

# RTOHQ

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## BRINGING THEM TO THE TABLE

RTO event producer Larkin Mott provides more than a nice venue and tasty catering—she's giving franchisees memorable experiences and a sense of belonging.

# Trade the hype for business results that actually matter.

Some buying groups make inflated promises and unsubstantiated claims. But that's not our style. As a Member-focused, performance-driven organization, we value integrity, transparency and truth.

That means we're accountable for walking our talk. And committed to providing measurable value to hundreds of Independent RTO dealers that choose to partner with us — period.

## Because we only win when you do.

**Ready to learn more?**

Contact:

Keven Dalke | Director, Nationwide RentDirect  
972.689.7591 | [keven.dalke@nationwidegroup.org](mailto:keven.dalke@nationwidegroup.org)



As the APRO board of directors arrived in Austin in late October, it was still a blistering 95F, but this being Texas, we had our first freeze just ten days later. And now, I can already feel the days beginning to fly by a little faster as we begin the downhill roll into the holidays and the new year approaches...2020?? How did that happen?

This issue of *RTOHQ: The Magazine* focuses on the APRO board gathering, and especially the Strategic Plan on which our leadership has been working so hard. We created this three-year plan and its five SMART goals in April of 2018, so this fall's meeting marked the halfway point. I want to make sure all our members have an opportunity to see how APRO's leadership is thinking, making decisions, and making impressive progress.

The purpose behind putting together a long-term Strategic Plan for APRO is to ensure we're setting ourselves and our industry up for future success. It allows us to anticipate change, rather than having to always be reactive, which is more important than ever in today's evolving rental landscape and business environment.

Market research firm Lab42 recently released data on a survey they conducted about renting trends in the age of the sharing economy, which is made up of services that let consumers use something without owning it [sound familiar?]. According to the study, 94% of the adult US population has participated in the sharing economy via services like Uber, Lyft, Airbnb, VRBO, Netflix, Hulu, etc. This expansion of the sharing economy has revitalized the concept of—you guessed it—renting.

While many have hypothesized that millennials are driving the rising popularity of renting because they don't like to be weighed down by stuff, or they're seeking affordable luxury, or they want greener consumption alternatives, Lab42's research tells a different story:

- ▶ **Who is renting?** According to the report, it is, in fact, millennials. Renting rather than owning is most popular among the youngest, hippest urbanites; renters are most likely 18-38 years old, single, employed, and ethnically diverse.
- ▶ **What are they renting?** The top categories are furniture [45%], gaming systems [37%], clothes [35%], tools [35%], and electronics [33%]. Interestingly, home appliances were the least popular renting option [29%].
- ▶ **Why do they rent?** Most survey respondents choose to rent items for rather pragmatic reasons: they want to try items before they buy them; they need temporary solutions for short-term situations; or they believe renting is less expensive, more convenient,

or both. Of furniture renters, 45% say they rented/would rent when living in a temporary situation, and 43% say they rented/would rent when buying is too expensive.



- ▶ **A pleasant surprise:** The report also found growth in the secondhand and resale markets. From 2012 to 2018, secondhand sales have more than doubled, and almost 80% of renters have leased at least one secondhand product in the past year.
- ▶ **The report's conclusion?** The current renting trend seems to be different and more extensive than traditional renting-to-own has been. Millennials are definitely ripe for renting, but businesses might have to do more to persuade a broader audience of consumers to rent rather than buy—maybe by offering more compelling prices or better communicating the practical benefits of the renting transaction.

It's only one survey from one source, but the trend toward this new wave of renting is happening. Societal norms around renting are definitely shifting and rent-to-own's audience is widening as renting provides the flexibility and variety today's consumers seek. Even the illustrious APROfile featured in this issue, Premier's Larkin Mott, references the cultural changes we're seeing in her fascinating personal story on page 32.

Circling back to APRO's Strategic Plan, it's a preparation for the opportunity our members and the RTO industry have before them. We are readying for that next wave, learning to work smarter, making our operations leaner, and leveraging the efficiencies offered by technology—so that we can provide you with what you need to know to succeed as we move forward, and a safe, legal environment in which to do so.

So, as 2020 and beyond approaches, we at APRO want to thank you for your continued trust and support, and wish you a joyous holiday season and a prosperous new decade!

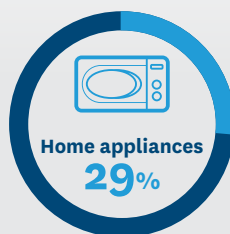
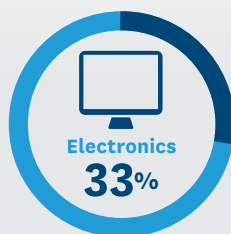
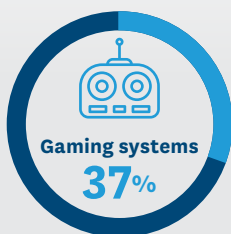
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*By Kristen Card*

Board of directors' meetings will probably never be super sexy, but pay attention: these APRO leaders are doing work that affects you and your business.



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



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**Published by:**  
**NAYLOR**  
ASSOCIATION SOLUTIONS  
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Phone: 800.369.6220; Fax: 352.331.3525  
www.naylor.com

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PUBLISHED DECEMBER 2019/APR-Q0419/4583

COVER IMAGE:  
LARKIN MOTT PHOTOGRAPHED BY ASHLEY CANFIELD

# 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.

**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*, *APRO Today* (the association's digital newsletter), *Online Directory*, 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.



**Not an APRO member?**  
**Click "Join APRO" on the**  
**www.rtohq.org homepage or**  
**contact APRO at 800.204.2776,**  
**info@rtohq.org**

# RTO MATTERS

## Iowa-Nebraska RDA hosts educational business meeting

The Iowa-Nebraska Rental Dealers Association [INRDA] helped members get smart about the government, rent-to-own accessories, and digital marketing at the association's third-annual business meeting. This informative event, held September 10 in Des Moines, Iowa, included presentations from a half-dozen speakers, followed by board of directors' elections, and an open-discussion forum.

APRO General Counsel, Ed Winn III, kicked off the meeting with a legal update for members, covering the current political environment and what it might mean for RTO. Winn listed several new state laws affecting the industry, though none concerning Iowa or Nebraska. He also referenced various lawsuits across the country with the potential to impact rent-to-own business practices.

Iowa State Representative Karin Derry then addressed the group. The first-term representative provided a brief bio and shared her compelling story of a decidedly non-professional politician who became determined to improve her state's political process, detailing her unexpected reactions upon encountering political practices for the first time as an outsider. Attendees lauded Derry's speech and thanked her for taking time to visit with them.

INRDA's longtime lobbyist and valued association member, Doug Struyk of Carney & Appleby, summarized some of the hot topics at the Iowa state legislature during its latest term, and how those issues

resolved. He also went through the state's budget and examined how lawmakers dealt with some difficult budgetary issues.

Leonard Alonzo, vice president of sales for RES Accessories, shared how the company works with rental dealers. RES is the rent-to-own industry's leading supplier of appliance, electronics, and furniture parts and accessories. Several attendees complimented RES, noting they receive better pricing and service with this friend of RTO than they do going to Home Depot.

Next, Angie McClimon, rental account manager at O'Rourke Sales Company, highlighted the specials O'Rourke was featuring for the coming season, including big-screen TVs with AI and several popular gaming systems.

Lauren Talicska, director of RTO client services for WOW! brands, gave the last seminar of the day, illustrating how rental dealers could be leveraging their online presence with internet marketing. Talicska shared her considerable expertise, outlining the differences between how retail stores and rental dealers are presenting their digital image.

During the business meeting portion of the event, INRDA board members were elected; directors are: president Frank Rotert of Ace Rent-to-Own; vice president Jason Kunz of Arona Corp., dba Aaron's; secretary and treasurer Brian Luksetich of First State; and directors Tom Bernau, Mark Connelly, Brent Gregurek, Lyn Leach, John Maitland, and Ed Spuzello.



INRDA drew an attentive crowd again this year.



APRO's General Council Ed Winn III gives a legal and legislative update.



Lauren Talicska, director of RTO client services for WOW! brands.

## Route 66 Meeting & Tradeshow is much more than OK

Members of the Oklahoma Rental Dealers Association [ORDA] took a gamble this fall at their 2019 Route 66 Meeting & Tradeshow, held at the Hard Rock Hotel & Casino Tulsa—and it paid off bigtime!

Success was in the cards for the two-day event, held September 10 and 11, as ORDA attendees enjoyed a welcome reception, a poker tournament, a hot show totaling \$330,000 [\$80K over last year], and a tradeshow that sold a grand total of \$500,000.

Rent-to-own industry informational sessions sweetened the pot. Special guest speaker Tom Homberger, a Buddy's Home Furnishings franchisee, presented a training on *Achieving Organic Growth*—full of insights and tips on the best ways for dealers to grow their businesses without tapping into their marketing tills.

Longtime ORDA supporters and event sponsors Keven Dalke, Nationwide RentDirect's director, and Dennis Willich, Nationwide Southwest's CEO, teamed up to talk about the benefits of Nationwide membership and help attendees get to know relative newcomer Dalke.

