, Vendor of the Year and State Association of the Year (see page 40 for details).

Speaking of honors, in addition to individuals and groups receiving due recognition in Louisville, advertising got its props as well. APRO's **Rental Advertising Excellence Awards** were on display in the exhibit hall, showcasing the finest rent-to-own advertising, marketing and community relations over the past year. This year, for the first time, the RAE Awards included a "Best of Show" category, recognizing the highest accomplishment for both ad agency creations and work produced in-house. Quality Rentals won the in-house Best of Show for its "Heritage" television commercial; Buddy's Home Furnishings and its ad agency, C3 Media, won the agency prize for a series of "Lifestyle" posters. For a complete list of the 2010 RAE Award winners, visit www.rtohq.org/pdfs/RAE2010winners.pdf.

Celebrations



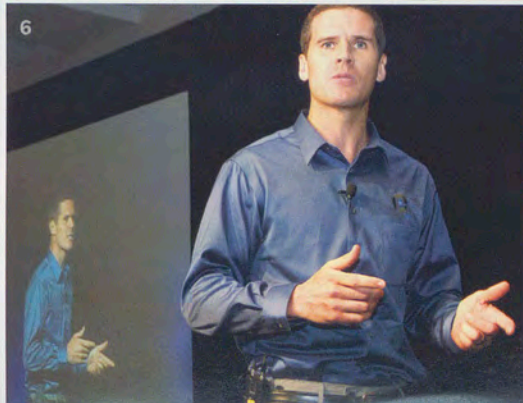


1: APRO's Awards Banquet entertainment, comedian Mark Klein, aka The Corporate Jester 2: Elizabeth Strachan, Don Julson and Glenn Davis 3: Brook Johnson, Michelle Windsor Jackson, Mark and Kathy Windsor 4: Ka and Randy Zielinski 5: Jim Brown, Ann Cleek and Deborah Brown 6: Heather Buchanan and Nicole Cehanovich 7: Kelly Carrico 8: Samantha and Dave Edwards 9: Steve Buttleman, Churchill Downs' official bugler 10: Tiger John and Ann Cleek with Mary and Gary McDougal 11: Chris Bolin and Larry Carrico 12: Ed Winn III, Barry Gambini, Chuck Sims and Wayne Chambers

Buying and learning

A PRO's 2010 Rent-to-Own Trade Show featured nearly 100 exhibiting companies across 152 booths showcasing the latest in consumer electronics, software, asset management systems, furniture, appliances, jewelry, marketing and more. More than \$12 million of products and services were purchased during the two days that the Kentucky International Convention Center exhibit hall was open.

If not buying or socializing, rental dealers likely were learning. Rental Roundtables, a motivating keynote address and an afternoon of seminars made it nearly impossible to leave Louisville without being at least a tad smarter. Jeremiah Wilson's keynote, "The Passion to Succeed, The Power to Break Barriers," called on audience participation to rally the troops and bring home the message. A full morning of Rental Roundtables, moderated by industry pioneer Chuck Sims, gave attendees from companies both large and small a chance to exchange ideas with their fellow rental dealers.



1: Affiliated Construction Specialists, aka ProGuard, was a new exhibitor—as well as an APRO Convention and Trade Show sponsor—at this year's show. Pictured are ProGuard's Alex Niedzielki, Gene Bone, Randy Zielinski and Jeff Moss.

2: The Niche Connection's Brandon Nitzsche, Tom Nitzsche, Bonnie Nitzsche, Treasa Holmes and Bonnie's grandson, Sabian

3: Natalie and Lyn Leach visit with ArchBrook Laguna's Nicole Cehanovich.

4: Rental Roundtable participants 5: Ed Winn III conducts his Rent-to-Own Legal Update seminar.

6: Keynote speaker Jeremiah Wilson of ContactPoint 7: Rental Roundtable participants Jonathan Rose, Tiger John Cleek Jr. (with microphone) and Tiger John Cleek Sr.

