

# RTOHQ

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## WHAT YOUR CUSTOMERS **NEED TO KNOW**

Most Americans aren't considering rent-to-own as an option when they're shopping for new appliances, electronics, or furniture—because they still don't understand the RTO transaction.

The numbers are impressive!

# GET WITH THE EXPERTS

More than  
**90%\***  
of all RENT TO  
OWN STORES offer  
a Club program...

## Why?

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More than **90%\*** of all RTO COMPANIES that offer Club choose Benefit Marketing Solutions...

## Why?



### COMPLIANCE

No one can copy a proven 30-year track record. It's expensive to do compliance right, but you get what you pay for. While other RTO dealers are busy paying millions of dollars in fines and legal fees, we've done our research.



### MARKETING

Today's marketing requires more than just signs in a store. BMS helps clients sell more Club with digital campaigns, including social media content, a custom app and a website continuously updated with fresh content.



### TRUST

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tomvd@darwill.com

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darwill

“Since switching my direct mail programs to Darwill, **response has increased while cost has gone down!** Having better visibility into our customer file and modeled prospects has given us the platform to **reach potential customers** via meaningful data, not just a zip code. And with the reporting on the back end—it's **so much easier to make decisions** on what we want to run next.



- Kate Addy, Creative Director, Rent-2-Own

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Leverage the best prospecting list in the industry when you work with Darwill.

We optimize your marketing spend and identify top responders in your market to get the best results.

Our data and analytic tools include:

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- ✓ Optimized Budgeting

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Our strategy is driven by data, and our success is proven by data. Easily identify which customers responded best to your marketing efforts, and the corresponding campaigns so you can optimize your marketing spend.

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- ✓ Campaign Performance
- ✓ Customer Online Portal

Sign up to learn more at [darwill.com/rto](http://darwill.com/rto)

# Why RentDirect?

Marketing Asset	Est. Market Cost	RD Member Cost
TV Ad Production	\$2500.00	\$199.00
6 second; 15 second Digital Ad	\$1500.00	FREE w/TV Ad
Website Design-1	\$1999.00	\$499.00
TOTAL	\$5999.00	\$698.00

## WHAT Else?

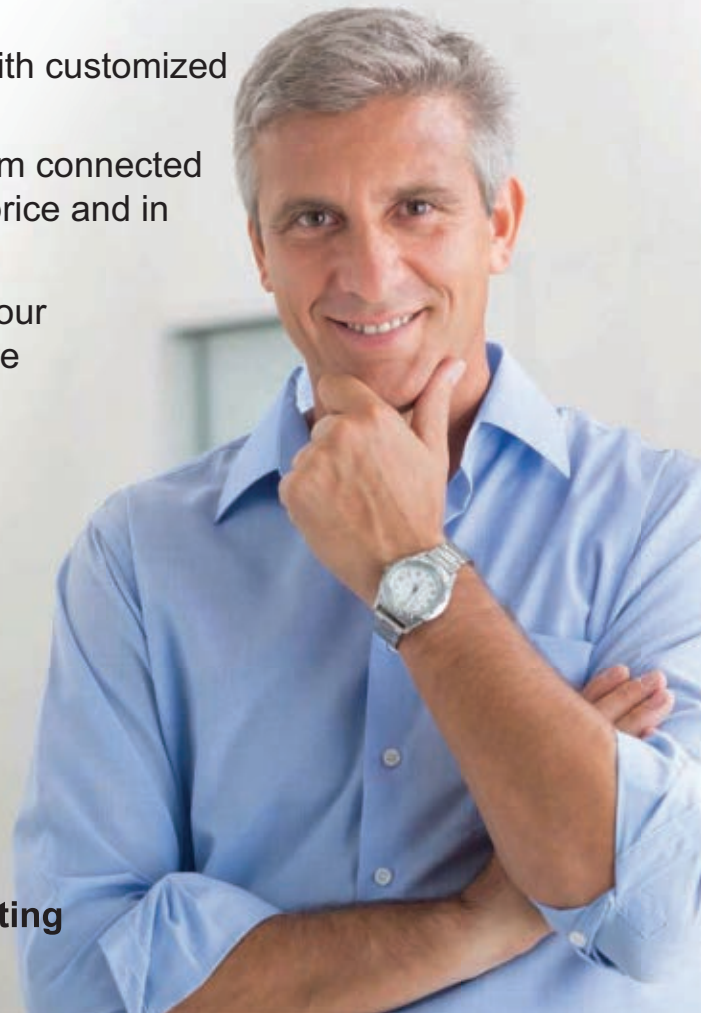
**MemberNet TV** - Connects all of your TV's in store with customized programming at \$35/month plus drop your cable bill.

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# Summertime, and the Livin' is Easy



**W**hen DuBose Heyward wrote the lyrics for George Gershwin's supine tune—"Summertime, and the livin' is easy"—it's safe to say, he wasn't writing about APRO. First, he wrote it in 1934, before the concept of rent-to-own was even a sparkle in an entrepreneur's eye; and last, summer is our super-busy season!

Why? Two words: **RTO World!** At APRO, we're in full-swing preparation mode to welcome you and all of our best RTO friends to **Louisville, Kentucky, on August 6-8th for our National Rent-to-Own Convention and Trade Show**. Which means technological work, like launching our online registration, finetuning our event app, and working through all the audio-visual specs. It also means creative work, like firming up speakers and presenters who will provide plenty of information and inspiration to help you face your biggest business opportunities and challenges. And it means number-crunching work, like carefully curating the costs of delivering a world-class event, and securing sponsors to help cover said costs while they gain the great value of being specially connected with our esteemed audience. Convention prep uses all parts of our brains, which makes it both demanding and rewarding; the biggest payoff will happen in early August, when it all comes together for another winning event!

At the same time, we realize our members may be having the flip-side experience, as summertime can often mean a business lull for rent-to-own stores. Rental dealers find themselves searching for creative ways to bring new customers in the door. This issue offers some ideas in "What Your Customers Need to Know," a primer on how to explain **the RTO transaction and its competitive advantages** so that potential customers not only understand it, but also actively desire it! Feel free to use the need-to-know points provided here as brainstorming fodder for new and different ways you might communicate with your target market.

APRO General Counsel **Ed Winn** continually educates folks about the rent-to-own transaction and its real-world value. Recently, **he traveled up to America's Dairyland to advocate for the state's first-ever RTO legislation**. To appeal to state lawmakers' compassionate side, Ed wove a true-to-life tale of two single, struggling mothers trying to do the week's laundry—one in Wisconsin, one in a more rental-friendly state...Read Ed's entertaining-as-ever account to learn how his testimony affected legislative committee members, and how two sisters influenced the measure's outcome!

Also in this issue, we're thrilled to spotlight **Aaron's Executive Vice President, General Counsel, and Chief Corporate Affairs Officer Robbie Kamerschen** as this issue's APROfile subject. Kamerschen celebrates only a half-dozen years in rent-to-own this summer, but is already an industry leader—especially where lawmaking is concerned. He's loving RTO, calling his current work "the best job I've ever had." Isn't it terrific when passion and profession come together?


Whatever you're up to during these warm summer months, we hope you strike just the right balance of easy and busy—including a handful of days full of rent-to-own concepts, communication, and camaraderie, spent with us in delightful Derby City! It's our favorite week of the year because we get to see all of our favorite APRO members at the same time...and yes, that means you! **See you at RTO World 2019!**

At APRO, we're in full-swing preparation mode to welcome you and all of our best RTO friends to Louisville, KY, on August 6-8th for our National Rent-to-Own Convention and Trade Show.

Jill McClure, CAE  
APRO Executive Director

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

 [facebook.com/jillmccclure.cae.79](https://facebook.com/jillmccclure.cae.79)

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Stop by our booth at RTO World or visit <http://dataxltd.com/>

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Read our *Digital Edition* at [www.rtohq.org](http://www.rtohq.org)

# APRO Safeguards the RTO Industry



**T**he Association of Progressive Rental Organizations protects your business by continuously monitoring all laws, legislation and regulations that affect the rent-to-own industry. Whether it's activity on Capitol Hill, at the Internal Revenue Service, in state legislatures, city halls or local, state and federal regulatory agencies, APRO keeps tabs, informs members and takes action to safeguard the rent-to-own transaction. Over the past three decades, numerous federal bills have been introduced that would have crippled or destroyed the RTO industry, invalidating every state rent-to-own law that currently protects the right to conduct business. In each case, actions by the industry's opponents were thwarted. APRO also monitors state regulations to help ensure that your business is operating in compliance with state laws and offers data on the economic impact of rent-to-own in each state—an excellent resource for communicating the RTO industry's value to the American economy.

**Not an APRO member?**  
Click "Join APRO" on the  
[www.rtohq.org](http://www.rtohq.org) homepage or  
contact APRO at 800.204.2776,  
[info@rtohq.org](mailto:info@rtohq.org)



## WHAT ELSE DOES APRO DO?

- ❑ Ignites new ideas and innovations at **RTO World: The Rent-to-Own National Convention & Trade Show**.
- ❑ Improves business by providing **unparalleled networking opportunities**.
- ❑ **Keeps members informed** with *RTOHQ: The Magazine*, *RTO Today* (the association's digital newsletter), *RTO Almanac*, RTOHQ website and industry news alerts.
- ❑ **Awards scholarships** every year to RTO professionals and their family members.
- ❑ Connects members to customers via **ShopRTO.com**.
- ❑ Provides **five-star exposure**, helping members convey a positive message in their communities.
- ❑ Helps develop innovative strategies through **extensive market research**.
- ❑ Offers RTO **legal advice, wage-and-hour consulting and commercial insurance** programs.



**APRO**  
PO Box 4189  
Cedar Park, TX 78630

**Executive Editor**  
Ed Winn III

**Executive Director**  
Jill McClure, CAE

**Contributors**  
Kristen Card, Bridget Marotz, Jill McClure,  
Valerie Villarreal, Tulisha Wendele  
and Ed Winn III

**Director of Circulation**  
Tulisha Wendele

**Editorial Contact**  
Valerie Villarreal, Director of Marketing  
Communications  
800.204.2776, ext. 105  
[vvillarreal@rtohq.org](mailto:vvillarreal@rtohq.org)

**Advertising Sales Contact**  
Brian Zeig, [bzeig@naylor.com](mailto:bzeig@naylor.com)

## APRO 2018-19 Officers and Directors

**PRESIDENT**  
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**FIRST VICE PRESIDENT**  
Chris Kale, Sr.

**SECOND VICE PRESIDENT**  
David Harrison

**SECRETARY**  
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Sandi Frye, Joe Gazzo, Robbie Kamerschen,  
Shirin Kanji, Gopal Reddy, Jonathan Rose,  
Jamie Slatton, Adam Sutton and Terah Vail

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[www.naylor.com](http://www.naylor.com)

**Publisher:** Heather Greyling

**Editor:** Rachel Brown

**Project Manager:** Adam Lingenfelter

**Marketing:** Taylor Hicks

**Publication Director:** Bryan Zeig

**Sales Associates:**  
Norbert Musial, Stephanie Musial

**Project Coordinator:** Cindy Samons

**Layout & Design:** Gufran Khan

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# RTO MATTERS

Reporting by Valerie Villarreal

## High Touch Announces Derrick Nielsen as New President and CEO



In late March, APRO associate member High Touch Technologies announced its new President and CEO, Derrick Nielsen. The news comes off the heels of President and CEO Wayne Chambers' retirement announcement APRO reported on in the last issue of *RTOHQ: The Magazine* after his 15 years at the helm.

Nielsen is no stranger to High Touch or the many on the company's leadership team. High Touch was a long-term client during his 16-year consulting career. He designed and led the company's strategic planning process from 2009-2014, helping the organization create a vision and strategy to grow and diversify its business. He worked closely with Chambers and the company's senior leaders as the organization transformed itself into a diversified technology solutions provider.

Nielsen arrives at High Touch following four years as Vice President of People Operations and a member of the executive team at Charles Machine Works, a leading equipment and solutions provider to the underground construction industry. Before joining the company, he also designed and led their strategic planning process for nine years as an outside consultant. "My passion has always been strategy," says Nielsen. "I love the process of getting people behind a clear, shared and compelling vision of the future. I believe employees don't just want a paycheck, they want to believe that their hard work makes a difference in their company, and ultimately, in the world. I'm honored and excited to have a chance to work alongside High Touch's 170 employee-owners to do just that."

Nielsen's consulting work with High Touch and Charles Machine Works came during his 10 years as Vice President of Organizational Development at Allen, Gibbs and Houlik [AGH] in Wichita. His practice focused primarily on strategic planning and leadership development, working with organizations from a broad range of industries, including telecommunications, manufacturing, construction, banking, technology, not-for-profits, and various trade and industry associations. Nielsen already enjoys strong relationships with some of High Touch's key customers and community partners from his consulting days.

Nielsen also serves on the board of directors for the Boys and Girls Clubs of South-Central Kansas and Harper Industries, a growing diversified manufacturer in Harper, Kansas. He has been an active member of the Wichita Chamber, including facilitating past planning efforts. He is also a past chair, trustee, facilitator, and participant of Leadership Wichita. Prior to starting his business career, Nielsen served on Bishop Desmond Tutu's Truth and Reconciliation Commission in South Africa, worked in the Washington office of former U.S. Representative Dan Glickman and spent a year as a volunteer teacher in a rural South African high school.

"We've been working on this transition plan for years," states Chambers. "Derrick will fit with the team and continue to be a community supporter which is meaningful to High Touch and its employees."

Nielsen will work with Chambers through a month-long transition period, meeting with High Touch's market teams in Corpus Christi, Dallas, Denver, Kansas City, and San Antonio. Chambers will also introduce Nielsen to many High Touch clients and important stakeholders. Chambers believes working alongside Nielsen will help align his outside perspective with the strategic initiatives already being implemented by the company's strong leadership team. Following Nielsen's onboarding, Chambers will continue to serve on High Touch's board of directors.