APRO's membership manager, Moriah Eberhart, also a first-time attendee, spoke

on how the association safeguards the RTO industry and the benefits it provides to members—including state associations like ORDA.

ORDA elected its officers for the 2019-20 term: President Clifford "Chip" Guy of Buddy's Home Furnishings; Vice President J.D. Epley of Rent 1st, and Secretary Andy Sanders of Rent One. The business meeting wrapped up with a state industry report from the Department of Consumer Credit, which reported zero consumer complaints and only a 10% margin of operational audit errors. Jackpot!

Winners of the Leopard Mobility-sponsored poker tournament were: 1st place—Tim Workman of Rent 1st; 2nd place—Mike Hale of Buddy's Home Furnishings; and 3rd place—Aaron Peloquin of Buddy's Home Furnishings. Prizes included a Samsung Note 8, an iPad, an iPhone 8, and cash.

"Every year we come together for the same objective," shared ORDA president, Guy. "To gather the troops and let them share information. Many of our members continued side-discussions even after this year's annual meeting wrapped up, and everyone left the meeting feeling grateful for the exchange of great ideas."



Todd Homberger, ORDA guest speaker, and Moriah Eberhart, APRO membership manager.



ORDA's Route 66 Hot Show in full swing.

## Florida rental dealers' annual meeting shines with success

The Florida Rental Dealers Association [FRDA] not only had the highest number of members advocating for rent-to-own at the 2019 APRO Legislative Conference earlier in the year, but also hit record attendance at the FRDA annual meeting, held September 17 and 18 in Tampa.

The two-day event launched with a relaxed welcome reception and evening pub crawl. Members mixed, vendors socialized, and the pirate-themed pub crawl raised \$2,000 for the FRDA Scholarship Foundation.

The next morning, attendees participated in a vendor mingle, which included eight vendors new to the show. FRDA members visited with vendors, learning all about their latest top-notch product offerings before sharing lunch and settling into the business meeting portion of the event.

FRDA president Sharon Tomaszewski of Rent King began with a report on the state of the Florida association. She said the group remains strong, active, and financially stable, and noted that FRDA was one of the associations that received APRO's new President's Circle Award at RTO World 2019.

"This award belongs to all of us," affirmed Tomaszewski, "It shows we're representing our industry at the highest standard via our daily operations and our official activities, and it's something we can all be proud of."

APRO Executive Director Jill McClure spoke about the importance of supporting state associations and their sustainability through APRO's association-management services. McClure recognized and thanked the Florida-based APRO board members, as well as members of the new Emerging Leaders

Council. She also debuted the RTO World 2019 recap video, sparking excitement for what is to come at RTO World 2020, scheduled for next August in Tampa.

Dale Carnegie, training presenter, and popular FRDA speaker Rick Gallegos returned this year to teach attendees "How to Build a Great Team." Gallegos identified different personalities and how to best work with and motivate each personality type. The afternoon wrapped up with breakout sessions on industry issues, facilitated by FRDA directors.

"It was truly a terrific meeting," Tomaszewski concluded. "Member engagement was at its highest in my experience as FRDA president. Everyone participated, both contributing ideas and taking away new revelations that made the whole event a big success."



Katey Kale, APRO President Chris Kale Sr., Chris Kale Jr., Jeff Kale, Paul Schaller, and Sara Simi.



APRO VAC member Al Benson with his wife Mary Benson, Tim Thompson, Lisa Mitchell, and Leonard Alonzo.



Jack McCollum, APRO Executive Director Jill McClure, and APRO Board Member Joe Gazzo.



APRO VAC member Rob Feliciano with Rob Rodriguez.



FRDA Members fully engaged during annual meeting.



Rick Gallegos, APRO Executive Director Jill McClure, and Josh Peters.



FRDA President Sharon Tomaszewski reports on the state of the Florida association.



# RTO WORLD 20

**THE NATIONAL RENT-TO-OWN  
CONVENTION & TRADESHOW**  
HOSTED BY APRO AND TRIB GROUP



SAVE THE  
DATE

August 17-20,  
2020

TAMPA, FLORIDA

## Ohio Midwest Training Expo in full swing for fall

More than 200 people attended the Ohio Rental Dealers Association [ORDA]'s 2019 Midwest Training Expo, held September 24 and 25 in Columbus. Attendees filled the hallways and tradeshow, coming together to meet with vendors, learn about new products, and play a few rounds at Top Golf.

Education was the main event, as opening keynote speaker John "The Whip" Davis of Corporate Action Hero talked about the Five Fs: Fearlessly Focus with Faith and Frequency, and always Follow through.

"The ORDA meeting kicked off with a whip and a swing," exclaimed ORDA President Mike Tissot of Countryside Rentals Inc.

Following a great day of education and expo, attendees enjoyed dinner served at Top Golf, adding a little lightheartedness to two full, working days.

"It was one of the best events in ORDA history," Tissot claimed. "The vendors loved engaging with folks, and everyone had a terrific time."

The second day offered opportunities for continued trade show exploration and networking, as well as training presentations from NavAir, O'Rourke Sales Company and Whirlpool Corporation.

"We deeply appreciate our vendors' continuing, consistent support, and sponsorship," concluded Tissot. "As ever, we can't wait for next year!"



ORDA board members Joe Fischer, Keith Ferriman, Joel Elrich, and Mike Tissot.

## Illinois RDA proves the Prairie State proud with Annual Meeting

The Illinois Rental Dealers Association [IRDA] held its Annual Meeting on October 29 in Springfield, hosting members for a full day of robust roundtables, course-charting, and legislative learning.

This year's annual meeting included a substantial changing of the guard on the IRDA board of directors. Longtime directors Steve Branning and David Keen, as well as Glenn Wallace, all completed their terms of board service, transferring their seats to Stan Davis, Paul Huffman, and Joe Saez. IRDA's current officers—President Kelly Martin of Rent One, Vice President Mike

Ceruzzi of Watershed Development Corp., and treasurer Larry Carrico of Rent One—will serve for another year, providing IRDA with leadership continuity and stability.

IRDA members and vendors learned that activity in the Illinois General Assembly is expected to ramp up as lawmakers turn their focus from major legislation to a series of smaller consumer-protection bills. Event attendees were urged to watch for laws approved in other states that might help the association advocate in Illinois.

Finally, the IRDA board of directors will schedule its next Legislative Day for late April 2020. The leadership also hopes to combine its Legislative Day and Annual Meeting into a single, two-day gathering, so that both owners and managers of IRDA member companies can participate—part of a larger drive to improve social engagement among the state's rental-dealer community. IRDA is also creating a Facebook Group especially for IRDA member-company employees.

To stay on top of APRO events, please subscribe to  
**APRO TODAY**, our bi-weekly newsletter.  
 Visit [rtohq.org/newsletter](http://rtohq.org/newsletter) to sign up!



Association of Progressive Rental Organizations

# SAVE THE DATE!

## APRIL 28-30, 2020

### CLIMB THE HILL

Join your industry  
and take action at  
the most important  
event of the year!  
#rtoadvocates

# LEGISLATIVE CONFERENCE



ADVOCATE



NETWORK



SHARE YOUR STORY

# INSIDER'S GUIDE TO LEGISLATIVE GRASSROOTS



1

Invite public officials to your rental business. They want to be viewed as someone who can roll up their sleeves to get work done for you. Public officials want to be a part of the community.

2

Focus your resources on key legislators such as those who serve on key committees or those who have personal experience with your issues.

3

Respect legislator's time and be diligent with yours. Politicians are busy so being on top of scheduling meetings is critical. Be prepared with what you want to say and organize it as concisely as possible.

4

Follow up with a letter to the legislators (or staff members) you met, thanking them for their time, and briefly restate what you are asking their support for. Include a copy of the photo you took and ask the legislator to sign it and send it back.

5

Visibility and presence are important. Send the photo to your local paper with a short letter about the visit. Post on social media and tag the legislator if available.

# WE'RE NOT DONE YET

## Advocacy is important to your business!

It's our job to invite and educate them about our business and our transaction, so that when a problem arises, you *don't have to sell* them on what we do. They are familiar with us and they are on our side.

**APRO's most important charge is to safeguard the industry from harmful legislation.**

**Relationships with lawmakers must be built over time which is why we must hold these visits annually. Advocacy is a year-round business and our best and most cost-effective tool is YOU.**

**Grassroots advocacy has worked for the rental industry for decades and one of the most personal, educational, and effective methods of establishing meaningful relationships with public officials is to invite them to visit your store.**

**a**PRO

## RTOCALENDAR

### January 7-10, 2020

Consumer Electronics Show 2020, Las Vegas, Nevada. For more information, visit [www.ces.tech](http://www.ces.tech).

### January 12, 2020

The Premier Companies National Convention. For more information, contact Trooper Earle at 757/645-0884 or [troop@premierrents.com](mailto:troop@premierrents.com).