Recognition



1: APRO's 2010 Rent-to-Own Employee of the Year, Premier Rental-Purchase's David Lane (second from left) with Larry Carrico, APRO's public relations chairman, Premier's Mike Lewis and Trooper Earle 2: APRO's 2010 Rent-to-Own Customer of the Year was awarded to Louise Brown, a customer at Virginia's BestWay Rent-To-Own. Pictured are Carrico with BestWay's Jeff Loeb and Ron, Richard and Jonathan Rose. 3: 2010 Dave Egan Legislative Conference attendees were recognized during the APRO President's Welcome Reception. 4: The Most-Improved State Association of the Year honor went to the Texas Association of Rental Agencies. Pictured are APRO's state association coordination committee chairman Dave Edwards with TARA's President William McCrae, Paul Cowan, Dan Matthews and Lyle Digby. 5: National TV Sales & Rental employee Cordilia Stewart won this year's top APRO scholarship. Pictured are National TV's Mark and Kathy Windsor with Carrico.

And the award goes to...

The annual Awards Banquet celebrated the industry's finest, inducting into the Rent-to-Own Hall of Honor the 2010 recipients of the Lifetime Achievement Award, President's Award of Excellence, Rental Dealer of the Year, Heritage Award—presented to RTO's unsung heroes and behind-the-scenes doers—Vendor of the Year and State Association of the Year. The occasion also featured recognition of Ed Winn III, APRO's general counsel, for 30 years of service to the association and the industry.



1: Kevin Quinn won the 2010 Lifetime Achievement Award. He is pictured here at right with his family—daughters Casee and Courtney, grandson Keagan and wife Angie—along with APRO's 2008–10 President Tiger John Cleek. 2: The Missouri Rental Dealers Association was awarded State Association of the Year. Pictured are MRDA members accepting the honor from Dave Edwards, APRO's state association coordination committee chairman (third from left): Mark Windsor, Tiger John Cleek Sr., Edwards, Dan Cole, MRDA's Executive Assistant Ken Steiner, Larry Carrico, Gary Romine, Chuck Kuluva and, at the podium, MRDA President Tiger John Cleek Jr. 3: Bryan Collins of Bryce Jewelry was awarded the Vendor of the Year. 4: APRO's Public Relations Director Richard May, center, received the President's Award of Excellence from APRO President Tiger John Cleek. Pictured at right is APRO's Executive Director Bill Keese. 5: APRO's General Counsel Ed Winn III, center, was recognized for his 30 years of service to APRO and the rent-to-own industry. He received a Patek Philippe watch. Also pictured are newly elected APRO President Robert Briley, Chuck Sims, Barry Gambini, Tiger John Cleek and Bill Keese. 6: APRO bestowed the Heritage Award to SEI/Aaron's Charles Smithgall III, left, pictured here with Tiger John Cleek and Aaron's Charlie Loudermilk. 7: Buddy's Home Furnishings' Jamie Slatton was awarded the Rental Dealer of the Year, pictured here with his mother, Lois.

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PREMIER OFFERS Unique Franchising Program

With dealers as partners, Premier promotes independence

By Trooper Earle, President/CEO, The Premier Companies

The challenge for most businesses is to continually provide the best service, product and price to its customers compared to its market competitors. In addition, they must continually be looking for new ways to streamline their business operations to maximize profits.

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Franchising has proven to be an excellent model for small business success. Statistics show as much as 90% of all franchises in America are still in business after their first five years, while as much as 90% of all independent small businesses fail within their first year. Franchises are generally effective because they bring the collective power and knowledge of many dealers together to help each independent dealer.

The unfortunate part about most franchise organizations is that it is too easy for the franchisor to begin to focus more attention on selling their franchise and lose touch with the day-to-day needs of their franchisees. At Premier, our unique approach is designed around serving the needs of the dealers. We offer an array of choices and customize a program to suit the particular needs of each franchisee. All of our services are optional – and most dealers will tell you well worth it, whether they are part of our Premier Rental-Purchase, Home Furnishings, Wheels and Tires, Auto-by-Rent or cash services.

Dealers as Partners

Premier's franchising philosophy is unique among franchise organizations. Premier has always considered our franchisees as business partners, not merely revenue sources. That eliminates competition between us and fosters our goal of helping our dealers be successful. The more successful they are, the more The Premier Companies will be successful.

And at Premier, we encourage our franchisees to get involved and voice their

opinions. We are never offended when a franchisee challenges the system to do better. If the franchisee believes a program can be changed to save him money, then we work together to accomplish that goal. It often results in a companywide change that benefits everyone. As we head into our sixth year, we have proven that this relationship works beautifully.