### APRO Welcomes New Members

**RENTAL DEALERS**

**Connecticut Property Holdings Inc., dba Rent-A-Center**  
Steven Dwyer, Brookfield, CT

**Deluxe Furniture LLC**  
Yacoub Lawani, Brownsville, TX

**Forever Young Rental Enterprises, Inc. dba Premier Rental-Purchase**  
Sean Young, North Conway, NH

**MKW Investments, Inc. dba Aaron's Sales & Lease Ownership**  
Kevin Welker, Lake Ozark, MO

**Ownit4less**  
Elieser Gonzalez, Doral, FL

**Ozarkga, LLC dba RNR Tire Express**  
Grant Wetherill, Rogers, AR

**ASSOCIATE MEMBERS**

**AMPTAB, Inc.**  
Patrick Henley, Bellevue, WA

**Blythe CPA's & Advisors**  
Molly Blythe, Paducah, KY

**NAVAIR Corporation**  
Johnny McCray, Ruskin, FL

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

## Kansas Rental Dealers Strike the Tone and Up Their Game at Annual Meeting



2019 KRDA Board of Directors Michael Strong, Mike Strong, Brett Reed, Angela Strong-McCool, Jess Fisher, Gloria Homeier, Rick Rineberg, Shaun Rush, Jim Brown, and Adam Green. Not pictured: Eddie McCain.

The Kansas Rental Dealers Association annual meeting was held April 23-24 in Wichita. The event featured RTO industry updates and insights from rent-to-own esteemed peers, including APRO's 2018 Ernie Talley Lifetime Achievement recipient Jim Brown; Dan Fisher, Owner of Majik Rent To Own; and Rachel Casey, Regional Manager of Rent-2-Own. KRDA members also enjoyed a rental dealer and vendor mixer with prize giveaways, a bowling outing, vendor presentations, educational workshops, and board of directors' elections.

"We had a wonderful turnout this year!" shares Angela Strong-McCool, KRDA President. "I was so pleased to have great support from not only state association dealer members and staff but from our vendors as well."

Attendees that were unable to attend this year's APRO Legislative Conference held in early April were able to get an update from Brown who has represented the state of Kansas on behalf of the industry at 20 conferences over the years. Additional presentations included "Managing the Invisible Inventory" by Casey who serves stores and web sales for Ohio-based Rent-2-Own, and "The Advantage of Creating a Healthy Corporate Culture" by Fisher who owns 13 independent RTO stores in Pennsylvania and serves as President of TRIB Group.

KRDA members also participated in an engaging workshop, "What brings you in today?" that focused on a thriving workplace. The open forum uncovered values and traits that drive productivity and included a discussion on goals to create a winning team.



KRDA Keynote Dan Fisher presents "The Advantage of Creating a Healthy Corporate Culture."

KRDA's newly elected, or re-elected, board of directors are Angela Strong-McCool, President; Brett Reed, Vice President; Mike Strong, Treasurer; and board members Adam Green, Gloria Homeier, Eddie McCain, Rick Rineberg, Shaun Rush, and Michael Strong.

"Thank you to all of our amazing vendors for their continued support!" says Strong-McCool. "KRDA members would also like to give a special thank you to Ashley Furniture, Benefit Marketing Solutions, Coaster Co. of America, C&L Supply, HighTouch, Nationwide Southwest, O'Rourke, Progressive Furniture, PTS Direct Benefit, and TRIB Group for sponsoring the event."

## Thank You, Kate!

**A**PRO would like to give a special shout out to Kate Addy, Creative Director of Rent-2-Own, for the design of the RTO World 2019 Small Batch Managers' Experience logo. Thanks for sharing your talents with us, Kate!

This year's schedule introduces a new condensed program specially crafted for store managers. The jam-packed 24-hour Small Batch Managers' Experience contains a dozen educational sessions to choose from, a facilitated store managers' meetup, an invitation to the RTO World Hot Show and Welcome Reception, followed by the Emerging Leaders Networking Social, and an exclusive store managers' sneak peek of this year's trade-show prior to its official opening—all for just \$99 per manager! See page 39 for more details.



APRO Director of Operations Jamie Powers and APRO Executive Director Jill McClure with Kate at TRIB Group's Meeting of the Minds & Expo in Nashville, TN.

## Bumbry Named PARD President at Annual Meeting

**T**he Pennsylvania Association of Rental Dealers [PARD] met for its Annual Meeting on April 30 in Harrisburg, Pennsylvania. The event included educational training, vendor sessions, presentations by 2018 RTO World speakers Jim Corter, Corter Consulting, and Mike McDowell, Social Joey; a Pennsylvania Legislative Overview by John O'Connell, PARD Lobbyist; and an election for 2019-2020 board of directors where Phillip Bumbry was named PARD President.

APRO board member Sandi Frye had served as the Pennsylvania State Association president for more than a decade. "I have loved being PARD President," says Frye. "It has allowed me to develop myself and the dealers in Pennsylvania. I have been able to get the state association going in the right direction and believe Phillip has a good vision. I am excited to see it reach the next level." Frye will continue to serve as a PARD board member.

This year's meeting was also attended by students from the local Nativity School, a non-profit Catholic school for inner-city students that PARD donates to each year. Members from the school expressed their appreciation for the donation of four iPads and the continued support for their education. PARD also donated \$1000 to the Maria Fisher Scholarship Fund.

PARD's newly elected board of directors are Phillip Bumbry, President; Dan Fisher, Vice President; Tony Mitchell, Secretary; and board members Sandi Frye and Farzad Irani.

For more information about PARD, contact State Association President Phillip Bumbry at 443/838-6057, phillip@mawolfpack.com.



PARD board of directors Farzad Irani, Phillip Bumbry, Sandi Frye, Tony Mitchell and Dan Fisher.



Students from the local Nativity School expressed their appreciation for PARD's continued support for their education.

## Florida Rental Dealers Strengthen Bonds in Tallahassee During Legislative Conference



FRDA members meet with Representative Jackie Toledo (R-Tampa, District 60). Pictured L to R: Sharon Tomaszewski, Chris Kale, Sr., Chris Kale, Jr., Rep. Jackie Toledo, and Jan Arnett.

Members of the Florida Rental Dealers Association [FRDA] assembled in Tallahassee on March 27 for the group's annual legislative conference. Attendees met with state senators and representatives throughout the day after a morning briefing with FRDA Lobbyist to discuss legislative priorities of the current session and to weigh-in on a few items relative to rent-to-own daily practices.

"It's always a good trip when we can meet with state representatives and simply tell our story," says Chris Kale, Jr., FRDA board member.

In addition to attending APRO's Annual Legislative Conference in Washington, D.C., members of FRDA have been meeting at their state capitol in part of their grassroots efforts to strengthen bonds with Florida elected officials. FRDA finds that the additional one-on-one meetings make a positive impact on the industry at the state level as well as a whole. "I have been in this business for 40 years and taking the time to meet with these folks goes a long way," shares longtime FRDA member Jan Arnett, Z-Best Rentals. "Each year we see the benefit of these relationships. It's a great thing."

## In Memoriam: Rose Oldenkamp



Friend of the rent-to-own industry, Rose Oldenkamp, died peacefully on May 7. She was a Co-founder and Vice President of Sales of Los Angeles-based Color Ad and an iconic leader in marketing and advertising.

Oldenkamp had a lifelong passion for business and sales, touching the lives of many in the rent-to-own industry for more than 25 years. Since the early 1990s, she worked tirelessly to build her company's reputation as a premier printing and advertising agency for a wide range of business dealers, national programs, and buying groups nationwide. She was an APRO associate member and energetic supporter of the rent-to-own industry.

Oldenkamp moved from Florida to California in the 1980s, where she worked at the Los Angeles Times for nine years. In 1991, she and her husband Daryl ventured into business by founding their marketing and advertising agency, Color Ad, Inc. With her dedication and passion for sales, she developed a reputation as a pillar of the advertising and printing community. Known for her vibrant energy and colorful style at trade shows nationwide, Oldenkamp is well-remembered for the dedication and attention she gave to thousands of small business owners from coast-to-coast. She enriched the lives of many in the rent-to-own industry throughout the years and will be greatly missed.

A memorial page was created in Rose's honor at [www.legacy.com](http://www.legacy.com).

## RTOCALENDAR

### July 19-20, 2019

Full-O-Pep Annual Trade Expo and Golf Tournament, Nashville, Indiana. More information TBD.

### July 28-August 1, 2019

Las Vegas Market Summer 2019, Las Vegas, Nevada. For more information go to [www.lasvegasmarket.com](http://www.lasvegasmarket.com).

### August 5, 2019

The Premier Companies Dealer Retreat & Marketing Workshop. For more information call 757/645-0884 or [troop@premierrents.com](mailto:troop@premierrents.com).

### August 6-8, 2019

RTO World 2019, Louisville, Kentucky. For more information call 800/204-2776; or visit [rtoworld.org](http://rtoworld.org).

### August 18-21, 2019

RentDirect Nationwide PrimeTime! Vendor Show, New Orleans, Louisiana. For more information contact Tyra McEwen at 336/714-5096 or [tyram@nationwidegroup.org](mailto:tyram@nationwidegroup.org).

### August 26-28, 2019

BrandSource 2019 Convention, Grapevine, Texas. For more information call 817/778-1000.

### September 10-11, 2019

Oklahoma Rental Dealers Association Route 66 Training and Buy Show, Catoosa, Oklahoma. For more information contact Chip Guy at 813/361-4086 or [chipguy@buddyrents.com](mailto:chipguy@buddyrents.com). For more information go to [buddysproducts.formstack.com/forms/member\\_registration\\_copy](http://buddysproducts.formstack.com/forms/member_registration_copy).

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## Ramel Honored as Progressive Furniture's Top Performer

**A** PRO associate member and spring 2019 APROfile subject George Ramel recently won Best Performance Over Sales Quota and Most Dollar Volume in Sales in New Upholstery Division from Progressive Furniture at the High Point Furniture Market in North Carolina. The company held its Annual Award Dinner presented by Dan Kendrick, President of Progressive Furniture, and Mike France, Vice President of Sales and Marketing of Progressive Furniture.

"George was the top seller in our newest category in Upholstery Furniture, and because of his great success he achieved the highest total sales percentage in 2018 on his annual given quota," says France. "We are very happy with the Ramel's success at Progressive."

George and Angie Ramel have been working side-by-side to serve rent-to-own dealers at Progressive Furniture for the past ten years. George was introduced to the industry in his early career with Bassett Furniture where he initially crossed paths with France. "My first interaction with George was in 1971 when we first worked for Bassett Furniture. We've been associated together with several different companies over the years," says France. "They are both terrific people to know and work with at Progressive Furniture."

"I am so humbled to receive these two awards," shares Ramel. "We could not have achieved these accomplishments without the support of the industry."

Congratulations, George!



Read more about  
George and Angie Ramel in  
*RTOHQ: The Magazine's* Spring 2019  
**APROfile feature:**  
**A Marriage That Works.**

## RTOCALENDAR

### September 17-18, 2019

Florida Rental Dealers Association Annual Meeting. Tampa, Florida. For more information contact Sharon Tomaszewski at 813/393-8971.

### September 24-25, 2019

2019 Midwest RTO Training EXPO, Columbus, Ohio. For more information call 740/634-2666 or [mtissot@r2o.com](mailto:mtissot@r2o.com).

### October 19-23, 2019

High Point Furniture Market Fall 2019, High Point, North Carolina. For more information call 336/869-1000 or go to [www.highpointmarket.org](http://www.highpointmarket.org).

### October 20-23, 2019

APRO Board of Directors Annual Fall Board and Committee Meetings, Austin, Texas. For more information call 800/204-2776.



Do you have an industry event that isn't listed here? Send us the dates for your meetings to include in APRO's channels of communications online and in this magazine to [news@rtohq.org](mailto:news@rtohq.org).

## Buddy's Celebrates Peak Performers in Cancun

Buddy's Home Furnishings held its Third Annual Peak Performance Awards Ceremony and Winners Trip March 21-25 in Cancun, Mexico. The company's peak performers were recognized on a sandy beach at an outdoors awards ceremony followed by three days of fun-filled excursions and closed with a yacht cruise and swim experience with Michael Bennett, COO of Buddy's Home Furnishings. Congratulations to this year's award winners Ryan Weisenfeld, Region of the Year; Corry Bradford, Store of the Year; and Joe Bob Ellis, Company of the Year!!

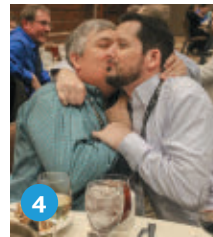
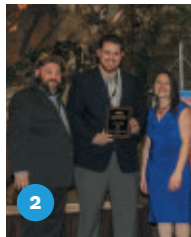
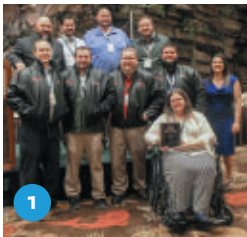


1: Buddy's Peak Performance award winners and corporate office support personnel.

## National TV Sales and Rental Celebrates its Best of 2018

National TV Sales & Rental held its annual awards banquet March 20 at the White River Conference Center. Employees spent the day enjoying the aquarium and wildlife museums and attending an awards banquet honoring the company's biggest accomplishments.

"This was a big day for us and the venue was out-of-this-world exciting for our team members," says Terry Beauchamp, National TV Sales & Rental Marketing Manager. "We closed all of our locations and purchased tour tickets for every employee and a guest. We started the day off with a tour of the Aquarium and Wonders of Wildlife Museum, followed by a happy hour and dinner in the White River Conference Center."



1: National TV Sales & Rental Store of the Year Award went to Lebanon, MO.  
 2: Mark Windsor and Michelle Jackson with Employee of the Year Sibbo Bohannan (middle).  
 3: The Windsor Family.  
 4: Rick Windsor plants one on Lance Beshore.

## Rent One Announces Annual Charity of Choice Grant Distributions

St. Louis-based Rent One launched its seventh annual Great Expectations Charity of Choice campaign, once again providing philanthropic grant distributions to a variety of charities across the Midwest. Voluntary payroll deductions from Rent One employees were at the heart of the charity drive, with those pooled funds matched corporate participation as well as contributions from Rent One's Larry and Sharon Carrico. The Great Expectations Charity of Choice campaign collected more than \$95,000 over the last year for distribution in 2019. This year's Charity of Choice campaign received significant attention in the local press and news channels, including the Centralia Mt. Vernon Sentinel and the Jefferson City News Tribune. For more on this great campaign, visit [www.rtohq.org](http://www.rtohq.org).



1: Brad Kelley, Rent One Store Manager, presents \$3,500 to Whiz Kids Oklahoma City Britanie Ramirez and Barbara Garrett.  
 2: Rent One team presents \$5,000 to Voices for Children/CASA of Southeast Missouri.  
 3: Rent One Team Region 2 donates \$5,000 to CASA of Williamson County.