### January 13-16, 2020

The Premier Companies Celebration. For more information, contact Trooper Earle at 757/645-0884 or [troop@premierrents.com](mailto:troop@premierrents.com).

### January 19-21, 2020

2020 RNR Annual Franchise Convention, Tampa, Florida. For more information, contact Tracy Cintron at 813/977-9800, ext. 1028 or [tcintron@rnrtires.com](mailto:tcintron@rnrtires.com).

### January 26-30, 2020

Las Vegas Market Winter 2020, Las Vegas, Nevada. For more information, visit [www.lasvegasmarket.com](http://www.lasvegasmarket.com).

### February 9-12, 2020

RentDirect Nationwide PrimeTime! Vendor Show, Houston, Texas. For more information, contact Keven Dalke at 336/722-4681 or [keven.dalke@nationwidegroup.org](mailto:keven.dalke@nationwidegroup.org).

### February 23-26, 2020

TRIB Group 2020 Meeting of the Minds & Expo, Atlanta, Georgia. For more information, contact Dennis Shields at 770/451-4302 or visit [www.tribgroup.com](http://www.tribgroup.com).

### March 1-4, 2020

BrandSource the Summit & Expo, Nashville, Tennessee.

### March 16-19, 2020

Rent One Annual Meeting & Vendor Showcase, St. Charles, Missouri. For more information, contact Mark Williams at 618/521-1317 or [mwilliams@shoprentone.com](mailto:mwilliams@shoprentone.com).

### April 25-29, 2020

High Point Furniture Market Spring 2020, High Point, North Carolina. For more information, call 336/869-1000 or visit [www.highpointmarket.org](http://www.highpointmarket.org).

# CODE OF ETHICS



Are you familiar with APRO's Code of Ethics?

## Established in 1980

APRO's Code of Ethics was created when the association was formed in 1980 as part of an effort to organize the industry against legislative threats at the time. APRO's first members wrote the code of ethics to establish a set of guidelines consistent with what they felt should be the industry's values and ethical standards.

**The Code of Ethics is the defining guidance that the APRO board of directors and members agree upon to maintain a healthy business environment.**

- 01** Members shall abide by the Articles of Incorporation and the Bylaws of the Association.
- 02** Members shall develop and encourage the practice of high standards of personal and professional conduct among themselves.
- 03** Members shall provide high-quality rental goods and services to their customers and to the community in which they live.
- 04** Members shall respect the privacy of their customers.
- 05** Members shall uphold and improve the integrity of the industry by affirmations of truth and fairness, by building good will, and by providing beneficial goods and services to customers and others concerned with the industry.
- 06** Members shall provide opportunities for the interchange of experiences, opinions and knowledge through meetings, discussions and publications, for the improvement of the industry, for the benefit of customers, suppliers and the community.
- 07** Members shall provide and maintain a clean and orderly place of business that is inviting to their customers.
- 08** Members shall maintain their inventory in a clean, safe and operating condition and furnish the best products available for customer rental.

- 09 Members shall establish and maintain prices of their products and services for economy, convenience, and maximum benefit to their customers and to obtain a reasonable profit for themselves.
- 10 Members shall promote the use of rental goods and services and shall educate members and the public in the advancement, improvement and uses of the rental industry.
- 11 Members shall recruit employees of other members only during an employee's personal time and never on or about the premises of other members.
- 12 Members who successfully recruit the employee(s) of another member shall insist that the employee(s) return all confidential and proprietary information, including customer lists, to the former employer without making use of any such information.
- 13 Members shall promote the purpose and effectiveness of the rental industry by any and all means consistent with the public interest.
- 14 Members shall adhere to the Collection Practices Policy of the Association.

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



**SEND US YOUR NEWS** | [news@rtohq.org](mailto:news@rtohq.org)

If you have recent community outreach, press releases, photographs, videos, other news you want to share, please send the information our way! APRO would enjoy sharing your news on our industry media outlets. For more information, email [news@rtohq.org](mailto:news@rtohq.org).

## April 28-30, 2020

APRO 2020 Legislative Conference, Washington, D.C. For more information, call 800/204-2776 or visit [rtohq.org](http://rtohq.org).

## July 26-30, 2020

Las Vegas Market Summer 2020, Las Vegas, Nevada. For more information, visit [www.lasvegasmarket.com](http://www.lasvegasmarket.com).

## August 3-6, 2020

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

## August 17-20, 2020

RTO World 2020 The National Rent-to-Own Convention and Trade Show, Tampa, Florida. For more information, call 800/204-2776 or visit [rtohq.org](http://rtohq.org).

## August 30-September 2, 2020

BrandSource 2020 Convention, Grapevine, Texas. For more information, call 817/778-1000.

## October 17-21, 2020

High Point Furniture Market Fall 2020, High Point, North Carolina. For more information, call 336/869-1000 or visit [www.highpointmarket.org](http://www.highpointmarket.org).



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).

## APRO Board Meeting & VAC

The APRO board of directors and the APRO vendor advisory committee met October 21 and 22 for the association’s annual fall board and committee meetings. In the past, the board spent the first day and part of the second day in committee meetings before the APRO board

meeting commenced. This year’s agenda and focus took a different direction.

Upon their arrival, the board of directors heard an 18-month update report on the progress of each of the five strategic plan goals from APRO Executive Director Jill McClure. She shared some surprising

metrics, including that the association has cut expenses by 33.5% since 2016. McClure reported significant progress in four of the five strategic goals, and that the association anticipates meeting its goal for positive cash flow 18 months earlier than the strategic plan’s deadline.



- 1: APRO vendor advisory committee and board of directors.
- 2: Selfie time with Lauren Talicska, Donna DiTrani, Jill McClure.
- 3: Terah Vail, Adam Sutton, Matthew Warren at the welcome reception.



4



5



8



6



9



7

- 4: Chris Kale weighs in.
- 5: APRO board member Joe Gazzo.
- 6: Bill French and Gopal Reddy.
- 7: First VP Trent Agin.
- 8: Legal/legislative workgroup, Ed Winn III and Bill French.
- 9: New board member Phillip Bumbry.



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- 10: Annual board of directors and VAC dinner.
- 11: APRO staff takes a minute to debrief during lunch.
- 12: Board member Shirin Kanji with VAC members Greg Skinner and Robert Feliciano and APRO Executive Director Jill McClure.
- 13: David David, Ed Winn, and Dennis Adams catch up.



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14: ELC members met in Austin with their board liaisons to chart out their 2020 plans.

15: ELC member Sachin Rama writing out ideas for the council charter.

16: The Emerging Leaders Council met to discuss programming for the coming year.

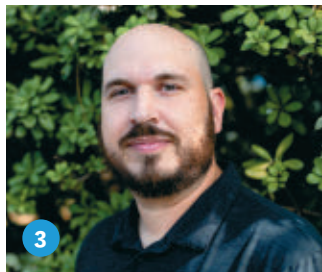
## APRO Emerging Leaders Council Meet in Austin

Standing in front of Austin’s iconic “I Love You So Much” mural on South Congress Avenue, from left to right: Dale Anderson, Jaguar Holdings LLC, dba Eagle Rental-Purchase; Matthew Warren, RNR Tire Express; Jessica Mahon, Countryside Rentals, dba Rent-2-Own; William Lee Rappold, Summit Capital Partners, dba Rent-A-Center; Adam Stark, RNR Tire Express; and Sachin Rama, Impact RTO Holdings, dba Rent-A-Center.

APRO’s new Emerging Leaders Council (ELC) had their inaugural meeting October 20 in Austin, Texas, where they worked together to draft the council’s charter. The group defined their purpose as a commitment to grow, develop, and serve the RTO industry through the use of advocacy, education, and relationships.

Members of the ELC discussed their hopes and expectations for the newly formed council and had one goal in common. They shared sentiments of wanting to make a meaningful

impact on the RTO industry through service on the council. The group has already begun making programming plans to meet the needs of those who are new to the industry and all emerging professionals. The council members agreed that putting an age range on their audience is difficult. “Young professionals” is a term they decidedly will not use for their programs and events because they are focused on both up-and-comers and industry newcomers of all ages.



- 1: Emerging Leaders Council in Austin.
- 2: Adam Stark, RNR Tire Express
- 3: Dale Anderson, Jaguar Holdings LLC, dba Eagle Rental-Purchase
- 4: Jessica Mahon, Countryside Rentals, dba Rent-2-Own
- 5: Matthew Warren, RNR Tire Express
- 6: Sachin Rama, Impact RTO Holdings, dba Rent-A-Center
- 7: William Lee Rappold, Summit Capital Partners, dba Rent-A-Center

# SPECIAL DELIVERY



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- 1: APRO Emerging Leaders Council member Adam Stark and his wife Melissa welcomed their daughter Madelyn Louise, on September 17. Congratulations to the proud parents!
- 2: APRO Board Member David Harrison and wife Sheila also welcomed Ava and Ainsley, twin granddaughters, on October 29. Congratulations to the delighted grandparents and their daughter Ashley and son-in-law Jason!
- 3: APRO Past President Mark Connelly and his wife Jil welcomed their first grandchild, Arlo Grey, on November 4. Congratulations to the happy grandparents and their daughter Chelsea and son-in-law Jason!



