



THE PFS FAMILY ALBUM

Milestones and Stories of the People at Premier



We Recognize Chris Warren: Premier's Southeast Connection Over the Past 10 Years

Chris Warren had a tough upbringing, and he's not ashamed to let people know.

Last Father's Day, for example, Chris posted an old photo of his dad on his Facebook page, and wrote: "I feel sad when I read the tributes to fathers. My father was abusive, controlling, void of sincere feelings, incredibly stubborn and judgmental. However, he did teach me to never give up; which has served me well in many ways. I thank him for that. May God rest his soul."

That lesson in tenacity was made real during a time when his father needed work, and earned money washing windows for people who lived on their street. Chris recalls, "I can't imagine going up to a neighbor and saying, 'I need a few bucks. Can I wash your windows?' I take my hat off to my old man for that."

According to Chris, "That's the same message I give my own kids: 'You're a Warren. You don't give up. I don't care that you're tired, or that your test is hard, or that your eyes hurt. We don't quit.' "

Last Father's Day, there was also a Facebook post from Chris's wife

Gayle: a photo of Chris with his twin daughters, with the message: "Happy Father's Day to the best Dad in the World!! We love you!" Chris learned from his father what kind of parent that he wanted to be for his girls.



Chris with his twin daughters

"My approach is first to make a friend, then make a deal. It's all about relationships."

- Christopher Warren
Southeast Sales Manager

From Boston to Florida, Twice

Chris and his two older sisters were raised in a middle-class suburb of Boston. "When I was young, my father worked for a publishing company, and his office was in Europe. He would be gone for weeks, and my childhood memories include going to Logan Airport to pick him up. He'd be home for a short time and then he was gone again. My parents divorced when I was seven or eight.

"I attended a vocational high school, but before my senior year moved to Florida with my mother. She was a registered nurse in Boston making \$31 an hour, and in Florida she made \$6 an hour. So after I graduated from high school, she moved back



Premier Financial Services
Vintage and Exotic Motorcar Financing since 1997

to Massachusetts and I stayed in Florida.”

“My father’s mother had paid for me to attend the University of Florida for a short time, but she was not well, so I left college to care for her in Cape Cod. I took a part-time job at a bicycle store, and attended Cape Cod Community College at night. What I expected to last a few months to get her into an assisted living facility, turned into more than a year. Then at 20 years old, I returned to Florida, with no idea what I was going to do next.”

Building an Automotive Career From the Ground Up

Chris’s automotive career began with an entry-level job washing cars for a Cadillac dealer, which was demanding, but he worked hard and made friends with people. Chris recalls, “I focused on doing a good job, and didn’t pay attention to other peoples’ issues, which got me recognized. Eventually the dealership wanted to teach me how to sell cars. I later learned the importance of my first job when I became a salesperson in 1984, and relied on car washers for great deliveries to my clients.”

Chris’s career, prior to joining Premier Financial Services in 2013, included nearly every position available in the retail car business, including salesman, general manager and service manager. “Anything in retail operations, other than working in the accounting

office of a dealership, I’ve done all of those jobs,” Chris claims.

Over the course of his retail dealership career, Chris learned several important lessons, including these two:

- *It’s All About Relationships* – “When people buy expensive items like cars, they often come to the transaction feeling that they’re at a disadvantage, in terms of information, even with transparency of the internet. My approach has always been to first make a friend, then make a deal.”

- *Never Measure People by Wealth* – “Millionaires are not necessarily more knowledgeable about cars or car financing than the average joe. My approach is to never assume that customers, regardless of their financial circumstances, understand all of their options. My job is to ensure that they do.”

Chris Shifts His Career Path



Chris with his PFS co-workers - Michelle, Keith and Juan

Ironically, the last car dealership Chris worked for was the same company he had joined in 1983 to

wash cars. He had just returned to that dealership to run their McLaren franchise, when he was approached by Doug Ewing, Premier’s Vice President of Sales. Doug’s offer to have Chris join Premier proved to be timely.



