



John Thedford
President and CEO, Value Financial Services

"The biggest challenge facing us in 2007 is the same as it was in 2006 — finding talented people. Ours is a relationship business, and our success hinges on having teams of talented people in our stores to deliver the high level of customer service that our customers have come to expect. With employment levels so high, however, it is getting increasingly harder to find the quantities of people that we need. We are responding to this challenge by increasing our recruiting staff from two to five so that we have a recruiting presence in each of our markets."

Value Financial Services owns and operates Value Pawn & Jewelry, a large national privately owned pawn chain.