# PLANNING THE WORK,



The Board listens as workgroups tackle big questions.



# WORKING THE PLAN

## APRO leadership does a midway check-in on its three-year Strategic Plan—sees tremendous progress and the momentum to keep it going.

By Kristen Card

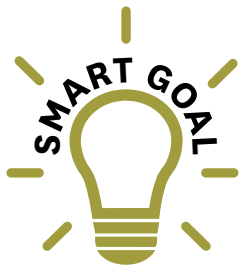
The notoriously quotable Yogi Berra once said, “If you don’t know where you’re going, then you might end up someplace else.” Which is why, in April 2018, the APRO board of directors thoughtfully developed and debuted a three-year strategic plan for the voice of our industry—the association’s first such plan in 14 years.

Now halfway through its duration, the *APRO Strategic Plan* is being reviewed again by five workgroups, each made up of three or four directors, and each responsible for overcoming hurdles on key goals in a specified focus area. In late October, the board convened in Austin for a regular meeting, as well as a strategic plan work session, to see where we are in terms of achieving our goals and how we might get there from here.

“This strategic plan has empowered us to be more proactive and to focus in on our five key SMART Goals,” notes APRO President Chris Kale, Sr. of Rent King. “Our current directors are intelligent, committed folks, and they showed up in Austin ready to work.”

All five of the goals were created with a singular objective in mind: *Maximizing APRO membership value*. And almost all of the goals established within the plan have already experienced substantial progress; significant stats are highlighted within the accompanying article “By the Numbers,” which shows the actions and achievements being taken in the name of the *APRO Strategic Plan*.

Let’s review the five *APRO Strategic Plan* SMART (*Specific, Measurable, Achievable, Relevant, & Timebound*) Goals, who is assigned to each, and how they’re mindfully moving forward, toward the three-year “mission accomplished!” mark.



## INCREASE MEMBERSHIP

### WORKGROUP MEMBERS:

- Phillip Bumbry, *Mid-Atlantic WolfPack, dba Aaron's*
- David David, *Full-O-Pep Appliances, dba American Rental*
- Chad Fosdick, *CR Fosdick, Ent. dba Premier Rental-Purchase*
- Shirin Kanji, *RTO Impact Holdings, dba Rent-A-Center*

Without members, APRO can't survive. And without APRO—the unified voice for rent-to-own as a whole—the industry may not survive. But with a strong, dedicated, broad base of engaged, involved, optimistic members, APRO can safeguard and support RTO, and the industry can thrive.

So, yes, growing APRO's membership is vital to us all.

"It hasn't always been easy for APRO to exist," notes APRO Board Secretary David David. "People don't feel like they need to join or participate because nothing bad is happening at the moment. Everything seems copacetic, so why should they pay an extra \$33.25 per store monthly to their national trade association?"

"It's just like insurance," David continues. "Most people buy and pay for insurance on a continuing basis for their homes, cars, and other treasured items, to protect themselves just in case some tragedy strikes. It's about what *could* happen. And we need to be ready for what *could* happen to our industry and our livelihoods. Politics change, and nobody knows for sure what the future holds."



Membership workgroup present to the board: David David, Chad Fosdick, Shirin Kanji, and Phillip Bumbry.

This workgroup's strategies for increasing APRO membership include:

- ▶ urge former APRO members to return to the group;
- ▶ encourage independent businesses and franchisees to get involved in their industry;
- ▶ develop and deploy email marketing messages;
- ▶ ask APRO members to call their nonmember peers and encourage them to join.

"We must remind members—particularly newcomers to the industry—about past threats that truly almost destroyed rent-to-own," states David. "We don't ever want to go back there in the future. But it's up to our current members to help their colleagues understand the key role APRO plays in our industry, and get involved. Membership makes a difference!"



## IMPROVE FINANCIAL STABILITY

### WORKGROUP MEMBERS:

- Terah Vail, *FAN Sales & Leasing, dba Aaron's*
- Trent Agin, *SKC Enterprises, dba Rent One*
- Michael Bennett, *Buddy's Newco, dba Buddy's Home Furnishings*

"APRO has worked hard the past few years to set itself up for many future successes," notes APRO Board Treasurer Terah Vail. "Jill [McClure, APRO executive director], and the APRO staff have worked hard this year to create a favorable financial situation for APRO—and they're doing it."

Not only are APRO's expenses coming in 15% under budget for 2019, and association spending is 15% lower than 2018, but APRO also reduced its annual expenses from 2016 to 2019 by 33.5%. Additionally, the finance committee has developed and is maintaining an adequate reserve for the association.

An extra-large expense for APRO has historically been the production of this award-winning and well-written publication,



Trent Agin, Mark Connelly, Terah Vail, and Michael Bennett discuss ideas.

*RTOHQ: The Magazine*. A year ago, the APRO board of directors voted to decrease the frequency of publication from six bimonthly issues to four quarterly issues, and to partner with Naylor Association Solutions to sell ads for the magazine and produce it using APRO-provided content. This partnership has reduced APRO's annual magazine costs by 55% and reduced the per-issue cost by 33%, but the magazine still costs the association more than \$40K a year, which is why advertisers are still incredibly important for the magazine to continue.

"APRO has the opportunity to engage with more people than ever before, both within and outside the RTO community," Vail concludes. "We're deciding how to make that happen in a financially sound way."



# ASSESS INDUSTRY HEALTH

### WORKGROUP MEMBERS:

- Chris Kale, Sr., CPL Group, dba Rent King
- Gopal Reddy, Action Development Corp., dba Aaron's
- Mike Helton, Rivero, Gordimer & Company P.A. [Vendor Liaison]

It has been about seven years since APRO conducted an industry-health survey, and the board of directors agrees it's part of the association's responsibility to collect and analyze qualitative and quantitative data for the rent-to-own industry—and especially so for brick-and-mortar stores as the digital age advances.

"We're fine-tuning details, but will have our new survey ready for rollout early next year," confirms Kale. "It will be a simple, short, online survey, and for the first one, we hope to capture key metrics from our members for the past three years—2017, 2018, and 2019—to build a



Industry health workgroup Chris Kale, Gopal Reddy, and Mike Helton presenting on SMART goal, industry health.

baseline. Moving forward, we'll be requesting data for only one quarter of one year, just so we can track industry-wide trends."

Once responses are gathered, they will be compiled and examined by a third party. Kale expects to have results ready to share with APRO members sometime within Q1 of next year.

## EMERGING LEADERS COUNCIL



Emerging Leaders Council in Austin.

APRO's Emerging Leaders Council [ELC] held its inaugural meeting in Austin on the day before the APRO board of directors meeting, to draft the group's charter. This small, active group of member volunteer leaders rising in the rent-to-own industry will help drive new ideas and initiatives for the association that will benefit RTO as it continues to evolve and transform.

"The ELC meeting had a refreshing feel to it," notes ELC board liaison Adam Sutton. "We've got a lot of energy, excitement, and perseverance among the members—they're

ready to put their heads down and do whatever must be done to improve and strengthen APRO and our industry. They're not participating to build their own profiles; they're here to make a difference. I think they'll be a force for good for RTO."

In the ELC charter, members decided the group's official purpose will be "to grow, develop, and serve the voice of the rent-to-own industry through the use of advocacy, education, and relationships." It was also determined the ELC will consist of six members selected via an application process, all serving a two-year term, and with two APRO board members also serving as liaisons between the ELC and the board. Additionally, the group will meet in person three times a year—during the Fall directors' meeting, the Legislative Conference, RTO World, and then via a conference call as needed.

"Our main drive is to get more professionals who are new to our industry involved through activities, communications, and events designed and developed particularly for them," Sutton affirms.

"It's exhilarating to see our new Emerging Leaders Council at work," agrees APRO president Chris Kale, Sr. "This new group is seriously committed to growing member

engagement, with RTO business owners as well as emerging professionals at the district and store levels. It's time we figure out how to get RTO's next generations educated and involved."

### ELC vs. EPG: What's the Difference?

#### Emerging Leaders Council [ELC]

- A formal APRO group with six members serving two-year terms
- Members selected via application process
- Must have eight or fewer years of experience in rent-to-own
- Must be employed by an APRO member company
- Serves as a sounding board, idea incubator, online moderator

#### Emerging Professionals Group [EPG]

- An online community for APRO members new to the business
- No selection process; qualifying members simply join the Facebook group online
- Must have eight or fewer years of experience in the RTO industry
- Members should be highly motivated and enthusiastic about RTO and APRO
- Participate in discussions and information-sharing



# MAINTAIN A SAFE AND LEGAL BUSINESS ENVIRONMENT

### WORKGROUP MEMBERS:

- Ed Winn III, *APRO General Counsel*
- Bill French, *O'Rourke Sales Company [Vendor Liaison]*
- David Harrison, *Rental Concepts, dba RNR Tire Express*
- Robbie Kamerschen, *Aaron's, Inc.*

Protecting the rent-to-own industry against potentially damaging legislation and regulation—and promoting measures that help safeguard our members—is APRO's top priority. Nothing could take down RTO businesses faster than a bad bill. Which is why APRO is working to develop a pipeline of new advocates for the industry, as it continues to track state and federal legislative activity.

