



The Lobbyists

AS RENTAL DEALERS SHARPEN THEIR FOCUS ON CAPITOL HILL, WE TAKE A CLOSER LOOK AT THOSE WHO WORK IN D.C. ON BEHALF OF THE RENT-TO-OWN INDUSTRY



Sometimes it feels like an endless uphill battle. Whether you've been in the rent-to-own business for a month or a decade, you've struggled with the legal issues hampering the industry's prosperity. Yes, in 47 states those issues are, for the most part, ironed out. But state laws have been challenged—sometimes false or out-dated perceptions of the industry lead opponents to their state capitals seeking more restrictions on RTO businesses. Thus, the long-sought goal to secure *federal* legislation. It's a battle you've waged since you opened your first rent-to-own store.

Others have been fighting that battle with you: the industry's lobbyists. John Raffaelli, Zahra Buck, Tonya Speed and Palmer Hamilton, among others, keep the pursuit of a federal bill on the minds and agendas of the lawmakers on Capitol Hill. Year after year, session after session, lobbyists have been working with APRO and its rental dealers to devise the strategies for success and, along the way, also have helped avert the forces who would like to see the industry defeated.

In this session of Congress, the *Consumer Rental Purchase Agreement Act of 2009* is garnering impressive bipartisan support in both the House and Senate, with more than 80 co-sponsors signed on to the bill so far. RTO lobbyists are working diligently to see that both the House and Senate versions of the bill are shepherded through the process toward passage into law. As in the past, it's an uphill battle; after all, Capitol Hill has a full plate—fuller than usual this year, to be sure—and rent-to-own is not in the center of that plate.

Raffaelli stresses that his lobbying success relies on the participation of APRO members. Indeed, he couldn't have a better "army" of business men and women who have waged a tireless grassroots campaign for federal legislation over many years. There is no doubt that rental dealers are pulling their weight in this effort. But the likeliest strategy for success calls for a team effort, combining the mighty persuasion of constituent-based grassroots and the inside-the-Beltway know-how of this industry's lobbyists. So keep up the good fight—and meet the team doing the same on Capitol Hill. —Neil Ferguson

BY KRISTEN CARD | PHOTOGRAPHS BY BOB RIVES







Palmer Hamilton

JONES WALKER, WASHINGTON, D.C.

As federal lobbying evolves beyond party lines, Hamilton's natural pragmatism works well for the rent-to-own industry

“One of the more senior staffers on [Capitol] Hill says people have a misconception about what lobbying is all about,” Palmer Hamilton says. “People believe it’s about influence with members of Congress; and, of course, good relationships and a sense of trust are indispensable. But the most important quality, he says, is [having] a sense of what is practical and how to state the issue in a way that is understandable and persuasive to the members and their staffs. [The system today] works for the people who can put briefing papers, talking points and a message together in a way that serves policy as well as the client’s goals.”

It may not be the glitziest description of his profession, but it suits Hamilton. As a partner with the law firm Jones Walker and a key federal lobbyist for the rent-to-own industry, he is not a glad-handing, back-slapping type of guy. His charms are more understated, subtle and reflective of his deep Southern roots.

“I was born and raised in Mobile, Alabama,” Hamilton says. “My family goes back almost 200 years in Mobile. I earned my bachelor’s degree at the University of Alabama and my law degree at Duke University and, after school, went to Washington, D.C., to work at the Comptroller of the Currency, the regulator of national banks. Then, I returned home to Mobile to practice law in my family’s law firm. We founded Miller, Hamilton, Snider and Odom LLC, in 1979 as a kind of niche practice, representing banks and thrifts in the Southeast specifically.” The firm merged with Jones, Walker, Waechter, Poitevent, Carrère & Denègre LLP, last summer and is now known as Jones Walker.

Whenever a major banking bill was up before Congress, Hamilton found himself being

tapped to go to Washington and help the firm’s clients reach their legislative goals. During the 1990s, he befriended a fellow lobbyist who worked with rent-to-own clientele; when the industry needed further banking and finance expertise, Hamilton was a natural choice. Today, he continues to represent rent-to-own, as well as lobby for the City of Mobile, the Alabama Community College System and several banks.

His favorite part of working with rent-to-own, he says, is the people. “They’re bright, they have great senses of humor and they tend to have a solid understanding of the [legislative] process,” Hamilton effuses. “Many times, people working in Washington on these matters don’t appreciate how the system works and become frustrated with it; but if you come to understand it and have some sense of how it works—and don’t let the frustration get the better of you—then you can be much more effective.”

Now, Hamilton and the rest of the RTO lobby team are working toward passage of the *Consumer Rental-Purchase Agreement Act of 2009*, H.R. 1744 in the House and S. 738 in the Senate. “The bill basically does two things,” Hamilton explains. “It provides a federal standard of consumer protection for the rent-to-own industry—which is clearly important for the consumer, but is also important for the industry, because I feel the industry is best served by being *well*-regulated, rather than *over*-regulated. I think it’s prudent for the industry to support a good, strong federal standard they can live with and work well with, rather than risk an over-the-top, reactionary standard in the future.

“The second benefit of the bill is that it provides that states can regulate as they see fit, but cannot characterize the RTO transaction as a

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