For more on these events, visit the APRO website at [www.rtohq.org](http://www.rtohq.org)

# 2019 RTO ADVOCATES

Amy Adams  
Dennis Adams  
Trent Agin  
Cynthia Baber-Strunk  
Dan T. Ballard  
Sandra Ballard  
Cam Banister  
Melina Banister  
Al Benson  
John Blair  
Chris Bolin  
Gabriela Bolin  
Lou Briley  
Robert Briley  
Deborah A. Brown  
Jim Brown  
Kevin Bryant  
Phillip Bumbry

Joshua Ciesicki  
Ophilia Ciesicki  
Mark Connelly  
Aaron Cummings  
Brandon Cummings  
David P. David  
Brad W. Denison  
Robert Feliciano  
Gary Ferriman  
MaryAnn Ferriman  
Daniel Fisher  
Tricia Fisher  
Bill French  
Louis Garcia  
Chellis Garcia  
Troy Garris  
Clifford Guy  
David Harrison

Sheila Harrison  
Joe Hickey  
Wilson Hughes  
Farzad Irani  
Gary Jones  
Chris Kale, Sr.  
Robert Kamerschen  
David Kaye  
Vivian Kaye  
David Keen  
Heather Kitchen  
Jeff Lebakken  
Alex Lockley  
James MacAlpine  
Jessica Mahon  
Allison Manley  
Bruce Manning  
Kelly Martin

Susan Matthews  
Jill McClure  
Paul Metivier  
Kevin Milliron  
Dave Phillips  
Jamie Powers  
Casey Pristou  
Jim Ratner  
Gopal Reddy  
Jonathan Rose  
Ron Rose  
Paul C. Schaller  
Glenn Schley  
Josh Segovia  
Dan Singh  
Charles Smitherman  
Angela Strong-McCool  
Shannon Strunk

Adam Sutton  
Mike Tissot  
Ava Tomaszewski  
Jim Tomaszewski  
Sharon Tomaszewski  
Geron Vail  
Terah Vail  
Valerie Villarreal  
Richard Weinberg  
Tulisha Wendele  
Daniel G. Whitsell  
Aaron Windsor  
Mark Windsor  
Ed Winn III



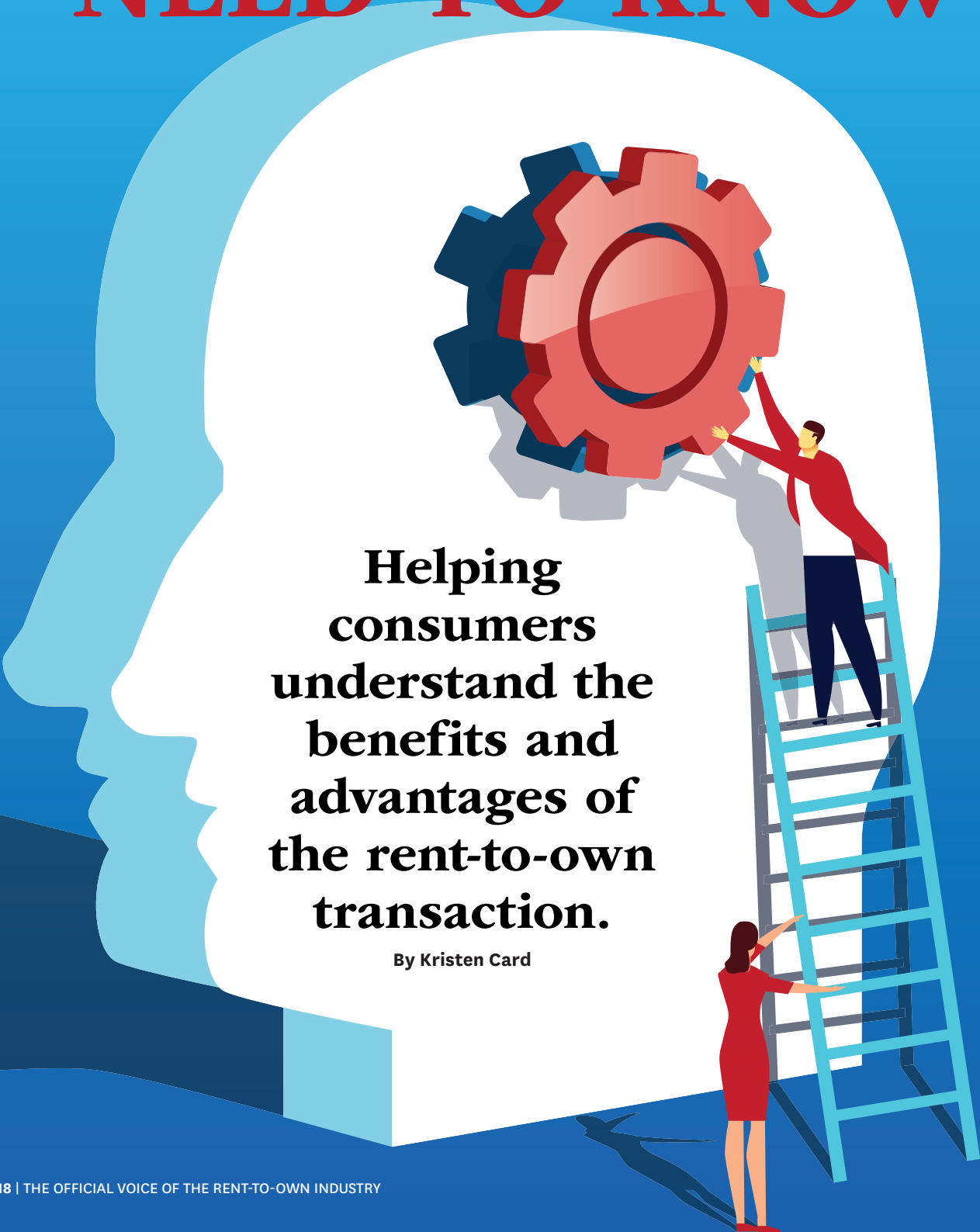
# Legislative CONFERENCE

Washington, D.C. | April 9-11, 2019



Thank you to our 2019 RTO advocates for climbing the hill with APRO!

# WHAT YOUR CUSTOMERS NEED TO KNOW

An illustration featuring a large, light blue silhouette of a human head in profile, facing left. Inside the head, a large red gear is being pushed into place by a man in a red shirt and dark pants standing on a blue ladder. A woman in a red dress stands at the base of the ladder, holding it steady. The background is a solid blue color.

**Helping consumers understand the benefits and advantages of the rent-to-own transaction.**

By Kristen Card

**I**t's the question all rental dealers are perpetually trying to answer for potential customers: *Why choose rent-to-own?* Provide the right answers for the right people, and growth and prosperity ensue for your business. Right?

Theoretically, it seems so simple, so straightforward. But the fact remains that most Americans aren't even considering rent-to-own as an option when they're shopping for new appliances, electronics, or furniture—because they still don't understand the RTO transaction. They just don't get it.

A few years ago, APRO research resulted in the creation of a comparison chart showing the benefits of buying via rent-to-own versus credit card, cash/debit retail, or secondhand services like Craigslist [see "RTO's Competitive Advantages" chart]. This chart—presented to many consumers from several different demographic groups and with a wide variety of opinions on RTO—proved to be a game-changer. The chart visually explains so clearly and concisely how our business works and why consumers should choose it, that it turned people across the board on to the concept of rent-to-own.

So let's put these powerful facts to use! Whenever we're connecting with potential customers—whether it's through advertising, marketing, social media, or in person—we should be finding ways to incorporate the following points into our communications:

- **Rent-to-own is the best way to access essential home appliances, electronics, and furniture for those who need them now, but don't have the cash on hand to buy today.**
- **Rent-to-own transactions offer many benefits you can't get anywhere else**—especially compared with purchases made via credit card, retail cash/debit, or secondhand services like Craigslist.
- **With rent-to-own, you get much more than just the retail product.** You get not only the same brand-new product immediately, but also unique RTO benefits like agreement and payment flexibility; free, full repairs and service; and no incurred debt or negative credit impact.

### No Long-Term Obligation

- The rent-to-own transaction is pay-as-you-go: as long as you make your payments, you keep your products—and every payment is a step toward ownership.
- You can return your products and terminate your RTO agreement at any time, for any reason, with no penalty.
- We run no credit checks, have no effect on your credit score, and extend no credit—so you'll never incur debt through rent-to-own.

### Ultimate Flexibility

- With rent-to-own, you can choose a 12-, 18-, or 24-month term agreement, with weekly, bi-weekly, or monthly payments—you select what will work best for you.
- Many RTO companies offer reinstatement rights: If you need to return your product, and later your financial situation changes and you want it back, you can pick up payments exactly where you left off; the payments you've already made still count toward your eventual ownership.

- Rent-to-own is the only way to really try out appliances, electronics, or furniture before you buy/own them. If you decide a product isn't quite right for you, you can exchange it for something different; likewise, if technology changes, you can easily upgrade to the latest model.

### Unparalleled Service

- Delivery, setup, and pick-up of your rent-to-own products—including product switch-outs—are all included as part of your rental agreement.
- As long as you're making RTO payments, all repairs and service on your products are free—even beyond the manufacturer's and extended warranties.
- If a rent-to-own product requires off-site repair or service, you'll be provided with a replacement "loaner" product free of charge.

Most Americans aren't even considering **rent-to-own as an option when they're shopping for new appliances, electronics, or furniture**—because they still don't understand the RTO transaction.

- **If you pay the full term of your RTO agreement, then you will end up paying more than the retail cost of the product—but this is nothing new!** You pay more for a 30-year mortgage than a 15-year mortgage; more for a year's worth of daily newspapers from a machine than for a yearly subscription; and more to clean clothes at a laundromat than to use a washer and dryer at home. Even when you use a credit card, you end up paying more than the retail cost of the product if you don't pay the entire cost within the first month.
- **Though the rent-to-own transaction doesn't involve credit, RTO customers can sometimes use their positive rental payment histories to help them establish good credit or improve their credit score** for home ownership or credit-related purchases.

The bottom line is, rent-to-own's bottom line depends on customer retention and growth, and the best way to secure customers is by ensuring they understand how RTO works and exactly why it's an awesome choice. It's up to us to continuously educate, educate, educate the public—so that we can continue to excel as a business. @

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*Kristen Card has been a contributing writer for RTOHQ: The Magazine for more than 12 years.*



# TRUMPED BY THE NUNS: FEAR AND LOATHING AMONG THE CHEESEHEADS

By Ed Winn III

**W**e would, all of us, like to think that we are guided primarily by our reason, not our emotions. Those of us who have lived long enough know better. This is nowhere truer than in the political sphere.

- “The political brain is an emotional brain. It is not a dispassionate calculating machine, objectively searching for the right facts, figures, and policies to make a reasoned decision. The partisans in our study were, on average, bright, educated, and politically aware. And yet they thought with their guts.”
- “In politics, when reason and emotions collide, emotion invariably wins. Although the marketplace of ideas is a great place to shop for policies, the marketplace that matters most in American politics is the marketplace of emotions.”

—*The Political Brain: The Role of Emotion in Deciding the*

*Fate of the Nation* by Drew Westen

And so, it was when I traveled to Madison, Wisconsin, last year to testify before the joint commerce committee on pending Rent-To-Own legislation, I wondered how I might provoke a favorable emotional response from those Wisconsin legislative inquisitors before whom I was going to testify. I was, after all, sort of a carpetbagger in reverse, a Southerner traveling to the North to effect political change, and could therefore be easily dismissed as an interloper into Wisconsin state affairs.

The RTO story in Wisconsin has always been complicated. The state has never had an RTO law. Two governors—one a Democrat, one a Republican—both vetoed RTO bills that had painstakingly made their way through both chambers of the statehouse to the governor’s desk. Wisconsin courts have ruled against RTO companies multiple times, holding that RTO transactions are credit sales under the state’s celebrated Consumer Act. The Commissioner of Banking once tried to do the industry a favor with a regulation defining “nominal consideration,” but the attorney general raised such a hue and cry against such perfidy that the regulation was withdrawn almost as soon as it came into effect.

Despite the historic political and legal hostility to RTO, there remains one intrepid rental dealer in the state, a Wisconsin native with deep Wisconsin roots. He wanted to try once again to bring his state into line with all of the others regarding RTO. He asked me to go testify in support of a bill he got introduced, and I try never to say “No” to a rental dealer.

I am, as are many, possessed of an array of facts and figures about the industry that I can rattle off at any time—size, number of employees, number of customers, keep rates, past due percentages, deliveries, pick-ups, etc. I can read spread sheets. I determined, however, to forego the facts on this mission and, instead, make an emotional plea for passage. As a white male with a southern accent, I knew I was at a disadvantage with this strategy, but decided to plow ahead. Here is the gist of what I told the committee:

I told them that I wanted to give them a hypothetical but argued that similar facts could be easily uncovered anywhere in the state.

“Imagine, if you will, a youngish single mother in Milwaukee. She has three kids, all under ten, from different fathers. None of the fathers are around. She has made some bad life choices and is paying for them. Her circumstances dictate that she live in a rough part of town. She lives in a four-plex. There are no amenities—no pool, no gym, no covered parking, as if that mattered, since she doesn’t have a car. She waits tables nearby and gets paid weekly.

Hers is a hard-scrabble life, but at the same time, she is a good mother. There are no drugs or alcohol in the house. Her kids eat well and wear clean clothes, worn to be sure, often salvaged from Goodwill, but clean.

Her life involves going to the laundromat every Saturday morning. She can’t afford a babysitter most times, and so she drags the kids along with her. She schleps huge bags—pillow cases—full of dirty clothes, sheets, and towels. The kids help, grumbling all the while, as they would so much rather be home watching Saturday morning cartoons.

In the winter, she has to take the bus, because winters in Milwaukee are long and challenging. Every Saturday she has to have money for bus fare, soap, bleach, quarters for the washers and dryers, and candy from the machines for the kids. It costs her \$20-\$30 easy, each week, and all of the morning in time. And that is her life. Could be better; has been worse, but that is how our Milwaukee mother lives.

Now, imagine, if you will, that very same mother in the very same circumstances, anywhere but in Wisconsin. This mother one day sees an ad on TV for RTO washers and dryers and decides to call the store to learn more. What she learns is that for \$16 a week, with no credit required (which is a good thing because she has none), she can have a pair delivered and installed that day. And so she does. And this mother’s life is immediately changed for the better. Saturday mornings are still a scramble. Tending to mountains of wash is still no picnic, but she gets to do it at home. No bundling the kids up and sloshing through the snow to the bus stop. No bus ride to the laundromat. Even the wash is a little less overwhelming on Saturday morning, because she can do a load or two during the week after the kids are down for the night.

RTO has made this mother’s life better and she is grateful.