"We monitor all bills at both the state and federal levels that could have any impact, positive or negative, on the rent-to-own industry," APRO General Counsel Ed Winn III asserts. "This activity happens every day, seven days a week. When bills get flagged, we issue an alert to marshal forces as necessary within the affected jurisdictions; within the past year, we issued 23 such legislative alerts. And we also work with Aaron's national lobby team, which monitors bills as well at all levels—so there is a little redundancy, and that's okay...better safe than sorry."

APRO was actively involved in several state legislative initiatives during the past year—in North Carolina and Wisconsin where industry efforts did not pass, and in Arkansas and Indiana where efforts were made in the best interest of RTO. Currently, there are active attorney generals' investigations into various practices of rent-to-own companies in California, Connecticut, Georgia, Massachusetts, and West Virginia.

"State associations are invaluable for grassroots advocacy," McClure states. "APRO's goal is to help them stay strong and sustainable. We offer APRO membership for state associations and, as part of their membership, they can hand over the laborious accounting part of running a state association to us. Unburdening themselves of this arduous chore makes it easier for state association leaders to serve and for leadership transitions to happen. It provides accountability and sustainability, and helps these organizations stay strong so they're there whenever the industry needs them."

Additionally, APRO offers state associations a fee-based menu of services at cost—from event planning to direct mail. Handing off these types of tasks that can be taxing for volunteer-run associations helps state associations stay organized and robust.



Ed Winn III presents on behalf of the legal/legislative workgroup.

# ACHIEVEMENTS BY THE NUMBERS

APRO leadership is making exceptional progress on the Strategic Plan SMART Goals—the numbers tell an extraordinary story!

**18** APRO achieved its goal of having a **positive cash flow** 18 months ahead of its goal date.

APRO expenses for 2019 are projected to be 15%—**over \$200,000—under budget.** **15%**

**34%** Since 2016, APRO has **reduced its annual operating expenses** by 34%.

APRO's management services **with state associations** is expected to grow from 16 states to 20 states in 2020. **25%**

**23** APRO sent members 23 alerts over the past 12 months about **potentially negative state or federal RTO legislation.**

APRO's 2019 Legislative Conference **participants represented 22 states and Puerto Rico.** **22**

APRO's 2019 **Legislative Conference experienced increases in attendance across the board:** 21% more attendees overall; 28% more associate-member participants; and 30% new attendees. **30%**

APRO developed a new educational track for RTO World designed especially for store managers, producing an 86% increase in **the number of store managers attending** the convention. **86%**

**37%** APRO **Facebook engagement** has increased 37% from 2018 to 2019.

APRO's **new database system** will save the association **\$12K** \$12,000 annually.



# ENHANCE ACTIVE MEMBER ENGAGEMENT

## WORKGROUP MEMBERS:

- Adam Sutton, *RNR Tire Express*
- Dennis Adams, *Full-O-Pep Appliances, dba American Rental*
- Louis Garcia, *RTO Advantage Consulting*
- Joe Gazzo, *Bi-Rite Company, dba Buddy's Home Furnishings*

“Active engagement is all about getting APRO members more aware of and more involved in association happenings,” begins Emerging Leaders Council Board Liaison Adam Sutton. “How we can help make the most of what APRO is already offering, and come up with new ideas to help the rent-to-own industry thrive.”

This workgroup is considering a broad spectrum of enhancements, including:

- ▶ Continuing APRO’s *What’s Your RTO Story?* Contest, making it easier to submit inspirational rent-to-own stories, encouraging member companies to issue the call for submission to all employees, and possibly awarding a cash prize to the winner;
- ▶ Rebooting APRO’s Customer of the Year Award, with a free trip to APRO’s Legislative Conference;
- ▶ Urging member companies to promote APRO’s Education Foundation Scholarships and Disaster Relief Fund within their own public-relations stories;
- ▶ Encouraging member companies to share APRO’s social-media content on their own social profiles, and to urge their employees to like, follow, and engage in APRO’s social-media accounts; and
- ▶ Recording APRO members’ “tip of the week” videos and posting them up on APRO’s YouTube channel.



Engagement workgroup Louis Garcia, Dennis Adams, Adam Sutton, and Joe Gazzo.

“We’re working hard to create opportunities for members to connect with their industry association,” Sutton adds, “whether engaging in our online community, showing up in DC for the Legislative Conference, or coming to RTO World 2020. APRO can’t do what it does without them, they can’t do what they do without APRO, and there are more ways to participate than ever before.”

*Even if you’re on the right track, you’ll get run over if you just sit there,*” said the equally quotable Oklahoman Will Rogers. Which is why APRO staff and directors are working so intently toward achieving these five SMART goals, and making sure APRO members are getting the biggest bang for their trade-association buck.

“Everything APRO leadership is doing is about giving our members the greatest value possible for their investment,” emphasizes McClure. “We’re working very hard to be the superior stewards that this industry deserves.”

“Jill and her talented team are doing more with less, and with exceptional execution,” Kale concludes. “I want APRO members to know our current focus is 100% on providing the most value for all members. Great things are happening at APRO, and the best is yet to come!” [📧](#)

## VENDOR ADVISORY COMMITTEE

APRO’s Vendor Advisory Committee [VAC] also met in Austin just before the APRO board of directors meeting. This group of elected committee members helps guide the direction and manage many details of the RTO World convention each year, while also serving as an important link between vendors and dealers.

At this meeting, the VAC discussed ways of improving RTO World for exhibitors and new ideas for community engagement.

The council also discussed ways to persuade people to come into the exhibit hall on the last day of the convention, and the importance of finishing the show on a high note. And finally, the group agreed to meet annually at the APRO Legislative Conference in D.C., per the request of the APRO Board.

Overall, VAC members were happy with their experience at RTO World, with many noting it was a record show for them.



L to R: Al Benson, Lauren Talicska, Mike Helton, Donna DiTrani, Bill French, Rob Feliciano, Greg Skinner, John Blair, and Kelly McClellan.



WILLIAM POTTER/SHUTTERSTOCK.COM



# RTO E-Commerce

## A guide to successful business on the internet.

By Ed Winn III

**Y**ou used to sit down with your customer at a dinette on the floor, go over the rental agreement section by section, and then get the customer's signature, initial payment, handshake, and maybe even a hug. If you were in a hurry or having a bad day, you might drop a clipboard with the agreement on it in front of the customer and tell him to read it, sign it at the "X" and bring it up to the counter when he was done. The point is that you actually met your customer. You looked him in the eye. You noticed how he was dressed, and importantly, you got the customer's signature in ink on a real piece of paper, a piece of paper that locked both you and the customer into the deal.

Of course, you still do a fair amount of business that way—maybe a lot, maybe most, depending upon where you are, but you are likely also doing business with people you have never met and may never meet. It's that darn internet, the bane of all retail everywhere. However, you have had to adapt to the modern rules of commerce or you run the very real risk of perishing.

By now, you almost certainly have a website, however sophisticated or rudimentary it may be. It is where consumers likely first see your products. You can hope that their curiosity, need, want, lust, live chat, FAQ's, or what have you, will bring them into the store to touch and feel in real life what is on the screen, to sit on the sofa or actually lie on the mattress, engaging all of their senses and making it all the more likely that they will make a choice and you will close a deal. Some of those website viewers, however, will not want to come to the store. They will not want to look you in the eye and have a conversation about your products, and their numbers grow daily. Instead, they prefer to do business at a distance—at arms' length on the internet. And you want to accommodate those customers in every way possible. So, if they want to read about the deal on a smart device and send payment via PayPal, ACH, or credit card, you want to make that transaction as easy and seamless as possible. Deliveries are deliveries, after all.

If you have spent your professional life making sure that you had the customer's signature in ink on the rental agreement, with the original in the customer's file and a signed copy with the customer, how do you deal with an electronic transaction that is made up of electronic data bits instead of paper? How can you make sure that the transaction, consummated as it is in the ether-sphere will be enforceable if ever you need to enforce it?

### THE LAW OF E-SIGNATURES

It is a fair question that the government has answered in the Electronic Signature in Global and National Commerce Act (E-Sign) 15 USC sections 7001-7006 a federal law enacted in 2001 and the Uniform Electronic Transactions Act (UETA), a uniform law drafted in 1999 and enacted by the states. There is a complicated interplay between these two sets of laws that is beyond the scope of this article.



JIRAPONG MANUSTRONG/SHUTTERSTOCK.COM

Suffice it to say that they are similar in many, but not all regards, and that one law or the other controls in each state. Both sets of laws are designed to be technologically neutral, intending that electronic signatures be neither better nor worse than traditional signatures on paper. The minor variations should have little impact on standard RTO transactions made electronically.

These laws were enacted to insure that “a signature cannot be denied legal effect solely because it is in electronic form.” An electronic signature is defined as an electronic sound, symbol, or process attached to or logically associated with a contract or other record and executed or adopted by a person with the intent to sign the document.