Above all, we encourage independence and entrepreneurial spirit. We value feedback and continually survey our franchisees for valuable input. We encourage dealer involvement in the organization through dealer-run marketing and purchasing boards. And we invite dealers to share their wisdom twice a year at our annual conventions and dealer retreats. We like to think that each dealer strives for their customers' satisfaction. And we mirror that in establishing an empowering franchise relationship with them that helps them reach their goals for success. To Premier, that's satisfaction that counts!

RTO Veterans Bring Choices and Customer Care to Nebraska Tri-Cities Area

Mike Shuler and Heath Peters opened their second Premier store in Nebraska this summer. Located in Hastings, they have branched out from their Kearney location, which was opened in November 2008 and has done "incredibly well" according to Shuler.

With 26 years of combined service to the Central Nebraska rental market, Shuler

Advertisement



Mike Shuler



Heath Peters

and Peters agree a second store was inevitable. "The first one wasn't enough," said Shuler.

Reflecting on early feelings about owning his own business, Peters said, "I knew a lot about the business but I didn't know how to start a business. I was scared to start out on my own. Mike was thinking the same thing and approached me to see if I was interested. I had read about Premier Rental-Purchase and they seemed like a place to start for the support we needed. I also read success stories about Premier franchisees.

"I made the decision after speaking with Premier's President/CEO Trooper Earle that this was my calling – to be an entrepreneur. Trooper explained all of the benefits provided by Premier such as the human resource services, legal counsel, accounting support, and the lending assistance that is available. I spoke to numerous Premier dealers who had walked down the road with Trooper, and I was convinced. The common statement throughout was, 'You will love being on your own. It's indescribable compared to working for a big corporation.' So we signed on."

Shuler says. "Here I had been doing rental-purchase for 20 years, and I finally broke off on my own. I have had a great partner to go forward with, and it clearly has been the right decision. I enjoy getting up every day and being able to have a positive im-

pact on the lives of others around me. I love the industry and most importantly I love seeing people grow. I have the opportunity to impact the lives of many around me on a daily basis, both customers and employees, and there is no greater experience."

Seasoned Operator Celebrates First Year Success as Premier Franchisee

Everyone who walks into John Martin's Premier Rental Purchase franchise in Valdosta, Georgia, is immediately greeted with a smile and hello.

That's because this talented industry veteran, who celebrated the first anniversary of his store's opening recently, knows the importance of creating a strong relationship with his customers.

As Martin reflects on all he's accomplished in just one year, he believes that the key to his success is family. Of course his wife, Marion, and youngest son, James, who both work at the store, are essential to the business, but Martin mentions another family as well.

"When a customer walks in the door, it is very important to me to make them feel like family." Martin thinks this family-oriented difference is what sets him apart from his competition and helped lead to a successful first year.

Against the challenges of the slow economy and four competitors in town, Martin has managed to see positive growth every month since

he opened. "We've built up a good customer base," he says. He takes pride in having a clean, like-new selection. And he is pleased to belong to yet another family that he feels supports his growth – the Premier family.

"You get the advantage of having the group buying power through Premier but you can run your franchise as your own business," says Martin. For him, this means being able to treat customers like family instead of approaching them as a big corporation would. He also likes the strong support offered by Premier. "If you need it, Premier offers plenty of help. They are always there to back you up.

"I tell others, if you are going to get into this business, go with Premier." And he should know.

Martin began his rent-to-own career in 2002 when he partnered with his son, Mark. The pair eventually opened four stores, which they sold six years later. Martin said, "I intended to retire—twice—but it didn't work. It's not for me." Now Martin is happy to be back. "I have come to know and enjoy being associated with many people in this business."



John Martin

The national office of Premier Rental-Purchase is located in Williamsburg, Virginia. All Premier stores are independently owned and operated. Visit Premier's website at www.premierrents.net or call (800) 2-Premier and ask for Trooper Earle.

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Who's Who in Rent-to-Own Jewelry

These vendors and distributors provide jewelry products to the rent-to-own industry—APRO associate members (*), APRO advertisers (+) and/or APRO Trade Show exhibitors (^).

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New print on poverty predators

“Poverty Pimps,” “Ghetto Grocers” and “Fringe Financiers.” The ever-alliterative poverty press continues to churn out semi-scholarly tomes lamenting the plight of the poor and exposing those who prey on them. These books generally condemn anyone with a profit motive who does any business with low-income people; that is the very definition of a poverty predator from this camp’s point of view. Usually, rent-to-own merits a chapter or two in these books, such as the ones listed at right, for example.