But the story is not over. Suppose that three months later, a kid breaks a tooth—it happens—and our mother is confronted with an unplanned-for and unpleasantly large dentist bill to pay. When she takes a hard look at her finances, she concludes that she just cannot keep the laundry paid, heart-breaking though that decision is.

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**Then came the nuns. There were two of them, dressed in the full habits of their order, bright blue as it happened. They were from Milwaukee, and the Archdiocese there has long opposed RTO.**

She calls the store and tells them to come get the pair, which they do. While there, the helpful and friendly delivery folks remind her of her reinstatement rights, which in the company she chose, last for a “lifetime.” They tell her that when she gets her money situation straightened out, she need only call the store and she can have the washer and dryer redelivered and reinstalled and pick up her payments right where she left off. When the weather warms, as it eventually must, she could also just rent the washer and hang the clothes to dry on the line outside. There are lots of choices in RTO.

And, of course, while she is renting, the store has committed to taking care of the product, making any repairs that are needed; for example, if the hoses started leaking or the dryer belt broke. None of that did happen to our mother, because she rented a name brand laundry pair, and, as it happened, it was new stuff.

Looking at our two mothers, it is easy to see that the Milwaukee mother is at a huge, devastating disadvantage, really, because her state does not allow RTO.”

I told the committee that the members should vote to move the RTO bill as soon as possible and help the citizens of their great state. I really thought that my appeal to emotion would win the day. Several legislators, during the hearing, pontificated about their sworn, moral duty to look out and protect “the least among us.” I gave them an example of “the least among us” in spades, and how to help them.

There were, predictably, the usual critics of RTO. Wisconsin Public Interest Research Group testified that RTO is a bad deal and that it costs too much. Nothing new from that group. A bombastic state senator excoriated the industry as “preying on the poor” and entrapping them in a vicious and unending cycle of debt. Again nothing new (and nothing true). I thought we were ahead with the committee.


Then came the nuns. There were two of them, dressed in the full habits of their order, bright blue as it happened. They were from Milwaukee, and the Archdiocese there has long opposed RTO.

They were of a certain age and spoke softly, but emphatically, about the poor in Milwaukee—think *Call The Midwife*. Their testimony was that RTO does not really help the poor, but they did. They explained that there was a St. Vincent de Paul store in Milwaukee, and that if someone needed something, a bed, a TV, whatever, they could just come down to their store, and if they couldn’t pay for what they needed, the Church would gladly just give it to them. So, said the nuns, there is really no need for RTO in Wisconsin, since charity and the milk of human kindness overflows in the state and can take adequate care of “the least among us.” Think you are tired of hearing those words, you should have been there.

And that was that. The Milwaukee nuns’ emotional appeal trumped this cisgendered southern white male’s emotional appeal and I knew that bill was dead in committee—and it was. [e](#)

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*Ed Winn III is APRO’s General Counsel. His email address is [edwinn@mwvmlaw.com](mailto:edwinn@mwvmlaw.com).*



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**Contact Thomas Murphy at**  
**[tmurphy@capitalconcierges.com](mailto:tmurphy@capitalconcierges.com)**  
**or 800-897-1409**

# HISTORIC APRO LEGISLATIVE CONFERENCE TAKES ON FRESH APPROACH



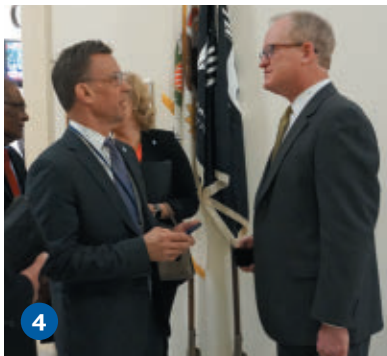
## A look back on the highlights of the 2019 APRO Legislative Conference in Washington, D.C.

Since 1993, seven federal bills have been introduced that would have crippled the national rent-to-own industry, overriding all state RTO laws that have been enacted to protect the right of rental dealers to conduct business. Fortunately for us, the last several years have been quiet for the RTO industry, but the importance of educating lawmakers in Washington, D.C., about our business has never been more critical. Statistically, there are 535 elected representatives—435 House members and 100 Senators—in addition to a few thousand staffers who keep elected officials abreast of a variety of issues that take place in the

Capitol. The goal of the 2019 APRO Legislative Conference was to tell the rent-to-own story to lawmakers, so they could better understand the positive contributions of the industry to its employees, customers, and communities. And this year, RTO advocates did just that.

Rent-to-own dealers and vendors from across the country met during the 2019 APRO Legislative Conference April 9-11 in Washington, D.C. This year's conference hit its highest attendance in APRO history when there is no RTO legislation pending. The group of RTO advocates attended more than 150 meetings on Capitol Hill, representing 22 states and Puerto Rico, and included 13 state association presidents.

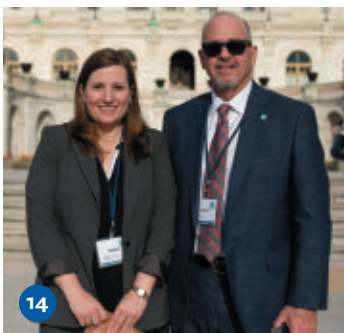
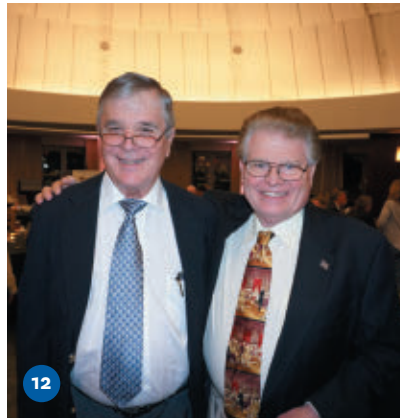
"This year, a third of our conference attendance were first-time attendees," according to APRO Executive Director Jill McClure. "One of the most rewarding experiences during the week was having conference newcomers connecting with our veteran advocates and seeing them huddle in the hallways together before heading into lawmakers' offices side-by-side. That collaboration is what the future of our RTO advocacy requires to be effective."



- ▶ **1:** RTO Advocates group photo before the big day of meetings on the hill.
- 2:** Jill McClure with Robert Feliciano.
- 3:** Gary Ferriman, MaryAnn Ferriman, Allison Manley, Sheila Harrison, David Harrison, Shannon Strunk, and Cynthia Strunk.
- 4:** Casey Pristou and Robbie Kamerschen catch up between congressional meetings.



- 5:** RTO Advocates ready for a day of meetings on the hill.
- 6:** Ed Winn III shares a few tips for meetings on the hill including to just have fun.
- 7:** Rodney Davis (R-Illinois, District 13) shakes hands with Casey Pristou.
- 8:** Paul Metivier, Josh Ciesicki, Adam Sutton, Vivian Kaye and David Kaye meet with Laura C. Forero, Scheduler & Legislative Correspondent for Congresswoman Debbie Mucarsel-Powell (D-Florida, District 26).
- 9:** Robert Feliciano, Charles Smitherman, Dan Singh, Chip Guy, and Aaron Windsor at the Climb the Hill Pre-party Tuesday night.



- ▶ **10:** Casey Pristou, Jill McClure, Gopal Reddy, David Keen, Representative Rodney Davis (R-Illinois, District 13), and Kevin Milliron.
- 11:** Shannon and Cynthia Strunk.
- 12:** Longtime friends Ed Winn III and Jim Brown.
- 13:** John Blair, Ed Winn, Jill McClure, and Charles Smitherman.
- 14:** Father and daughter, Geron and Terah Vail.

The purpose of the APRO Legislative Conference is to protect our industry and familiarize lawmakers with the rent-to-own industry. This will help ensure that Members of Congress have at least a passing acquaintance with how RTO really works for the continued safety and existence of the transaction. “We’re working to lay the groundwork,” says Robbie Kamerschen, APRO government relations committee chairperson and Aaron’s Inc. general counsel at the First-time Attendee Orientation. “We’re here to make friends, build relationships, connect to our local districts, and have fun.”

Although the fundamentals of RTO are common knowledge to most within the industry, many congressional offices are not well informed. Many conference attendees reported great interest and appreciation in legislative offices when mentioning that we are not asking for support on a bill—only meeting to build relationships with lawmakers and educate about our industry; that RTO is not a credit sale; that RTO customers do not incur debt; and that consumers can return merchandise at any time with no penalty and no further obligation. “It is important for the safety and continued existence of the RTO industry that Members have at least a passing acquaintance with how RTO works,” says APRO General Counsel Ed Winn III. “Strangers to the industry do not necessarily know details of how RTO really works. It is important that Members not learn about RTO from its critics, because then the narrative invites oppressive regulation.”

This year’s schedule included a few exciting additions. The highly attended Welcome Reception sponsored by Benefit Marketing Solutions was one of two new events that kicked off this year’s conference. Ample time for more networking and training was provided, including the annual Breakfast Briefing sponsored by TRIB Group before meeting face-to-face with lawmakers on the Hill, and the newly added First-time Attendee Orientation. Nationwide PrimeMedia was also onsite, taking footage of this year’s conference highlights, documenting the advocacy efforts in Washington, D.C. on behalf of APRO and the industry, and on behalf of the thousands of people who depend on this industry for their livelihoods.

Additional special guests included James Butera and Robert Royer, nationally recognized lobbyists and attorneys who specialize in financial legislative and regulatory matters. They informed attendees about building relationships with legislative staffers who keep lawmakers up-to-date on the wide variety of



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- ▶ 15: The 2019 Legislative Conference attendees including special guest Congressman Steve Stivers at dinner Wednesday night.
- ▶ 16: Special guest Congressman Steve Stivers (R-Ohio, District 15), Mike Tissot, Jill McClure, and Gary Ferriman.
- ▶ 17: The Benefit Marketing team David Kaye, Susan Matthews, Brad Denison, and James MacAlpine.
- ▶ 18: Robert and Lou Briley in front of the United States Capitol building.
- ▶ 19: APRO President Louis Garcia thanked the APRO board of directors and vendor advisory committee for their service at the dinner.
- ▶ 20: Dan Singh, David Keen, Trent Agin, and Amy Adams.
- ▶ 21: APRO President Louis Garcia and his wife Chellis.
- ▶ 22: Sandra and Dan Ballard.



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**23:** Jim and Debbie Brown have attended nearly every APRO Legislative Conference since its inception.

**24:** Jessica Mahon, R2o Communications Manager; Jill McClure, APRO Executive Director; and contest winner Heather Kitchen at the APRO Legislative Conference Dinner.

**25:** Special guests James Butera and Robert Royer, nationally recognized lobbyists and attorneys who specialize in financial legislative and regulatory matters, informed attendees about building relationships with legislative staffers who keep lawmakers up-to-date on the wide variety of issues they must deal with at the First-time Attendee Orientation.

**26:** One of this year's runners-up was Joshua Ciesicki, owner/partner of two Great Rooms stores, and Ophelia Ciesicki with their daughter Arya at the 2019 APRO Legislative Conference dinner.

issues they must deal with at the First-time Attendee Orientation. Heather Kitchen, a store manager with Rent-2-Own and winner of APRO's "What's Your RTO Story?" contest, was also in attendance. Kitchen won a free trip to D.C. to attend the conference and personally share her inspiring RTO story with lawmakers on the Hill. Lastly, this year's 2019 Legislative Conference concluded with dinner, held in the rotunda of the Ronald Reagan Center, sponsored by RentDirect Nationwide, and a surprise guest Congressman Steve Stivers (R-Ohio, District 15). Stivers, a longtime supporter and friend of the industry, dropped in to commend the notable ongoing rent-to-own efforts at both the state and national level. "I appreciate the risks you take as entrepreneurs to drive the economy," shares Stivers. "Employing local communities and paying your taxes is what contributes to this country."

At the dinner, APRO Executive Director Jill McClure included a special thank you to

this year's sponsors: RentDirect Nationwide, TRIB Group, Benefit Marketing Solutions, Progressive Furniture, Garris Horn PLLC, Gemini Sound and PTS Financial Services whose financial support made the conference possible. McClure recognized the dedication of the attendees for advocating on behalf of the industry and the importance of committing time and resources to the industry's legislative efforts. APRO President Louis Garcia thanked the APRO board of directors and vendor advisory committee for their service. Garcia also recognized past board members in attendance before introducing Jim Brown, the 2018 APRO Ernie Talley Lifetime Achievement winner and sole surviving rental dealer who can claim original membership in APRO.

Brown addressed the group, giving accolades to APRO General Counsel Ed Winn, III and his longtime commitment to keeping dealers informed on ethical and legal issues

affecting RTO. Brown also reflected on and shared advice from his many years of experience attending meetings on Capitol Hill. See page 46 to read more about Brown in this issue's APRO Spotlight.

For 25 years, nearly 1000 APRO members have attended the conference and this boots-on-the-ground approach to building and maintaining relationships on Capitol Hill is a significant reason why the industry has been able to protect and further its legislative interests. "Year after year, we go armed with facts and the passion that we bring to our businesses every day. We go to D.C. even when we are not asking the Congress to do anything specific for the industry, but rather to make sure that the newbies on the Hill get to hear about RTO from the people who understand the business the best—the dealers," affirms Winn. "And we go to remind our friends that we have not forgotten them and that we appreciate their service and dedication to the country."



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EDISON Dual 15" with Blue Tooth & LED Lights



EDISON 3000 Watts RMS  
Four 12" Woofer Speakers!



EDISON Pro Mobile DJ  
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**SAMSUNG**

New Offering Champagne Color



New Top Load  
More capacity, easy access tub



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Side-by-Side



FFSS2615  
FFSS2315  
White  
Black  
Stainless



**CROSLEY**

Conservator



Best Seller  
More Capacity, Hamper Door





27



28



29

27: Legislative Conference attendees at the annual dinner.  
 28: Troy Garris, Tulisha Wendele, and Jamie Powers.  
 29: APRO Staff Ed Winn III, Jill McClure, Jamie Powers, Valerie Villarreal, and Tulisha Wendele.

The 2019 APRO Legislative Conference was a success thanks to this year’s attendees and sponsors. “Historically, this annual event has worked well for building positive relationships with lawmakers, and it’s an investment we must continue to make,” says McClure. “We’d like to express our gratitude to all APRO members who traveled to Washington to advocate on behalf of not only their own businesses, but for all the employees and colleagues who depend on this industry for their livelihood.”