There remain all of the legal defenses to the enforceability of a contract, e.g., fraud, duress, unconscionability, deceptive trade, etc., and even the electronic signature itself can be challenged if it can be proven that it was not the act of the person against whom

enforcement is sought, i.e., the customer if you have to sue him to get your stuff back.

The laws acknowledge that there are lots of ways that a document can be signed electronically. It can be a name typed at the end of an email. It can be the logo of the person or business in the header of an email. It can be a PIN number or password unique to the sender, such as those used in the protocols for credit or debit card transactions. It can be a mouse click at a prescribed spot on a webpage where the text reads, for example, “I agree to the terms and conditions of this Agreement.” It can be the digitized image of a handwritten signature attached to an electronic document. It can be a sound created by hitting the pound key on a keypad at the appropriate time, and the list goes on. Nor is the list likely to be completed any time soon, as it continues to evolve with the technology. The time may come when electronic signatures can be accomplished with biometrics, for example with fingerprints or retinal scans.

An aspect of electronic signatures important for rental dealers is that they clarify exactly what the customer is signing and agreeing to electronically. The place for an electronic signature must be at the bottom of the document to be signed. There is abundant case law where courts have refused to enforce a contract or a provision, often an arbitration provision, when the electronic signature appeared before the document was available to the signer or where the signer had to go to another webpage or another site to access the document being signed.

Some RTO transactions may require more than one signature from the customer. The customer may have to fill out a rental application or order form and then verify that the information submitted is true and correct. The customer may be asked to consent to various things as part of the transaction, for example, consent to receiving text messages or robo-calls on a cell phone about the account. The customer may have to be shown liability

damage waiver information, coverages and costs, before being presented with an RTO agreement to sign, and may have to verify that the LDW information was received in a timely manner.

### PRICE TAGS

Then, in some states, and in some business models, there is the sticky issue of price tag disclosures for RTO products. It is not an issue for dealers with their own showrooms, but as the world turns, there are increasing numbers of rental dealers without showrooms. They are variously doing business entirely on the internet or alternatively with some kind of kiosk model through brick-and-mortar retail stores.

In the 2001 study of the RTO industry, the Federal Trade Commission lamented that too often, an RTO customer did not see the relevant financial information about the transaction until presented with an agreement to sign. It would be far better for consumers, according to the FTC, if those consumers had the ability to “shop around,” being able to compare RTO prices with other RTO dealers and perhaps with retailers for the same or similar products as well. Once consumers are sitting down to sign an agreement, it is too late to do any comparison shopping as the decision to do the deal had already been made.

It is easy enough to disclose the pertinent price tag financial information about the transaction on a dealer’s website: cash price, rental rate, rental term, total cost, new or used, and in a couple of states, the “cost of lease services” or “cost of rental.” Specific terms for aspects of the transactions are required by law in some states, “Retail Value” instead of cash price in West Virginia, for example.

Dealers renting property from their websites can provide price tag information electronically for each item they show. Dealers intent on having an elegant, easy-to-navigate, and inviting website occasionally grumble at having to clutter up their site with “too many numbers.” The prevailing wisdom seems to be that the price tag information, if it is not to be shown alongside the product, should not be more than one click away. After the customer has had a chance to view the product and its features and benefits and then to see the price tag information, the dealers should get the customer’s electronic signature acknowledging that he saw the price tag information before being presented with a completed rental agreement to sign.

It makes sense both legally and logically to have the customer check an “I agree” or “I consent” box several times during the course of completing a transaction electronically rather than just once at the very end.

### RETRIEVAL AND REPRODUCTION ISSUES

You know already that not everybody has ready access to the internet. Some customers are getting on the internet for the very first time with a computer they are renting from you. Statistics show that the higher the income and the higher the level of education the more likely it is that the consumer has broadband access. Congress recognized this truth when enacting the E-Sign law and put in additional requirements for electronic consumer transactions (1) to ensure that consumers understand they are consenting to do business over the internet, (2) to provide consumers the ability to request paper copies of anything they sign, and (3) to provide consumers the ability to cancel the consent. The purpose of the consent requirement is to insure that consumers who have agreed to do business electronically can actually access, read and download the documents they are signing.

When conducting business with consumers over the internet, they must be given the following information in a “clear and conspicuous” manner. Most often, this information will appear in the terms and conditions for using a merchant’s website. Ideally, this information will be prominently displayed and not buried in the midst of the other fine print that relates to the site.

- ▶ Consumers have the right to get a copy of the document(s) in non-electronic form.
- ▶ Consumers have the right to withdraw consent to do business electronically and must be given the process and consequences for withdrawing consent.
- ▶ Consumers must be able to identify easily the transaction(s) to which the consent applies.
- ▶ Consumers must be given the procedures for updating information needed to contact them electronically.
- ▶ Consumers must be given the information for obtaining a paper copy of the transaction(s) and whether there are any fees for getting a paper copy.
- ▶ Consumer must be given notice of the hardware and software requirements for accessing and saving electronic documents.

- ▶ Finally, consumers must consent to doing business electronically in a manner that reasonably demonstrates that the consumer can access information in the electronic form that will be used to provide the information.

The rules go on to require that electronic records, broadly defined, including rental agreements and anything else the customer signs, must be in a form that can be retained, opened, read, and accurately reproduced by all parties. The records must be reproducible in their original form and not be subject to change each time they are retrieved.

It makes sense both legally and logically to have the customer check an **“I agree”** or **“I consent”** box several times during the course of completing a transaction electronically rather than just once at the very end.

Electronic documents must be formatted in accordance with any state law rules relating to type size or font. The formatting must allow the documents to be printed in accordance with any applicable law. A number of state RTO statutes dictate minimum type size requirements. Some go on to require that certain disclosures be made in bold-face type. Still, others dictate the placement of certain disclosures on the page.

Internet transactions are here to stay and their use and importance grow daily. Successful rental dealers are already exploiting the technology and accommodating customers who want to rent from the internet. It is a manageable process and can add substantial BOR to the business. Learn the rules and get on board. The internet awaits. [📧](#)

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



# BRINGING THEM TO THE TABLE

**RTO Event Producer Larkin Mott provides more than a nice venue and tasty catering—she’s giving franchisees memorable experiences and a sense of belonging.**

By Kristen Card

Larkin Mott’s rent-to-own “story” is decidedly distinctive—and has been from the day she encountered the industry more than two decades ago to today. Mott is, at her core, an artist—whether she’s painting or cooking or writing or event producing—and, as such, approaches the key role[s] she plays at Premier Rental-Purchase [[www.PremierRents.com](http://www.PremierRents.com)] from a creative’s perspective. And it’s a viewpoint that is smart, insightful, on-point, and fresh—even after 20+ years and counting.

“My RTO experience is really different because I came into it initially to help with events,” confirms Mott. “I found it tough to please this group for a while. They were all business; they just wanted to go to an affordable hotel, and meet in one banquet room and eat in another banquet room. It’s what they were used to, what they were comfortable with. But I wanted to give them something to wake them up and get them out of their comfort zone a little. After a long

day of official business, I like to give people something that will make them sit up and say *Wow*.”

Larkin Mott grew up on a farm in the small city of Charlottesville, Virginia—home to both President Thomas Jefferson’s plantation, Monticello, and President James Monroe’s home, Highland. Mott’s dad was first a military man, then a salesman for memorabilia manufacturer Josten’s, and finally, a commercial real estate agent—a business he shared with his wife [remember that for later]. Young Larkin loved playing with her dogs, riding her horse Duchess, playing tennis, skiing...essentially, anything out in nature.

“I was outdoors as much as possible,” Mott recalls. “The more time I could spend outside, the better. But I also loved to read, loved to write, loved to paint. I earned my degree at Randolph Macon Women’s College [now Randolph College] in Art History and Studio Art, with a minor in Economics. While I was there, I made my extra money by catering

for the teachers. I’d cater cocktail parties or meals, cooking in their kitchens. That’s how I made my fun money.”

But cooking turned out to be much more than just a “fun money” hobby for Mott. After graduation, she went west to Seattle for a few years, where she helped open up a new restaurant and got her first taste of the hospitality industry. She returned to Virginia and somewhat inexplicably ended up at the U.S. Department of Justice, serving as the Counsel to the Assistant Attorney General for Legislative Affairs.

“I actually loved that job,” effuses Mott. “I was all in the middle of the [Marine Corps Lieutenant Colonel] Oliver North trial, the Immigration Act of 1990, the Anti-Drug Abuse Act of 1988—so it was an extremely exciting few years there.”

While working in our nation’s capital, Mott met her future husband—ironically, a Canadian, and more importantly, a chef. She moved to Toronto, got married, and spent the next 20 or so years focused on raising her



After a long day of official business, **I like to give people something that will make them sit up and say ‘Wow.’**

family and helping her husband run multiple restaurants in Ontario’s capital city.