Two recent poverty press offerings include *Broke, USA: From Pawnshops to Poverty, Inc. How the Working Poor Became Big Business* by Gary Rivlin and *Insufficient Funds: Savings, Assets, Credit and Banking Among Low-Income Households* by Rebecca Blank and Michael Barr. Apparently, if there isn’t a colon in the title, it’s not a scholarly piece. Neither book addresses rent-to-own much; still, the subject matter is compelling—at least in one of the two.

Insufficient Funds is a compilation of essays about how low-income families spend and save. The authors conclude that poor people are not able to save much money because they have more expenses than income every month. Blank and Barr offer some specific policy recommendations to ameliorate the situation, including giving tax incentives to banks that offer low-cost checking and savings accounts. Also, they propose that government checks, tax refunds, earned-income tax credits and other payments made to low-income people be deposited directly into accounts with a built-in savings device that scoots, say, 5 percent of the funds into a savings account, unless the recipient opts out of the plan. There are some good and noble ideas in the book, but even if all of the ideas were implemented, low-income families would still run out of money.

A far more entertaining read is *Broke, USA*. Rivlin offers contrasting stories of consumers and entrepreneurs in the sub-prime and payday loan businesses. He spends almost no time on rent-to-own other than to recount—in less than one page out of 345—the industry’s origins and rapid growth. Rent-to-own plays almost no part in what Rivlin calls “Poverty, Inc.,” the \$150-billion conglomerate enterprise that makes its money off the poor.

What is noteworthy is the style in which Rivlin tells his tales and makes his points. He lets consumers and

entrepreneurs he interviewed tell their tales in their own words—and allows lenders to weave their own nooses. The book includes some history of lending in America and historical subsets of the growth and development of refund-anticipation and title loans. There are gripping political dramas of the fights over payday loans that played out in the legislatures of Georgia, North Carolina and Ohio. Rivlin’s conclusion—that sub-prime lending is all about greed—will disappoint business people who genuinely feel differently about what they do. Even so, most will have to acknowledge that the author’s literary style is riveting and the characters he brings to life are memorable and compelling.

It would be nice to think that rent-to-own has become so accepted, so mainstream, that it no longer merits the scrutiny and inevitable condemnation of consumer-advocate researchers and writers. It is true that these folks have had far juicier targets lately, with the country’s financial meltdown commencing, as it did, with the sub-prime housing crisis. Perhaps critics have realized that, while they may not care for rent-to-own pricing, they cannot credibly argue that it has added to consumer debt. Happily, throughout the latest financial crisis, rent-to-own has remained robust and competitive. For the moment, our industry has escaped the visceral condemnation that dealers have come to expect from critics. Rental dealers should rest assured, however, that in the next round of consumer books, or the round following that, rent-to-own will be due to take its licks. In the meantime, enjoy the break. ✧

More books with a colon in the title

Short Changed: Life and Debt in the Fringe Economy by Howard Karger (Berrett-Koehler, 2005)

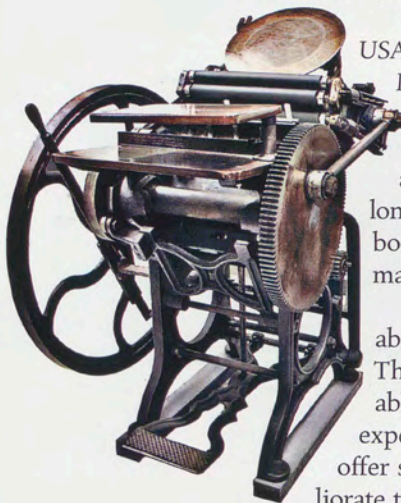
The Working Poor: Invisible in America by David K. Shipler (Alfred A. Knopf, 2004)

Taming the Sharks: Towards a Cure for the High-Cost Credit Market by Christopher L. Peterson (University of Akron Press, 2004)

Nicked and Dimed: On Not Getting By in America by Barbara Ehrenreich (Henry Holt and Co., 2001)

Merchants of Misery: How Corporate America Profits from Poverty by Michael Hudson (Common Courage Press, 1996)

Fringe Banking: Check-Cashing Outlets, Pawnshops and the Poor by John P. Caskey (Russell Sage Foundation, 1996)



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