**Plans for 2020**

APRO staff is already working toward plans for next year’s conference. As we look into spring and summer dates, we encourage members to plan on their budgets now to travel to D.C. to attend the conference and advocate for the RTO industry. The conference is family-friendly; consider planning a family vacation at the nation’s capital while there. The overall strength of the industry is contingent upon the continued efforts of members across the country building and maintaining relationships at our nation’s capital in Washington, D.C. If you would like to provide input as we begin in next year’s planning, contact us at [legcon@rtohq.org](mailto:legcon@rtohq.org).

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**RTO**  
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(as of 6/20/2019)



# SCHEDULE AT-A-GLANCE [tentative, subject to change]

## Monday, August 5

3:00 – 6:00 pm  
**EARLY REGISTRATION**  
 3:00 – 8:00 pm  
**EXHIBITOR EARLY SET-UP**  
 4:00 – 7:00 pm  
**TRIB GROUP BOARD MEETING**

## Tuesday, August 6

7:30 am – 5:00 pm  
**REGISTRATION**  
**Refreshments sponsored by GE Appliances**  
 8:00 am – 10:00 pm  
**EXHIBITOR SET-UP**  
 7:30 – 9:00 am  
**STATE ASSOCIATION MEETING**  
 9:00 – 10:30 am  
**TRIB GROUP MEMBERSHIP MEETING**  
 10:45 – 11:45 am  
**PEER GROUP MEETUPS**

- Industry Newcomers
- Marketing Professionals
- I.T. Professionals
- District Managers
- Owners/Dealers

 12:00 – 1:30 pm (Ballroom DE of KICC)  
**APRO AWARDS LUNCHEON & BUSINESS MEETING**  
 Keynote: Kerry Lebensburger, Chief Revenue Officer  
 - Ashley Furniture Industries  
 12:00 – 1:30 pm  
**STORE MANAGERS' REGISTRATION CHECK-IN**  
 12:30 – 1:30 pm  
**STORE MANAGERS' MEETUP**  
 1:45 – 4:35 pm  
**RTO EDUCATION BREAKOUT SESSIONS – ALL TRACKS**  
**Sponsored by High Touch Technologies**

- 1:45 – 2:35 pm **BREAKOUT 1**
- 2:45 – 3:35 pm **BREAKOUT 2**
- 3:45 – 4:35 pm **BREAKOUT 3**

 3:30 - 4:50 pm  
**BOURBON BREAK (OUTSIDE EDUCATION SESSIONS)**  
 4:15 - 4:45 pm  
**PRE-HOT SHOW VENDOR MEETING**  
 4:45 – 6:45 pm  
**HOT SHOW WELCOME RECEPTION & SALE**  
**Sponsored by Whirlpool**  
 9:00 pm  
**EMERGING LEADERS NETWORKING SOCIAL**  
**Sponsored by RentDirect Nationwide**  
 email [ELC@rtohq.org](mailto:ELC@rtohq.org) for location

## Wednesday, August 7

7:00 – 8:00 am  
**EXHIBITOR FINAL SET-UP**  
 7:30 am – 5:00 pm  
**REGISTRATION**  
**Refreshments sponsored by GE Appliances**  
 8:00 - 9:45 am  
**STORE MANAGERS' EXPO PRE-SHOW SNEAK PEEK AND BREAKFAST**  
 8:15 – 8:30 am  
**RTO EDUCATION CONTINENTAL BREAKFAST**  
**Co-sponsored by O'Rourke Sales Company and Progressive Furniture Inc.**  
 9:00 – 9:50 am (Ballroom DE of KICC)  
**EDUCATION GENERAL SESSION**  
 Keynote: John D. Smith, Chief Operations Officer  
 – Aaron's, Inc  
**Sponsored by High Touch Technologies**  
 10:00 am - 2:00 pm  
**RTO EDUCATION BREAKOUT SESSIONS (SMALL BATCH ONLY)**  
 10:00 am  
**RIBBON CUTTING CEREMONY: TRADE SHOW**  
 10:00 am – 5:30 pm  
**RTO WORLD TRADE SHOW**  
**Snacks and refreshments co-sponsored by Coaster and Symbol Mattress**  
**Ice cream break sponsored by Ideal Software Systems. Inc.**  
 11:30 am – 1:00 pm  
**NETWORKING LUNCHEON IN THE EXHIBIT HALL**  
**Lunch sponsored by Byrider and LG Electronics Corp, USA**  
 2:00 pm  
**STORE MANAGERS' AFTERGLOW**  
 3:00 – 3:30 pm  
**APRO BOARD MEETING TO ELECT OFFICERS**  
 7:00 – 9:30 pm  
**LOUISVILLE EXPERIENCE | FOURTH STREET LIVE! PARTY**  
**Co-sponsored by Ashley Furniture**

## Thursday, August 8

7:30 am – 12:00 pm  
**REGISTRATION**  
 8:00 – 9:00 am  
**COFFEE TALK CONTINENTAL BREAKFAST IN EXHIBIT HALL FOOD COURT**  
**Co-sponsored by Lane/United Furniture Industries, National Coverage/NCTV, and Relation Insurance**  
 8:00 am – 12:30 pm  
**RTO WORLD TRADE SHOW**  
 9:30 – 10:30 am  
**APRO VENDOR ADVISORY COMMITTEE MEETING**  
 12:30 – 6:00 pm  
**EXHIBITOR AND DECORATOR TEAR DOWN**

All education sessions take place in the Lower Concourse of the Kentucky International Convention Center.

**SMALL BATCH ONLY**



# EDUCATIONAL SESSIONS

OPEN TO ALL ATTENDEES

## KEYNOTE: No Turning Back: The Future of RTO

Speaker: Kerry Lebensburger, President – Ashley Furniture Industries

RTO World is excited to announce that Kerry Lebensburger will bring his direct and visionary style to RTO World as a keynote speaker. Kerry does not mince words about where he sees the direction of retail going, and in turn, exactly how he sees RTO's role moving forward. RTO emerged 40 years ago to meet the needs brought on by financial circumstances at the time. Now, the future of RTO will need to adjust to meet the demands of a whole new, broadened audience. The best path ahead for RTO may not be where you are headed, and most definitely is not where we've been. Join us for a high energy view of the changing rent-to-own landscape from this industry leader and visionary.



**Kerry Lebensburger's** storied career spans nearly 50 years and covers all aspects of furniture retail. He's worked in Florida, Georgia, Ohio, and now Wisconsin. His view of the market is national, always in furniture, always in retail. Known in some circles as the "Father of Motion Furniture," Kerry helped develop the concept of motion.

## KEYNOTE: General Session

Speaker: JD Smith, Chief Operations Officer – Aaron's



**JD Smith** joined Aaron's as Chief Operations Officer, Aaron's Sales and Lease Ownership in January 2018. With more than 25 years of working in multiple industries and leading teams across 10 functional areas, Smith has experienced tremendous success, learned some lessons from a few setbacks and gained some valuable skills and experiences along the way. He learned a lesson about accelerating performance applicable to any organization or industry – organizations don't transform BEFORE people do. Therefore, he says leadership matters. His leadership approach is to inspire people both individually and collectively as a team, to empower, and unleash their greatness to achieve extraordinary results.

## The Climb: Developing Brand Ambassadors

Presenter: Brian Eckleberry, Director of Marketing and Merchandising – Ace Rent-to-Own

No matter how good a salesperson you think you are, you will NEVER be as good at promoting your business as a happy customer is. They are your Brand Ambassadors. This session focuses on growing your business by turning your loyal customers into brand ambassadors. During this session, Brian Eckleberry, Director of Marketing and Merchandising for Ace Rent-to-Own, will focus on how to identify, recruit, educate, and reward your superfans. This session combines humor, market research, practical knowledge, and audience participation to help you find and develop your next army of brand ambassadors.



**Brian Eckleberry** is the Director of Marketing and Merchandising for Ace Rent-to-Own. Relatively new to the Rent to Own industry, Brian brings 25 years of marketing and branding expertise from his days in radio and television creative services.

## Creating Company Culture to Recruit and Retain Top Talent

Presenter: Kelly Martin, Vice President of Corporate Strategy and Culture – SKC Enterprises Inc., dba Rent One

Join us to discuss one of the business world's hottest topics: people. Kelly Martin will share with you how to turn vague ideas into tangible takeaways that lead to retention of your most valuable asset. The discussion will range from recruiting metrics to certification programs and the importance of internal communication and engagement.



**Kelly Martin** has held a myriad of roles within the Rent One family. She's held leadership positions including as regional manager and regional director, and Managing Member at Imagery Marketing.

## The Art of Growth: Building Your Customer Base

Presenter: Mike Tissot, Owner – Countryside Rentals Inc., dba Rent-2-Own

Learn to create an RTO growth funnel. Mike Tissot from Countryside Rentals will discuss attracting, retaining and winning over customers for the infinite game!



**Mike Tissot** grew up in the rent-to-own business; his father is former APRO President Darrell Tissot. Mike's background in marketing has helped his company, Countryside Rentals/Rent-2-Own, grow to 33 stores in Ohio and Kentucky. He is the current president of the Ohio Rental Dealers Association and recipient of APRO's 2008 President's Award of Excellence.



# EDUCATIONAL SESSIONS DEALERS AND OWNERS TRACK

## Strategic Steps to Success: Why Our Business has Grown 27%

Presenters: Dan Fisher, President; Joe Luczak, District Manager; and Scott Waltman, Director of Employee Development – MAJIK Rent to Own

In January 2017, MAJIK Rent-to-Own shook-up their company structure and created a strict, culture-based approach. The results were significant and life-changing. Without opening any additional stores, MAJIK's weekly/monthly "expected revenues" went up 43% (actual revenue went up 40%) from three years ago. This session focuses on the strategy behind their team leadership approach, the process of how they started this change, and how it plays out in the day-to-day.



**Dan Fisher**, owner of MAJIK Rent to Own, based in Lancaster PA. Dan has served on the APRO board of directors, and currently serves as the TRIB group President.



**Joe Luczak**, MAJIK's "DM of the North", oversees five stores, and is a shining example of how culture wins. Joe has been with the company since February 2016.



**Scott Waltman**, MAJIK's Director of Employee Development, and newly designated Dream Manager, has been with the company since November 2013.

## Shades of Gray: Wage & Hour Legal Issues for Owners

Presenter: Brian Farrington, APRO's retained Wage & Hour Attorney

Brian Farrington, APRO's retained Wage and Hour attorney, will discuss Wage & Hour Legal Issues. Learn how to avoid costly errors in terminations and misclassification of employees, how to handle human resource issues to avoid litigation, and how the latest issues with overtime and wages may affect your business. Brian will bring you up-to-date on what's changing in employment law.



**Brian T. Farrington** is a Shareholder at Cowles & Thompson. His practice consists of transactional work advising and representing management concerning employment law.

## Considerations for Buying & Selling an RTO Company

Presenters: Troy Garris, Managing Partner – Garris Horn PLLC; Michael Helton, and Christopher Terrigino – Rivero, Gordimer & Company, P.A.

There are many considerations for current and future owners of rent-to-own stores when they are interested in buying or selling an RTO business. How do you identify targets? How do you conduct due diligence and who's responsible for what? How do you structure the transaction to maximize the benefits? And, how do you limit liability for both parties?

It would be beneficial for all parties involved to create and follow a timeline of a purchase or sale agreement from beginning to end of the transaction. This session will include the steps that should be covered as well as what key topics that need to be considered at each step.



**Troy Garris'** firm focuses on many different areas for companies, and he spends a good amount of time handling M&A-mergers & acquisitions, employment law, and cybersecurity.



**Michael E. Helton** is a tax shareholder at Rivero, Gordimer & Company, P.A and has been with the firm since 1999. He has over 15 years of experience with clients in the Rent-To-Own business and serves on the vendor advisory board at APRO.



**Christopher F. Terrigino** has been practicing in public accounting since 1997 and joined Rivero, Gordimer & Company in 1999. Terrigino has been able to work with clients in the rent-to-own by providing accounting, assurance, and consulting services.



# EDUCATIONAL SESSIONS DEALERS AND OWNERS TRACK

## Breaking Barriers: 5 Ideas to Create New Revenue Streams and Retain Key Employees

Presenters: Chris Kale, Sr., Owner – Rent King; Chris Kale, Jr, Owner – Happy’s Home Centers, Inc.; and Jeff Kale, Owner – Happy’s Home Centers, Inc.

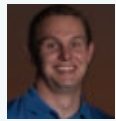
We’re always looking for new ways to grow our bottom line and keep key employees engaged, right? We’ll be exploring 5 innovative concepts of new ventures and ideas that can help your company grow its bottom line while rewarding and retaining key employees. Concepts discussed are residential home staging, in-house art and POS production, the furniture subscription model, creating new partnerships with top GMs, and a vacation property concept.



**Chris Kale, Sr.** joined Tampa-based RTO pioneer Buddy Bi-Rite straight out of college in 1983. He has also served five years as the President of the Florida Rental Dealers Association and served on APRO’s board of directors for the past two years.



**Chris Kale, Jr.** started Happy’s Home Centers with his uncle and father in 2010. Today, he and his brother Jeff oversee the day to day operation of 13 Happy’s Home Centers locations in Tampa Bay and Jacksonville. He currently serves as the Vice President of TRIB Group and on the Board of the Florida Rental Dealers Association.



**Jeff Kale** grew up in the rent-to-own industry. He started Happy’s Home Centers with his brother, his uncle, and father in 2010. Today, he and his brother Chris oversee the day to day operation of 13 Happy’s Home Centers locations in Tampa Bay and Jacksonville.

## Managing Transitions & the Multi-Generational Workforce

Presenters: Larry Sutton—President/Founder and Adam Sutton—Executive Vice President, RNR Tire Express

There are five generations in the workforce today each with different ways of communicating and working, plus different expectation from their employers for compensation, benefits, and advancement. This session’s focus is building cross-generational relationships to help leverage the strengths of all employees.

Key components to this session will cover retention techniques specifically targeted towards different generations, as well as succession planning and how to plan for transitions.



**Larry Sutton** learned how to sell TV and appliances on commission when he was in high school. Larry travels the country speaking on the RTO business as a way to give back to the industry and to help other dealers be successful. “I became known as the Reverend of Rent to Own.”



**Adam B. Sutton** was literally born into the Rent to Own industry. His father, Larry Sutton was President of Champion RTO and founded RENT-n-ROLL Custom Wheels & Tires (now RNR Tire Express).