“I began doing events in Canada, through the restaurants,” Mott remembers. “I took ski groups made up of 20 or 26 restaurant regulars to Austria, to Italy. They were fairly adventurous people; I would say, ‘Let’s go to the Dolomites for twelve days; trust me,’ and

they would. They knew they were going to ski and have good food and great fun, and they were like, ‘Okay!’ They signed up not knowing any details at all.”

Yearning for a break from the big-city-ness of Toronto, Mott and her family spent two years along the pink sand beaches of the Bahamas’ Harbour Island, running The Dunmore Beach Club Resort. They returned to Toronto and opened up another restaurant, but eventually, Mott and her husband chose to separate—which became a catalyst for her return to her roots.

“My son was going into sixth grade, and he wanted to go to a military academy for middle school,” notes Mott. “He chose to attend Fork Union Military Academy, which is only 45 minutes from Charlottesville, so I came home to begin again.”

Not long after her return, Mott’s dad ran into a former boyfriend of hers at a Virginia football game, and mentioned she was going through a divorce. The ex-beau was newly single, so Mott’s father gave him her number. The rest, as they say, is history: Mott reconnected with her high-school sweetheart, Premier Rentals President and CEO Trooper Earle, and they’ve been together ever since.

“I feel so, so fortunate to get this second chance at loving life and loving whom I’m sharing it with,” Mott gushes. “Chances like that just don’t happen all the time.”

As Event Producer for the Premier Companies, Larkin Mott gets a chance to flex her creative muscles a mite—exercising a fascinating knack for balancing surprise and delight with a feeling of belonging, of home. For example, during one event, rather than booking

hotel rooms, Mott rented an Airbnb specifically for the Premier leadership team.

"I wanted our corporate team to have a home to come back to," explains Mott. "I love to entertain, so at night after all our meetings, I'd come back and cook dinner for everyone. We all come to the table, we talk, and we laugh. That kind of bonding that happens around a table over a great meal, it builds better rapport and stronger relationships. It infuses everyone with a family feeling."

Among her Premier colleagues, Mott is renowned for her wow-factor events. She once took a group out into the middle of the Arizona desert by wagon to enjoy dinner and a show of Native American hoop dancers. At another gathering, in Orlando, she arranged for all the Premier dealers to dine in the JW Marriott banquet kitchen—a national training center for Marriott hotels, full of chefs from all corners of the world.

"It's not just steak and potatoes—literally or figuratively," Mott affirms. "It's something wholly different and memorable, maybe even a once-in-a-lifetime experience. They don't expect it, they tend to resist it at first, but it gets them out of their everyday boxes and having fun. Not only does it get them interacting more freely, but it also helps create new bonds around a shared experience. The best compliment I've gotten from a Premier dealer was, 'Well, you know we're going to have fun—Larkin's organizing it!'"

At the time of our conversation, Mott was planning and prepping for Premier's 15th annual National Convention & Celebration, happening mid-January at the Marriott Miami Airport and Riu Palace Antillas, Aruba.

"The convention happens the first day, and it's all about focus and getting work done," details Mott. "We're in and out of that hotel rather quickly. Then we spend the next three days celebrating our accomplishments, our company, and our culture somewhere beautiful—we've been to Jamaica, Cancun, and this year, Aruba. I plan activities, outings, and dinners; it's like a big vaycay together. And again, it's everyone coming to the table, relaxed and open—and some amazing conversations happen there."

Professional meetings aren't the only place Mott thinks rent-to-own might benefit from some pushing of the *this-is-the-way-it's-always-been-done* envelope. She has spent

many years observing and engaging with the industry and feels it's in the midst of a seismic shift that RTO dealers must not only accept, but embrace.

"The biggest challenge with rent-to-own is just getting beyond our box," Mott begins. "The world is changing all around us. Our customers are more and more wide-ranging. Younger people don't seem to have the need to own things; they want to be mobile, they don't want the weight of ownership. So there are customers out there who are ready for our help, but whom we haven't reached yet. Our business is changing, and I believe our industry can change, too. We can appeal to a much broader demographic, make our offering accessible to everyone, and help ourselves out of this limiting box."

To that end, Mott is also overseeing a brand refresh for Premier—updating the look and feel of the company to present a more polished and refined image, hoping to appeal to today's more sophisticated consumers.

"Trooper always wants the best for our dealers," states Mott. "Which is why we're providing them with tools that will work with today's changing RTO landscape. Sometimes, they push back because it's different, and they don't see the immediate value. But Trooper is looking beyond short-term survival; he's looking to help them thrive long-term. I'm incredibly proud of the steps forward that he's taking because it's like stepping into air, not knowing whether your foot will land on solid ground."

Mott, too, is committed to the continuing success of what company insiders call the Premier Family. In fact, contributing to and witnessing their successes is her favorite part of the many hats she wears in her work with rent-to-own.

"I emcee our company awards dinner each year, so I get to announce peoples' names for the awards," Mott notes. "As I call their names to come up to the stage, I see them light up. I see how proud they are, how happy they are here at Premier. It's definitely the best part of the work."

As you might have surmised, Larkin Mott is an energetic force for fun, food, and family—not necessarily in that order. She and Trooper share a blended family of four daughters [two hers—Tiernan and Cameron, and two his—Kaleigh and Marina] and her son Christopher Charles. Tiernan and Kaleigh both work with

Premier; the former as a technical copywriter and the latter as a social media consultant.

Apart from her own vast and varied work at Premier, Mott still loves spending time being active outdoors—she skis, plays competitive tennis through the U.S. Tennis Association, and loves hanging with the family's Golden Retrievers, Hudson, Wicklow, and Brew. Mott enjoys travel, clearly—the Caribbean, of course, but also Europe; last year, she joined her son for three weeks of backpacking through Ireland, France, and Belgium. And Mott remains an avid reader—she belongs to *three* book clubs—but rarely finds time to paint at this full-to-overflowing point in her life.

That kind of bonding that happens around a table over a great meal, it builds better rapport and stronger relationships. It infuses everyone with a family feeling.

But no matter how crazy-busy life may be, everybody's still gotta eat, right?

"Cooking is huge for me," concludes Mott. "I find it very calming, very therapeutic. And I run my kitchen with a strict open-door policy. My kids can call anytime and say, 'I've got five people coming over for dinner—is that OK?' And I say, 'Absolutely!'"

For someone who enjoys persuading people to exit their comfort zones, Larkin Mott has a unique talent for making sure folks still feel comfortable while doing so. She'll tell you it's coming-to-the-table magic—but those who've been lucky enough to be hosted by her say the real "wow factor" is Mott herself. ☺

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*Kristen Card has been a contributing writer for RTOHQ: The Magazine for more than 15 years.*



# NOT YOUR FATHER'S “BORED” MEETING

**Board of directors' meetings will probably never be super sexy, but pay attention: these APRO leaders are doing work that affects you and your business.**

By Kristen Card

***How many board meetings does it take to change a lightbulb?***

**A:** *This topic was resumed from the prior meeting's discussion, but remains incomplete pending resolution of some action items. Discussion will resume at the next meeting...*

Even if you've never sat in on a board of directors meeting, you likely still get the joke, because board of directors' meetings have a stereotype: a stark room, a huge, long table surrounded by a dozen or so homogenous, buttoned-up, bureaucratic businessmen, dispassionately discussing tedious topics in the dreariest way possible. Think of the bankers' gathering led by a decrepit Dick Van Dyke toward the end of *Mary Poppins*. Yeah, those guys.

So, it might surprise you that the APRO board of directors' meetings aren't really like that. Well, there's still a large table [but it's u-shaped], and it's still surrounded by mostly guys [but they're dressed business casual], and it still follows Robert's Rules of Order [because what are we—animals?]. The discussion is fairly lively and is often about things that can impact you and your business. These directors take quite seriously their charge of representing you and the rest of the APRO members.

Here's a sampling of conversations and actions undertaken at this fall's APRO board of directors meeting, held in Austin on October 22 [in no particular order and with a nod to David Letterman]:

# PLAN Strategy



Jill McClure discusses bylaws with the board.



Buddy's CEO and new board member Michael Bennett contributes to the discussion.

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## THE TOP 10 APRO BOARD MEETING ITEMS THAT MIGHT INTEREST YOU.