## 2019 APRO Legal Update

Presenter: Ed Winn, APRO Legal Counsel

Rental dealers generally are more focused on day-to-day operations than the legal environment of the RTO industry. Yet the industry is faced with legal challenges on many fronts. In his presentation, Winn provides an update on current RTO legal issues with a focus on recent “hot” developments in the industry. This includes strategies for helping defend against those attacking the RTO business model. Other topics include pending tax issues, current Federal and State investigations, the Telephone Consumers Protection Act, and Consumer Financial Protection Bureau. and other topics that are on the minds of rental dealers across the country.



**Ed Winn** is APRO’s general counsel and a partner at the law firm of Martinec, Winn, Vickers and McElroy in Austin, Texas. He helped found the Association of Progressive Rental Organizations in 1980 and his knowledge of the rent-to-own industry is unsurpassed. Winn is a regular contributor to *RTOHQ: The Magazine*, author of APRO’s Rental Training Online course “Introduction to Rent-to-Own,” and has presented numerous seminars relating to the RTO industry for many years.



# EDUCATIONAL SESSIONS

## SCHEDULE BY TRACKS

### TUESDAY, AUGUST 6

	OPEN TO ALL ATTENDEES	DEALERS AND OWNER	SMALL BATCH MANAGERS
1:45 – 2:35 pm	The Climb: Developing Your Brand's Ambassadors	Considerations for Buying & Selling an RTO Company	Golden Nuggets of Sales and Customer Service
		Strategic Steps to Success: Why Our Business has Grown 27%	
2:45 – 3:35 pm	Using Culture to Recruit and Retain Top Talent	Breaking Barriers: 5 Ideas to Create New Revenue Streams and Retain Key Employees	Lessons in Expert Collections Methods
		Shades of Gray: Wage & Hour Legal Issues for Owners	
3:45 – 4:35 pm	The Art of Growth: Building Your Customer Base	Managing Transitions & the Multi-Generational Workforce	Managing the Invisible Inventory
		2019 APRO Legal Update	

### WEDNESDAY, AUGUST 7

	OPEN TO ALL ATTENDEES	DEALERS AND OWNER	SMALL BATCH MANAGERS
9:00 – 9:50 am	KEYNOTE: JD Smith		
10:00 – 10:50 am			Hell Hath No Fury Like a Customer Scorned
			LG Product Training and Demo Tips
11:00 – 11:50 am			Moving From Employee to Leader: Building Your Personal Brand
			Improving Keep Rate, Revenues, and Profits: Proper Product Care and Refurbishment
12:00 – 12:50 pm			Merchandising Your Store to Maximize Your Profit
			Driving Traffic through Social Media Promotions
1:00 – 1:50 pm			Whirlpool Product Training
			LG Product Training and Demo Tips (encore)

Sponsored by High Touch Technologies



*Uniquely Crafted*

The Small Batch Managers' Experience includes fifteen educational sessions to choose from, participation in facilitated store managers' meetup to share ideas and best practices, an invitation to the RTO World Hot Show & Welcome Reception, an invitation to the Emerging Leaders Networking Social; an exclusive store managers' sneak peek of this year's tradeshow prior to its official opening!

## SCHEDULE

### Tuesday, August 6

12:00 – 1:30 pm  
Store Managers' Registration Check-in

12:30 – 1:30 pm  
Store Managers' Meetup

1:45 – 4:35 pm  
RTO Education Breakout Sessions  
**Sponsored by High Touch Technologies**

1:45 – 2:35 pm  
Golden Nuggets of Sales and  
Customer Service

2:45 – 3:35 pm  
Lessons in Expert Collections Methods

3:45 – 4:35 pm  
Managing the Invisible Inventory

4:45 – 6:45 pm  
Hot Show Welcome Reception & Sale  
**Sponsored by Whirlpool**

9:00 pm  
Emerging Leaders Networking Social  
**Sponsored by RentDirect Nationwide**

### Wednesday, August 7

8:00 – 9:45 am  
Store Managers' Expo Pre-show  
Sneak Peek and Breakfast

9:00 – 9:50 am (Ballroom DE of KICC)  
Keynote in Education General Session  
**Sponsored by High Touch Technologies**

### Wednesday, August 7 *continued*

10:00 am – 2:00 pm  
RTO Education Breakout Sessions  
**Sponsored by High Touch Technologies**

10:00 – 10:50 am

- Hell Hath No Fury Like a Customer Scorned
- LG Product Training and Demo Tips

11:00 – 11:50 am

- Moving From Employee to Leader: Building Your Personal Brand
- Improving Keep Rate, Revenues, and Profits: Proper Product Care and Re-furbishment

12:00 – 12:50 pm

- Merchandising Your Store to Maximize Your Profit
- Driving Traffic through Social Media Promotions

1:00 – 1:50 pm

- Whirlpool Product Training
- LG Product Training and Demo Tips (encore)

2:00 pm  
Store Managers' Afterglow

NOTE: All education sessions take place in the Lower Concourse of the Kentucky International Convention Center.

# SMALL BATCH SESSIONS

## Golden Nuggets of Sales and Customer Service

Presenter: Nancy Friedman, Telephone Doctor Customer Service

FACT: You have less than 20 seconds after a customer walks into your store or calls your company to influence their decision. What you do in those 20 seconds can make or break the sale. Nancy's Golden Nuggets program will cover topics like this and others including How to Handle Upset, Irate Customers; Listening Skills, Questioning Techniques; and Resiliency (bouncing back from negativity). Each section will provide a golden nugget of wisdom for attendees to take back to stores and apply quickly!



**Nancy Friedman**, President of Telephone Doctor Customer Service Training, has been published in USA Today, The Wall Street Journal with her article "Don't Strike Out with Your Customers" and a featured guest on Oprah, Today, Fox News, CNN, CBS This Morning, Canada Today, as well as hundreds of radio and TV programs across the country.

## Lessons in Expert Collections Methods

Presenter: Ron Brown, Skip tracer Instructor and Speaker

Join Ron Brown, licensed private investigator, as he reveals the tools and techniques utilized by the top professional tracers in the United States to locate missing consumers and mortgaged collateral. You will be introduced to a method of cyber tracking which decreases skip tracing expenses. This method moves from no cost data sources to data suppliers who mine non-public personal information and supply it to the credit and collection industry. Discover what traits a "CYBERTRACKER" must possess to be successful. Find out how utilizing "old fashioned telephone skip tracing" and the science of Neuro-linguistics will allow you to gather more information on your missing subject and mortgaged collateral.



**Ron L. Brown** is internationally recognized as one of the leaders in the Tracing and Recovery Industry. He is the subject of numerous published articles related to his unique methods of locating people and assets.

## Managing the Invisible Inventory

Presenter: Rachel Casey, Regional Manager – Rent-2-Own

Product is money, not just stuff! Too often, we walk past bad inventory without even noticing. That inventory piles up under counters, in back rooms, and on showroom floors, creating clogs in your business flow and budget. This invisible inventory is getting in the way of your success. In this session, we will discuss the importance of pricing and merchandising to effectively move inventory from "idle" to "on rent" and maximize profitability.



**Rachel Casey** currently serves seven stores and over web sales. Rachel relishes any new challenges that comes her way both professionally and personally.

## Encore Session: Hell Hath No Fury Like a Customer Scorned – The Five Forbidden Phrases

Presenter: Nancy Friedman, Telephone Doctor Customer Service

Can you think of some wicked little phrases that instantly turn you off? Imagine what they're doing to your customers. Nancy focuses on the Telephone Doctor's famous FIVE FORBIDDEN PHRASES and you'll recognize them right away. Learn how to permanently banish them from your vocabulary and replace them with better phrases that build customer loyalty and increase sales.

## LG Product Training and Demo Tips

Presenter: Martin "Elvis" Valdez, National Product Trainer – O'Rourke Sales/LG Electronics

LG will be training on current product and technology as well as provide examples on how to demo the product and tech to your customers. Demos on how to explain OLED vs. LED, Smart Demos using your voice, and a cool new way to Karaoke with your LG products.



**Valdez** is National Product Trainer for LG Electronics; some call him an EnterTrainer and say that he put the "E" in LGE. He has trained at a number of rent to own events including TLH Enterprises, dba Rent a Center, Ohio Rental Dealers Association, Missouri Rental Dealers Association, TRIB Group, and Rent Direct.

### Moving From Employee to Leader: Building Your Personal Brand

Presenter: Adam Sutton, Executive Vice President – RNR Tire Express

In this session, Adam Sutton, Executive Vice President of RNR Tire Express, will discuss how one transitions from an employee mindset to one better suited to leaders. He'll also discuss how building a leadership identity starts with a "Personal Brand," and how personal branding is about making a full-time commitment to the journey of defining yourself as a leader.



**Adam B. Sutton** was literally born into the Rent-to-Own industry. He credits this upbringing for helping shape who he is today and believes that the RTO industry has more opportunity than any other to become the greatest and one of the most prosperous industries in the world.

### Improving Keep Rate, Revenues, and Profits with Proper Product Care and Refurbishment

Presenter: Leonard Alonzo, Vice President of Sales – RES Accessories

Increase your turn and keep rates and help managers build revenue and profits by improving product care and transport. This session focuses on the financial benefits of using proper product care and refurbishment to improve your keep rate revenues and increase profits. We will focus on product care, including best practices for transportation, protection, and containment. We will review these and other factors affecting your profit margins.



**Leonard Alonzo** is a 37-year Veteran to the Rental Purchase Industry. Mr. Alonzo has focused on providing ways in which Rent-to-Own Organizations can maximize turns on pre rented product through product care techniques and quality maintenance and repair. Leonard had spent 20 plus years involved in several Rent-to-Own operations.

### Merchandising Your Store to Maximize Your Profit

Presenter: Kirby Salgado, Vice President of Merchandising – Aaron's Inc.

In this session, topics will include assortment construction, understanding customer demographics, upselling and attachment product, and product mix. We will also dig into the latest trends in visual merchandising, and how to present your store to capture more transactions.



**Salgado** serves as Vice President of Merchandising of Aaron's, Inc. Kirby has oversight of Merchandising Operations; furniture and accessories for more than 1,800 Company operated and franchised stores in 47 states and Canada.

### Driving Traffic through Social Media Promotions

Presenter: Jessica Mahon, Marketing Communications Manager – Countryside Rentals, dba Rent-2-Own, and Owen Pye, Marketing Manager – SKC Enterprises, Inc dba Rent One

Social media marketing is an affordable and practical way to reach both current and potential customers. However, the landscape of social media is changing. This session covers the latest updates in a session designed to help owners navigate these changes and better understand social media as a business necessity. Hear big picture ideas about driving traffic and sales via social media. Also, discuss tools, tips, and the hottest trends to be successful in creating sales opportunities in a unique digital space.



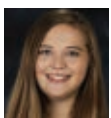
**Jessica Mahon** is an idea girl and storyteller with a bachelor's degree in psychology. She has found a place at Rent-2-Own for over five years as the Marketing Communication Manager.



New to RTO, **Owen Pye**, has been working and growing with Rent One for just over a year. Prior to joining Rent One, Pye worked extensively in experiential marketing space with major brands and agencies such as Disney on Ice, Microsoft, Amalie Oil, MasterCard, Black & Decker, and Amazon Prime Video to name a few.

### Whirlpool Product Training

Presenter: Breanna Ratering, Sales Execution Representative – Whirlpool Corp



**Breanna Ratering** graduated from Michigan State University in May 2018 with a degree in Advertising and Public Relations. After graduation, she began her career as a sales representative for Whirlpool where her focus is in training her clients on new products and merchandising to help drive sales.

### LG Product Training (Encore)

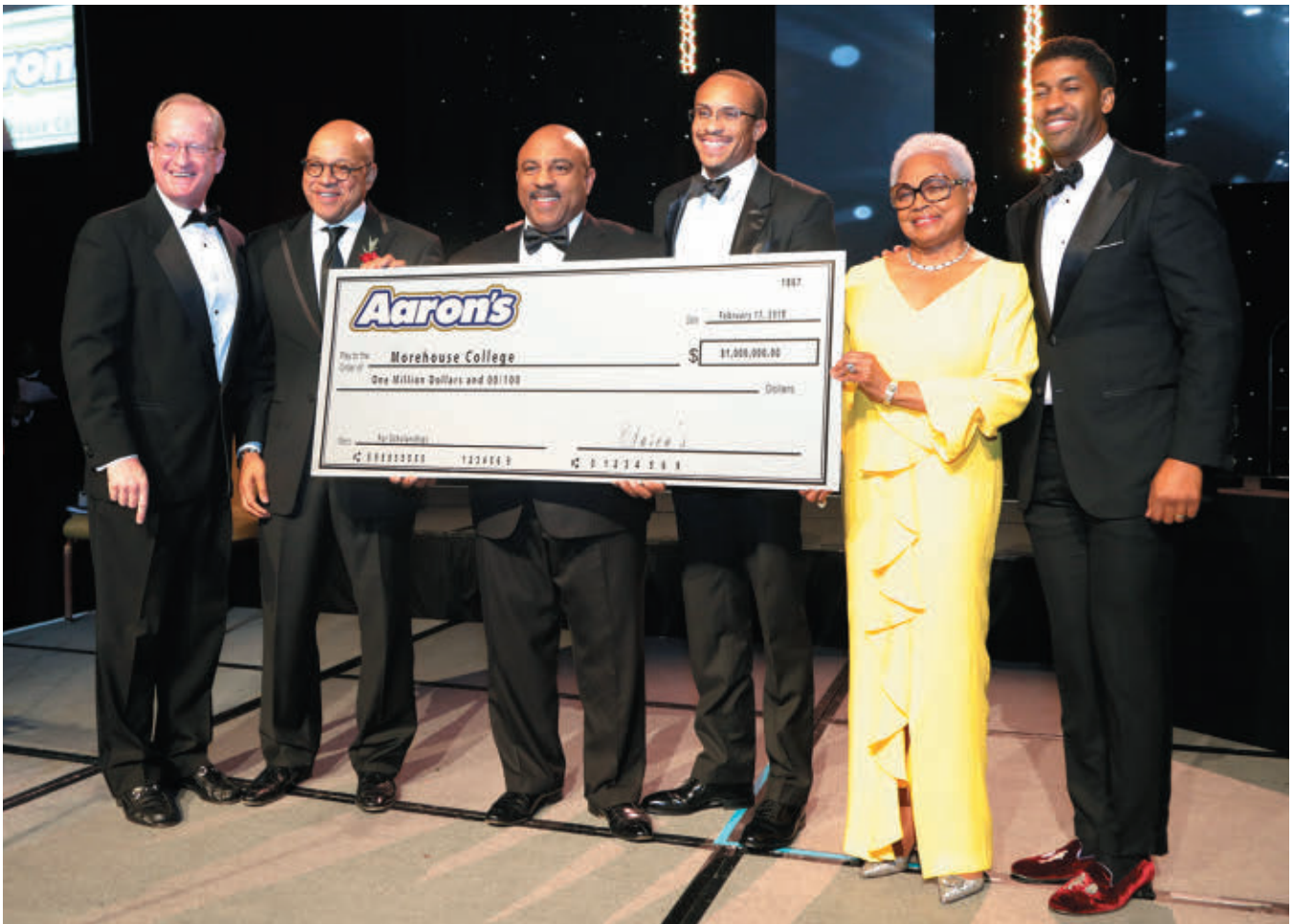
Presenter: Martin "Elvis" Valdez, National Product Trainer – O'Rourke Sales/LG Electronics

LG will be training on current product and technology as well as provide examples on how to demo the product and tech to your customers. Demos on how to explain OLED vs. LED, Smart Demos using your voice, and a cool new way to Karaoke with your LG products.

# FINDING HIS *Field of Dreams*

This ATL native began as a ballplayer, but discovered he was a natural in the major leagues of rent-to-own.

By Kristen Card



APRO Board Member and Aaron's General Counsel and Foundation President Robert Kamerschen with Morehouse College President David Thomas, Aaron's Chief Operations Officer John Smith, Morehouse College Board Trustee Harold Martin Jr., Morehouse College Board Trustee Billye Suber Aaron and Morehouse College Alumnus, TV Host and Songwriter Derek Watkins.

**R**obbie Kamerschen is a business athlete. Energetic, industrious, and a team player, Kamerschen also has the vision, affability, and unifying power of a great leader. And for the past six years, both Aaron's and the rent-to-own industry have been the fortunate beneficiaries of Kamerschen's particular brand of playing ball in the business world—an approach he comes by naturally.

"I grew up in Athens, Georgia, practically on the campus of the University of Georgia, where my dad was a longtime economics professor," Kamerschen begins. "I was coming of age in the glory days of UGA football, and was very into sports, playing mostly baseball and football."

In fact, at 12, Kamerschen was featured in *Sports Illustrated's* 'Faces in the Crowd' for baseball, and his high-school football team won the state championship his senior year. He went to Stanford University on a baseball/football scholarship; while Kamerschen was there, Stanford's baseball team won two national championships, and their football team played in the Gator Bowl.

"I went on to play with the Phillies organization as a minor-league pitcher for a while," adds Kamerschen, "but when I injured my arm, I had to accept the fact that I wasn't going to be a major-league baseball player—and decide what I was going to do next."

Kamerschen's Stanford degree was in political science, so he moved to Washington, D.C., and went to work for U.S. Senator Richard Shelby of Alabama [who, incidentally, is still serving today at the age of 85]. But soon enough, Kamerschen decided that if he was serious about building a career in public policy, then he should go to law school; he returned to Athens to earn his J.D. at UGA Law.

Following law school, Kamerschen's career began along a traditional path; he went to work at Troutman Sanders LLP, a large national law firm based in Atlanta. Former Georgia governor Carl Sanders, who served as the firm's chairman for 30 years post-politics, also served as a wonderful mentor to Kamerschen. Kamerschen stayed there for five years, then decided to take a leap to a client's startup company. Unfortunately, the business just missed the dot-com-get-rich-quick window, and Kamerschen moved on to become Vice President of Law & Public Policy at ChoicePoint, an information services company.

"ChoicePoint experienced a data breach just after California became the first state to pass



**ROBBIE KAMERSCHEN**  
ATHENS, GA.

**Robbie, 12, led his Little League team with a 7–0 pitching record, including four one-hitters and two no-hitters. He also batted .739, with 17 HRs and 70 RBIs, and during the winter scored 15.5 points a game for his peewee basketball team.**

*Sports Illustrated Faces in the Crowd, 7.6.1980.*

a law requiring companies to notify people whenever their data has been compromised," Kamerschen recalls. "So we sent the letter, and it blew up. I spent the next two years of my life dealing with Congressional hearings, Federal Trade Commission investigations, 47 state attorney general investigations, lawsuits—it was all-consuming. I was a young executive and scared as heck the whole time, but I just kept my head down and did the AG investigation work. We finally settled it successfully, with no fines, nothing punitive; it was one of my proudest professional moments, and it helped propel my career forward."

The next stop for Kamerschen was to Equifax, as the company's U.S. General Counsel, Chief Compliance Officer, and Senior Vice President of Government Affairs. Five contented years later, a colleague who worked with both Equifax and Aaron's called Kamerschen to tell him about an opportunity at the legendary rent-to-own business.

"He told me the company was in transition," remembers Kamerschen. "Ron Allen was the new CEO and was looking to fill out his executive team. Well, I was extremely flattered. I grew up in Georgia, and Aaron's is huge, one of the state's greatest brand names. But I wasn't sure I wanted to leave a job I was happy with for an unknown. So it took about six months, but finally, I was intrigued enough to try it. It's been six years this summer, and it's the best job I've ever had. It's unique and exciting and challenging every single day. I love it."

In 2013, at age 45, I was the youngest executive at Aaron's, Kamerschen—whose official title

is Executive Vice President, General Counsel, and Chief Corporate Affairs Officer explains. "Fast-forward to 2019, and I'm now—at 51—the oldest. We've got a sharp, young leadership team, made up of super-smart people with integrity, who also have extensive experience with our customer base. It's really serving Aaron's well.

"We've innovated a lot," he continues. "Our e-commerce business is leading-edge. I believe we're as good or better than anyone out there doing online RTO. It lets you reach customers who might have never been in a rent-to-own store like millennials, who are already quite comfortable with a subscription-based monthly-payment model for their entertainment, transportation, you name it. They're prime potential customers, but we've got to meet them where they want to be met, which often is online."

One reason Kamerschen loves rent-to-own so much is that it quenches his thirst for policy work. A board member with APRO since 2015, Kamerschen chairs the association's Government Relations Committee and helps lead the organization's annual Legislative Conference in DC.

"For me, the best benefit APRO offers is its government relations work," attests Kamerschen. "APRO is the best tool we have to protect the RTO transaction that is at the heart of our industry. If we ever have a challenge to our industry, to the transaction, that could impact our businesses negatively, we've got to all be together—big and small, public and independent companies alike.



# Appliance Repair, Rent-to-Own Businesses Make a Perfect Match

**D**eborah McKenney has worked with Neighborly®, a family of 13 US home service franchise brands, for 12 years and a Franchise Business Coach for nine of those years. Prior to taking on the role of Franchise Business Coach, Deborah was the Brand Manager for Mr. Appliance®, a Neighborly® company, in the marketing department. Deborah now works with multiple rent-to-own, (RTO) proprietors that chose to diversify their business models to include appliance service, maintenance and repair through a Mr. Appliance franchise. Read below as she discussed her experiences with businesses that choose to make the jump into appliance repair.

## Why does it make sense for (RTO) businesses to diversify into the appliance repair space?

There are a variety of reasons why a rent-to-own franchise owner chooses to diversify. Within our system, many see Mr. Appliance as a good fit because they can service the appliances they rent and sell. It is especially helpful for them to have a service business that

allows them to become authorized service providers as well as authorized dealers. There are frequently fewer hurdles to gain authorization with the manufacturers if you are already a dealer. As a Mr. Appliance franchise and an authorized service provider, owners would not have to outsource repairs to an independent company, keeping that expense in-house, and improving margins.

A great example of this is Chad Fosdick, Mr. Appliance of North Platte, NE. His long-term strategy was not only to provide maintenance service for the products he rents and sells, but to continue to diversify into other customer home services. He is considering potentially purchasing other Neighborly concepts in the future to diversify his service offerings in his market. To learn more about our other Neighborly concepts, visit

<https://neighborlybrands.com>

## What benefits does diversification of revenue streams have for an owner?

The most obvious benefits of owning two businesses which work in conjunction lie in the overhead cost savings. We have had owners implement employee sharing for certain roles (ex: Having one GM for both businesses, or having an office staff member from one business act as a Customer Service Representative in the second business part-time). Owners can also potentially use the same office space to run both operations, cutting

down on fixed costs such as rent and associated bills.

Cost savings are terrific, but one of the greatest benefits is the expanded customer pool from which an owner can reach. Demographically, the customer for the rent-to-own business will look different from the average Mr. Appliance customer. Thus, you have the opportunity to talk to two different audiences and sell them multiple products and services, extending the amount of business you can potentially over the lifespan of a customer.

## Do you have any stories of (RTO) businesses diversifying into the appliance repair business you can speak to?

Bruce Emory, Mr. Appliance of Newnan, GA, opened his franchise in early 2016. In late 2018 he opened his second franchise, Mr. Appliance of McDonough. The two appliance territories are located adjacent to each other and are operated as one along with his RTO business. His son, Brent, is now the GM, but started out working as their initial technician in 2016. Interestingly, he was not a technician prior to the purchase of Mr. Appliance of Newnan. Brent, through training offered in association with the Mr. Appliance brand, has become a very skilled technician. They grew to three technicians by the end of their first year. They are now about to bring on their sixth technician spring of 2019.

It is important to make sure that diversifying is a good fit for your current business. If you need someone to walk with you through that analysis, the Mr. Appliance business development team can work with you hand-in-hand. A conversation with them will help you evaluate their business models and gauge the potential improvement you could see in your business.

Get in touch with a business developer, call Bradley Knieriem, Vice President of Development at 254-759-5821.



Learn more about the opportunity call 888-206-5130 or visit <http://go.nbly.com/apro>

"MR. APPLIANCE LLC" | 1010-1020 N. University Parks Dr., Waco, TX 76707. This information is not intended as an offer to sell a franchise or the solicitation of an offer to buy a franchise. Please refer to our Franchise Disclosure Document for full details. Currently, the following states regulate the offer and sale of franchises: CA, HI, IL, IN, MD, MI, MN, NY, ND, OR, RI, SD, VA, WA, and WI. If you are a resident of or want to locate a franchise in one of these states, we will not offer you a franchise unless and until we have complied with applicable pre-sale registration and disclosure requirements in your state. The filing of an application for registration of an offering prospectus or the acceptance and filing thereof by the NY Department of Law as required by NY law does not constitute approval of the offering or the sale of such franchise by the NY Department of Law or the Attorney General of NY. MN Registration #F-2779." Locally Owned and Operated Franchise ©2019 Mr. Appliance® LLC



Our voice is strongest together—and when we’re not in crisis.

“Like right now,” he continues, “there are no federal bills affecting rent-to-own, but we’re still going and telling our story to federal lawmakers, explaining the transaction, relating why our customers love and value us. When you can tell that positive story, it comes across authentically and you build those legislator relationships. Do the same year after year, and you’ve a significant portion of Congress who understands your business, who support your transaction, and that’s exactly where we want to be.”

Another reason Kamerschen feels so at-home in rent-to-own is that it feeds a newly discovered need for public service and giving back. Kamerschen strongly believes in all the good RTO companies do for their customers and their communities, from the rent-to-own business model to the industry’s charitable contributions.

“Our CEO, John Robinson III, instituted a company policy to contribute a minimum of 1% of Aaron’s pretax profit to charity,” states Kamerschen. “Platinum-standard stuff. I oversee the Aaron’s Foundation, which partners nationally with the Boys & Girls Clubs of America to sponsor the group’s Keystone Club teen leadership program. And last year, we launched the Aaron’s Scholars Program with Atlanta’s Morehouse College, a \$1-million program which will benefit 20 Morehouse students—all first-generation college enrollees—each with a three-year, \$50,000 scholarship.”

Additionally, Kamerschen is involved in several in-house initiatives designed to enrich Aaron’s corporate culture: he’s the

executive sponsor of the company’s Women’s Leadership Network; he has established Aaron’s Advantage, which aims to partner with women- and minority-owned law firms; and he helps support the Future Leaders Program, which provides coaching and training to young, high-potential people within the company.

“We’re working to do the right thing while also trying to grow the business,” asserts Kamerschen. “The fact is, you can’t continue to grow unless you can attract great people, and people want to be part of a company they can be proud of. So we’re doing good for the sake of our own success, as well as for the sake of doing good, period.”

I love working with smart, hardworking, ethical people, and I love what rent-to-own does for its communities and customers,” Kamerschen reiterates. “The combination of the two has created a perfect fit for me.”

RTO has also proven to be well-suited to Robbie’s wife, Becca. Becca frequently accompanies Robbie to APRO events, and enjoys socializing with the many friends they’ve gained through Aaron’s and APRO. At home, the couple keeps busy keeping up with three teenage children: Mary-Eliza, an ambitious high-school junior preparing for college; Wells, a sophomore focused on football and wrestling; and Ella, a super-social seventh-grader.

“As a family, we love to go to [Atlanta] Braves baseball games,” notes Kamerschen. “We also like to travel together, too, either to chill at the beach or to explore a new city. Becca and I both spend a lot of time volunteering for various charities, which can be time-consuming, but is really meaningful for us.”

APRO is the best tool we have to protect the RTO transaction that is at the heart of our industry.

Over the course of his career to date, Robbie Kamerschen has swung for the fences, covered his team’s bases, even negotiated with the umpire. He has been both the underdog and the favorite, and has managed to come through it all batting a thousand—thanks, according to Kamerschen, to finding his professional wheelhouse in the business known as rent-to-own.

“Aaron’s requires all employees to work in the stores at some point each year—and I love it,” Kamerschen concludes. “There’s nothing like a customer telling you how they’re going to sleep in a bed for the first time in six months, or how they’ve been washing their clothes in a laundromat for the past two years, and how thrilled each individual is to finally have something they’ve desired for such a long time coming to their home. I’ve never before been in a retail environment where almost every transaction ends with a hug. What we’re doing here is life-changing—for customers and associates alike.”

*Kristen Card has been a contributing writer for RTOHQ: The Magazine for more than 12 years.*





# AN APRO FOUNDING FATHER: CELEBRATING JIM BROWN

*Jim Brown is one of APRO's founding fathers, and an industry giant who has been a guiding force for APRO through the organization's lifetime.*

**By Kristen Card**  
**Photographs by Ashley Canfield**

**T**he Ernie Talley Lifetime Achievement Award is a celebration of individuals who built careers founded on leadership in the RTO industry. Jim Brown, one of APRO's founding fathers, and an industry giant who has been a guiding force for APRO through the organization's lifetime embodies the award's ideals. Throughout his career in the RTO industry, Brown's hand was vital in leading the industry from humble roots to the multi-billion-dollar industry it is today.