- 10 The board **reviewed RTO World 2019**. While there will always be kinks to work out, this year's convention hit its budget numbers, and dealers and vendors alike applauded the show's format.
- 9 The board took **a guided orientation through APRO's financial reports**. Led by APRO Director of Finance Tulisha Wendele and Board Treasurer, Terah Vail, this wasn't exactly a skydiving session, but it was important and informative. APRO is focused on transparency, reflected in a new investment and reserves policy recently put into place and a clear annual audit report provided by an outside accounting firm.
- 8 APRO General Counsel Ed Winn III told the board that **APRO's federal political action committee [PAC] needs funds as we approach the 2020 election year**, and requested the board develop a fund-raising plan. PAC contributions must come from individuals, not companies, and APRO has a process for distributing PAC monies to Congressional candidates.
- 7 The board talked about the efficiencies of having **more member companies holding their annual meetings in conjunction with RTO World 2020**, either directly before or after the event. Director Adam Sutton noted that his company, RNR Tire Express, met alongside RTO World 2019, and saved the company significant hassle and money.
- 6 The board talked about the store managers' track for **education sessions for RTO World 2020** and agreed four hours of education the first day of the convention and three hours the second day seemed just about right.
- 5 State associations can join APRO as members and in return for their dues they receive a multitude of financial and record-keeping services. The number of **state associations in the queue to join by the new year** is four, totaling 20 state associations to participate in APRO's management services.
- 4 The board discussed social impact and the concept of **aligning APRO with a national nonprofit**. Directors agreed that an organization serving disadvantaged children and families may be a good fit for the rent-to-own industry. APRO President Chris Kale volunteered to explore this idea further; his company CPL Group, dba Rent King, already contributes \$5 of every rental to the Tampa Boys & Girls Club.
- 3 Executive Director Jill McClure shared a sneak peek into a **balanced draft budget for 2020**, much earlier than in years past. The finance committee will review it further and bless it by year's end in time for the board to formally vote and adopt it.
- 2 The board went through **the association bylaws** and agreed to some small but necessary updates to the language [see "Toeing the RTO Line"]. Most of the updates were on items that have become naturally outdated business processes after almost 40 years. This task was actually kind of boring, but it's an essential element of the responsibility APRO accepts in being the official national trade association for our industry.
- 1 The board got **details about the industry's most important event of the year**, APRO's Legislative Conference next spring. Participants will need to book hotel rooms to arrive Tuesday and depart Thursday, April 28-30. The schedule will have some slight changes to keep things fresh, and the APRO Vendor Advisory Committee will meet in conjunction with the event. You won't want to miss it!



APRO Director of Finance provided a financial reports orientation for the board.



Adam Sutton shares the ELC charter with the APRO board.

### TOEING THE RTO LINE

APRO’s board of directors is made up of just regular rental dealers [plus two vendor liaisons]; with passion for and commitment to the rent-to-own industry. You could be elected as a board member, too, someday! But to truly participate in this leadership forum, you also must be willing to live up to the high legal standards directors are expected to uphold:

- **Antitrust Policy**—APRO board members must comply with these “competition laws” and work to ensure the antitrust policy is known and followed during activities related to their director position;
- **Confidentiality Policy**—APRO board members have a fiduciary duty of care to the association, which includes never sharing APRO leadership information with any individual or entity beyond APRO officers, directors, or staff; and
- **Conflict of Interest Policy**—Like with all boards, APRO board members must promise their loyalty to APRO while serving, acting at all times in the best interests of the association—even over their own business interests or those of other organizations.

During the Fall board of directors meeting, the board went through the APRO bylaws—the rules regarding how the association conducts its business—in order to correct or update language. Some potential changes [until the board has voted to approve them] include:

- **Recognizing conference-call meetings** as an accepted way to deal with board matters between regularly scheduled meetings
- **Eliminating business operations tasks** now completed by the executive director and APRO staff rather than by directors—such as signing contracts and managing association SOPs
- **Adding dues structures** for new membership categories—state association members and virtual RTO
- **Eliminating the prescribed process of hand-issued sealed certificates** of membership to new APRO members, a practice that hasn’t been performed for years
- **Updating member voting guidelines** to include electronic forms of voting [🗳️](#)

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

These APRO members provide electronic products and accessories to the rent-to-own industry.

## Audio and Video

### AMA Systems LLC, dba AMA Systems<sup>^</sup>

Ted S. Argeroplos  
410/312-9920  
rto@amasystems.com  
www.amasystems.com

### CPR Cell Phone Repair

Ben Davies  
216/276-0247  
bdavies@cpr-corporate.com  
www.cellphonerepair.com

### D&H Distributing<sup>^</sup>

Erin Fischer  
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efischer@dandh.com  
www.dandh.com

### Dialectic Distribution LLC<sup>^</sup>

Zachary Zeltzer  
973/870-0250; fax 973/870-0259  
zach@dialecticdistribution.com  
www.dialecticdisbtribution.com

### E&S International Enterprises Inc.

**dba ESI**  
Richard Engler  
818/887-0700  
re@esintl.com  
www.esintl.com

### Expert Warehouse II<sup>^</sup>

Leigh Sims  
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Leigh.Sims@Expert-Warehouse.com  
www.brandsource.com

### GEMINI Sound<sup>^</sup>

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www.geminisound.com

### L2 Corporation<sup>^</sup>

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KMcclellan@l2corp.com  
www.l2corp.com

### O'Rourke Sales Company<sup>^</sup>

Bill French  
972/245-0006; fax 972/245-0660  
bfrench@orourkesales.com  
www.orourkesales.com

### Remote Support Inc.,

**dba Remotes.com**  
Robert Wallace  
503/344-6591; fax 800/796-2112  
bob@remotes.com  
www.remotes.com

## Communications

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www.amasystems.com

### CPR Cell Phone Repair

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www.l2corp.com

### Leopard Mobility Inc.<sup>^</sup>

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greg@leopardmobility.com  
www.leopardmobility.com

### National Coverage

Michael Shepard  
(888) 306-1090; fax 888/306-1090  
info@mynationalcoverage.com  
www.mynationalcoverage.com

<sup>^</sup>also exhibited at RTO World 2019

## Electronics

### Crosley Corporation

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charris@crosley.com  
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### D&H Distributing^

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www.dandh.com

### E&S International Enterprises Inc. dba ESI

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www.esintl.com

### Expert Warehouse II^

Leigh Sims  
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www.brandsource.com

### Florida State Games^

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### Leopard Mobility Inc.^

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greg@leopardmobility.com  
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### LG Electronics Corp, USA

Mike Wood  
512/202-8711  
mike.wood@lge.com  
www.lg.com

### NavAir Corporation^

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813/388-0989  
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^also exhibited at RTO World 2019

# MESSAGE: Consumer Privacy

Consumer privacy has been in the news again lately because of a new law in California aiming to increase and safeguard it. Consumer privacy is information privacy as it relates to the consumers of goods and services, including biometric data, sleep habits, buying habits, and other details of a person's life. Of course, we all know that there is really no such thing as privacy, as most homes now have a SIRI, Alexa, or Echo listening and recording every word. And if Silicon Valley is up to the task, these home assistants may soon be recording everything you think. Even so, we all subscribe to the quaint notion that companies with whom we do business and who collect our private information keep it private, at least when we ask them to do so. It is a lovely, if entirely bogus, thought.

**An interesting issue for rental dealers arises when a third party makes a payment on a customer's account.**

The new California law—the California Privacy Act—becomes effective January 1, 2020, and covers companies who satisfy at least one of these qualifiers: (1) does at least \$25 million in annual gross revenues; or (2) possesses personal information of 50,000 or more consumers; or (3) earns more than half of its annual revenue from selling consumers' personal information. The law as written will exclude most mom and pop businesses, a comfort to many. However, details of the law have not been finalized, as the statute gives authority to the CA attorney general to adopt regulations to flesh out the law, and toward that end, the attorney general's office is holding public hearings around the state in December for feedback before issuing its regulations. You can read a complete summary of the California statute at <http://bit.ly/2NUSooA>.

Lest you smile because you are a small business or do not do business in California, know that every state has laws governing consumer privacy and data breaches along with information on what companies must do if their consumer data is compromised.

Rental dealers often capture private consumer information from customers and potential customers. It is captured on the rental application or rental orders. Dealers need this information to assess the honesty of their customers and decide whether to do the deal in question. Some dealers are in the habit of collecting the customer's social security number, although whether that information is necessary is open for debate. Dealers typically do not run credit, which would require the social security number, and dealers who get it argue that they need it for skip tracing purposes should the need arise. The debate over social security numbers will not get resolved in this article, but know that it is an issue. This is because a consumer's social security number is a key element, if not *the* key element, in identify theft, and without that crucial number, identity thieves usually cannot get very far.

An interesting issue for rental dealers arises when a third party makes a payment on a customer's account. The receipt that prints out has a great deal of private consumer information on it: account number, account balance, renewal date, item rented, plus name, address, telephone number and perhaps email addresses of the customer—all of which is private consumer information under the laws of most states.

Suppose that Mom, who is not on the agreement, comes in to make a cash payment on the Xbox account for her cellar-dwelling son. Should the dealer give her the receipt? Granted, she already knows more than she wants about her son, but is she really the Mom? Did the dealer ask for ID? Did the addresses match up? Suppose instead of Mom, it is a complete stranger who claims to be a friend of your customer, but has a handful of cash. Even if Mom checks out, it is safer to hold the receipt for the son, the customer, or to email it to him. The dealer can plead privacy issues to Mom when she demands a receipt.

As an industry, we are pretty good at safeguarding our customer's private information. Our customers are valuable assets and we want to keep them close. We want them to be repeat customers, and perish the thought of ever selling customer lists to anyone unless to cash in on the business once and for all and retire.

Even though there is really no privacy anymore, as the digital world knows all of your dark secrets, the law pretends that there is such a thing as privacy of consumer information, and for the time being at least, we all have to play along.

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