Brown began his career in his native Wichita, Kansas, under the tutelage of Ernie Talley himself. He cut his teeth at Talley's Mr. T's Rental, an incubator for numerous RTO legends, from Brown himself to Tom Devlin, Chuck Sims, and Bud Holladay. While

Talley and the others left Wichita to pursue their RTO destinies, Brown focused his energies on his hometown, building up ABC Rent-to-Own as a local institution with his partner George Parsons.

During his five decades at the helm of ABC Rent-to-Own, Brown has focused on expanding the goods and services available for RTO customers in his hometown rather than growing his business's geographic reach. As a result, Brown and ABC Rent-to-Own are a local Wichita fixture with much of its business coming from long-time customers. "We've offered better products and service for a longer period of time than anybody else. [...]so that says something for itself."

In addition to shepherding ABC Rent-to-Own through its growth phases, Brown has been a vital



I'm optimistic about the **future of rent-to-own, but I think as an industry, we have to reinvent ourselves.**

member of APRO over the last four decades. Brown recognized the need for a strong trade association early, starting with the first ever rental dealers meeting in 1980, and helping establish the organization. Brown has been a fixture at APRO Legislative Conferences, attending nearly every conference since its inception.

With the help of his longtime business partner George Parsons, Brown used his deep love of his home state to build relationships with the state's congressional representatives

and senators. The crowning achievement to these efforts came with the passage of HR 996/S 884, the Consumer Rental-Purchase Agreement Act, which received co-sponsorships by Kansas's four congressional representatives and both senators. Though the representatives in office have changed since that time, Brown remains a steady hand representing the industry in the political process.

Along with advocating for federal legislation, Brown has served the RTO industry in a variety of roles. He has represented the Kansas Rental Dealer's Association as its government affairs representative since its inception in 2007. Brown is also the recipient of the 2004 APRO President's Award of Excellence.

Outside of his efforts for the RTO industry, Brown and his family are deeply rooted Wichitans through and through. He and his family have lived on their property right outside the city for the last several decades. His Kansan roots show in his love of the rodeo

and Brown himself is an avid team and calf roper. When he's not wrangling members of Congress or cattle, Brown enjoys fishing and hunting with his family.

"It's a great honor to be given one of the best APRO awards and having started my career with Ernie Talley, it was very appropriate as the award is named after him. Ed Winn and I are the only two of the founding members left, which also made it very special," says Brown. "The future of the industry is unlimited especially looking at where it was in 1965 when it was just getting started. It's completely different. We have a lot more options, our customer base is larger, and we can still make improvements. We have good people involved in the industry and we can keep improving, growing, and expanding." [@](#)

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*Kristen Card has been a contributing writer for RTOHQ: The Magazine for more than 12 years.*

# Who's Who in Rent-to-Own Services

These vendors and distributors provide a variety of services to the rent-to-own industry: APRO associate members (\*), APRO advertisers (+), APRO Member Services (-) and/or RTO World Exhibitors/Sponsors (^).

## Accounting Services

### Blythe CPAs & Advisors\*

Contact: Molly Blythe  
270/415-9945  
catherine@blythecpas.com  
www.blythecpas.com

### Kirkpatrick, Sprecker & Co. LLP\*

Contact: Jim Hubbard, CPA  
316/685-1411; fax 316/685-4575  
jim@kscpa.com  
www.kscpa.com

### Rivero, Gordimer & Company P.A.\*^+

Contact: Michael E. Helton, CPA  
813/875-7774; fax 813/874-6785  
mhelton@rgcocpa.com  
www.rgcocpa.com

### White & Claassen LLC\*

Contact: Michael S. White  
316/265-4877; fax 316/263-3013  
MWhite@wsc-cpa.com  
www.wsc-cpa.com

### Whitsell and Company PC\*\*

Contact: Daniel G. Whitsell  
817/461-0041; fax 817/795-0025  
dwhitsell@whitsellandcompany.com  
www.whitsellandcompany.com

## Advertising, Promotional and Mail Services

### Banner Marketing^

Contact: Steve Nasca  
509/462-9453  
snasca@bannermtg.com

### Central File Marketing\*\*

Contact: Alan Benson  
717/887-3001; fax 414/365-9001  
craig@centralfileinc.com  
www.centralfileinc.com

### Color Ad\*

Contact: Rose Oldenkamp  
310/632-5500; fax 310/632-1003  
rose@gocolorad.com  
www.gocolorad.com

### Darwill\*\*

Contact: Tom Van Dyke  
708/236-4900  
tomvd@darwill.com  
www.darwill.com

### Graphic Media Solutions LLC\*

Contact: D.J. Turner  
770/783-7902; fax 770/783-7902  
dj@yourgms.com  
www.yourgms.com

### Imagine Advertising^

Contact: Gregg Stopher  
770/734-0966; fax 770/734-0883  
gregg@imagineadv.com  
www.imagineadv.com

### King of Promotions/A Division of Custom Werks Graphics Inc.^

Contact: Mike Hennen  
423/756-1144  
mikeh@customwerks.net  
www.customwerks.net

### RTO Engage\*

Contact: Mercer Smith  
813/977-9800; fax 813/978-0584  
mercersmith@gmail.com  
www.rtoengage.com

### Social Joey^

Contact: Mike McDowell  
423/702-4667; fax 423/476-5887  
mike@socialjoey.com  
www.socialjoey.com

### SourceLink\*

Contact: Cindy Miller  
864/233-2519  
cmiller@sourceclink.com  
www.sourceclink.com

### Voxpopuli, Inc.^

Contact: Mark Hajduk  
770/476-5112; fax 770/476-8896  
markh@vox-pop-uli.com

### You Name It! Custom Promotional Printing^

Contact: Wade West  
937/725-7656  
younameitprinting@msn.com  
www.younameitprinting.com

## Buying Groups

### Nationwide Southwest Rent To Own Division\*

Contact: Dennis L. Willich  
972/650-0770; fax 972/650-0778  
denniswillich@nationwidesw.com  
www.nationwidesw.com

### RentDirect Nationwide\*\*

Contact: Patrick Maloney  
336/714-5096; fax 336/714-4622  
patrick.maloney@nationwidegroup.org  
www.nationwidemarketinggroup.org

### TRIB Group\*\*

Contact: Dennis Shields  
770/451-4302, ext. 1; fax 770/451-4312  
dennis@tribgroup.com  
www.tribgroup.com

## Credit Reporting

### DataX Ltd. An Equifax Company\*\*

Contact: Eric Agrelius  
702/851-8444; fax 702/853-6969  
eric.agrelius@dataxlt.com  
www.dataxlt.com

## Direct Benefits Club Services

### Benefit Marketing Solutions\*\*

Contact: Susan Matthews  
972/285-1355; fax 972/288-4313  
smatthews@benefitmarketing.com  
www.benefitmarketingsolutions.com

### PTS Financial And Benefit Services\*\*

Contact: John Blair  
706/602-0597  
johnb4623@gmail.com  
www.ptsfinaancialservices.com

## Employment Services

### Synergy Employer Consulting Services^

Contact: Jack McCollum  
813/326-1506; fax 813/326-1506  
jack@synergyecs.com

## Financial Services

### 31 Capital Advisors\*

Contact: Sean Grams  
816/935-2908  
sgrams@31capital.com  
www.31capital.com

### Capital Concierges LLC\*\*

Contact: Thomas F. Murphy  
813/220-1115; fax 813/440-3614  
tmurphy@capitalconcierges.com  
www.capitalconcierges.com

### Texas Capital Bank N.A.\*

Contact: Reed Allton  
214/932-6670; fax 214/932-6606  
reed.allton@texascapitalbank.com  
www.texascapitalbank.com

### Whiteco Commercial Funding\*

Contact: Bill White  
972/288-4344; fax 972/288-4313  
bwhite@whiteproperties.com

## Insurance

### Benefit Marketing Solutions\*\*

Contact: Susan Matthews  
972/285-1355; fax 972/288-4313  
smatthews@benefitmarketing.com  
www.benefitmarketingsolutions.com

### Captive Management Services\*\*

Contact: Mark D. Blanchat  
316/516-8185  
mdblanchat@aol.com  
www.cmsinfo.us

### Pritchard & Jerden Insurance & Risk Management\*

Contact: Lawson Burnat  
404/949-1062; fax 404/261-5440  
lburnat@pjins.com  
www.pjins.com

### Relation Insurance Services\*\*

Contact: Jeanette Beardsley, CPIW, AIS  
559/781-3466; fax 559/781-4956  
jeanette.beardsley@relation.com  
www.relationinsurance.com

### RTO Insurance LLC a Subsidiary Of Integrated Insurance & Risk Management^

Contact: Robert P. Scott  
309/686-3737; fax 309/686-3771  
roberts@iirm.com  
www.iirm.com

## Legal Services

### Cowles & Thompson P.C.-

Contact: Brian Farrington  
214/672-2117; fax 214/672-2317  
bfarrington@cowlesthompson.com  
www.cowlesthompson.com

### Garris Horn, PLLC\*\*

Contact: Troy Garrishorn  
301/461-8952  
troy@garrishorn.com  
www.garrishorn.com

### Martinez, Winn & Vickers, P.C.-

Contact: Edward L. Winn, III  
512/476-0750, ext. 111; fax 512/476-0753  
edwinn@mwmvmlaw.com  
www.mwmvmlaw.com

## PCI/Merchant Services

### Audit Advantage\*\*

Contact: Thomas Vavrin  
877/799-2720; fax 877/675-2778  
thomas@getauditadvantage.com  
www.getauditadvantage.com

### Capital Concierges LLC\*\*

Contact: Thomas F. Murphy  
813/220-1115; fax 813/440-3614  
tmurphy@capitalconcierges.com  
www.capitalconcierges.com

## Skip/Trace and Consumer Information

### DATATrue LLC^

Contact: Gene Sacco  
626/872-1667  
gsacco@datatrue.net  
www.datatrue.net

### DataX Ltd. An Equifax Company\*\*

Contact: Eric Agrelius  
702/851-8444; fax 702/853-6969  
eric.agrelius@dataxlt.com  
www.dataxlt.com

### MicroBilt Corporation\*\*

Contact: Sean Albert  
800/884-4747 ext. 4884  
sean\_albert@microbilt.com  
www.microbilt.com

## Tax Program Services

### PTS Financial And Benefit Services\*\*

Contact: John Blair  
706/602-0597  
johnb4623@gmail.com  
www.ptsfinaancialservices.com

## Training and Speaker Services

### Corter Consulting, Inc.\*

Contact: Jim Corter  
870/802-2100; fax 215/383-7202  
jimc@corter.com  
www.corter.com

## Wage-and-Hour Consulting

### Cowles & Thompson P.C.-

Contact: Brian Farrington  
214/672-2117; fax 214/672-2317  
bfarrington@cowlesthompson.com  
www.cowlesthompson.com

## Website Design and Development

### AMPTAB, Inc.\*\*

Contact: Patrick Henley  
855/926-7822  
patrick@amptab.com  
www.amptab.com

### Darwill\*\*

Contact: Tom Van Dyke  
708/236-4900  
tomvd@darwill.com  
www.darwill.com

### Graphic Media Solutions LLC\*

Contact: D.J. Turner  
770/783-7902; fax 770/783-7902  
dj@yourgms.com  
www.yourgms.com

### High Touch Technologies\*\*

Contact: Jan Miller  
316/832-1611; fax 316/831-5555  
janm@hightouchinc.com  
www.hightouchtechnologies.com

### Imagine Advertising^

Contact: Gregg Stopher  
770/734-0966; fax 770/734-0883  
gregg@imagineadv.com  
www.imagineadv.com

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# Never Forget

“Those who cannot remember the past are doomed to repeat it,” George Santayana. This statement is no less true for rental dealers than it is for soldiers and statesmen. Rent-To-Own has not been around all that long in the scheme of things—maybe a half century or a little more, and its beginnings were decidedly rocky. Dealers who lived through those times cannot help but remember what it was like to wake up every day wondering if the morning paper would have the latest RTO scandal above the fold or if the mail would bring yet another lawsuit filed by legal aid. Some of those newer to the business are woefully, and, one hopes, not willfully ignorant of the industry’s past.

It is largely thanks to the freedom allowed in the U.S. economy that **RTO was allowed to sprout initially and ultimately flourish** as it has in a world of its own, distinct from the world of credit, and for the most part, subject to manageable government regulation.

That past, without delving into the details, which by the way are archived by APPO, involved a lot of lawsuits and legislative activity at all levels, some of which results were favorable; some not. RTO as a stand-alone transaction, separate and apart from credit of any kind does not exist everywhere. RTO may have won the war but lost some important battles along the way. RTO is credit by court decisions in Minnesota, New Jersey, and Wisconsin. And not incidentally, dealers might note that the industry has paid out over \$500 million over the years in legal settlements and to pay judgments in lawsuits it has had to defend.

What if history had gone the other way? It did go the other way in Great Britain and several countries

once part of the British Commonwealth. That should serve as a reminder that dealers have no divine right to rent TVs. It is largely thanks to the freedom allowed in the U.S. economy that RTO was allowed to sprout initially and ultimately flourish as it has in a world of its own, distinct from the world of credit, and for the most part, subject to manageable government regulation.

One reads that too many Americans have grown skeptical of capitalism and are embracing socialist ideals. Like it or not, that issue is front and center in the current political climate. If that notion ever predominates in this country and takes power, RTO will not likely be an immediate casualty, but it will almost certainly eventually be curtailed.

From its inception, RTO has sought to distinguish itself from the credit world for any number of reasons involving the front end and the back end of the transaction and dealers’ relationships with their customers. RTO, after all, imposes no obligation on the customer ever to keep paying. RTO customers do not go into debt. RTO advertising and marketing trumpet the lack of obligation and the flexibility that the transaction offers. That is all well and good until dealers begin blurring the lines between RTO and credit. Some do it in the very names of their companies. Some do it in their advertising. Some do it with the kinds of products they pretend to rent. Some, for all we know, are doing it in their transactions with customers.

That is not how it used to be. While there is nothing wrong with combining retail and credit and RTO under the same roof or on the same website, which is occurring everywhere at light speed, it is wrong if customers are being confused about what they are getting into.

After all, RTO started in retail stores. Early customers doubtless were confused, some of them, as the industry groped its way toward making meaningful and easy-to-understand disclosures about the nature of the transaction.

RTO has enjoyed 20-plus years of relative legal and political tranquility. It has not always been so. There are volumes of press clippings from the “old days” whose articles excoriate the RTO industry, generally, certain RTO companies by name and their business practices. We never want to go back to those days again. The only way to ensure that does not happen is that some of us “Never Forget.”



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