Chris with his wife, daughters and Bailey, the family pet

According to Chris, “I had been worrying about how I was beginning to behave like my father. My kids were 5 years-old, and I never saw them because I was always working at the dealership. They were asleep when I left home, asleep when I returned, and if I wasn’t working on a Sunday, I got to spend some time with them. I told my wife, ‘I don’t know if this Premier opportunity is going to work out, but I want to give it a shot, because it might give me a little bit more time to be with the kids.’”

Chris has found great success at Premier, and is consistently one of the firm’s leading sales professionals. “One of the things I enjoy most about Premier is that I’m able to apply my many years of first-hand experience in the retail car business. I understand what dealers are going through when they’re working on car deals.”

“My biggest challenge,” according to Chris, “whether I’m helping a dealership or an individual, is getting people to understand the value of borrowing money. It’s all about use of funds. It’s not about whether it’s a closed-end or open-end lease, or whether it’s a bank loan or cash transaction; it’s about the financial circumstances that make sense for a specific individual.”



Chris with PFS’s Midwest Sales Manager, Ross Dressel

“What I enjoy most about working at Premier is having those conversations. Whether or not they work out in Premier’s favor, it’s sheer joy for me to help someone understand their options a little bit better.”

Chris notes that when a lease transaction does not work out for Premier, he has the ability to simply move on, and find another deal... perhaps because “Warrens never give up.” He notes that, “Sixty percent of my business comes from repeat customers. I want people to understand Premier’s value, so that they come back. If they don’t understand leasing, or it

doesn’t address their needs, they can pay cash or borrow money from another lender. If I’ve been effective they will call again on their next car purchase.”

Advice for Starting an Automotive Career

People often tell Chris, “I want to do what you do.” He responds by asking them how much money they’re making, and how many hours a week they work. For many, Chris’s guidance is, “If you’re willing to work twice as long and make half as much money as you do now, then at some point you may develop the rapport and relationships in your market to succeed. It’s often a long road.”

He recalls, “A family friend asked me to counsel a young man who was thinking about entering the car business. I asked him, “Do you like to read?” He said, “Not particularly.” Then I asked, “Do you like to read about cars?” He said, “Yeah, I do.” So I told him, “If you want an opportunity in a sales, whether it involves cars or anything else, you have to learn how to talk to people. You learn how to talk based on your world experience, which you don’t currently possess. So you have to start to read.”

“Like any other career path, if you want a life in the car business, it’s never easy. You have to work for what you get. My message to all those people, is that success involves building and managing your personal brand.”

Sources of Inspiration

Either because of his hardscrabble early years, or his Taurus birth sign, Chris is a self-directed individual. “I’m blessed, because I don’t need to be motivated by anyone else, and I avoid being de-motivated by others. I work hard to keep my head above the waves to avoid being drowned by other peoples’ negativity.”

Chris does admit, however, to drawing inspiration from other people. “One of the things that always drew me to exotic side of the car business was the people I was able to meet, who often are self-employed, hardworking, entrepreneurs. I’ve always been inspired by people like my best friend’s father growing up, who laid carpet for a living and ended up a millionaire. I’ve also been inspired by the leadership skills of individuals like the person who gave me my first job in the car business, who was a close friend until he died.”

But Chris’s greatest source of motivation is simple. “I don’t have to go any further than my kitchen to see the living reasons to get up and work hard every day.”

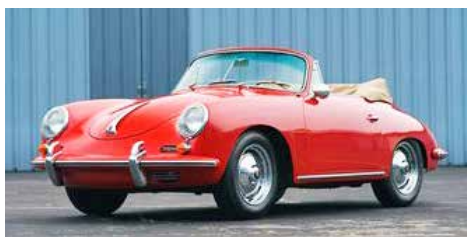


The family is all smiles as they vacation in Hawaii

The Apple Falls Far Away From the Tree

When asked, Chris ticks off his personal interests: “We had a boat for a while, but sold it. I don’t fish, but I play golf occasionally. I like to work in the yard, when it’s not 140 degrees outside. We go to the beach, we like to eat out, and when it’s soccer season, we’re going to soccer games and tournaments.”

Although he operates in the world of expensive vintage and exotic cars, Chris’s driving preferences have changed over the years. “When I was 22 years-old and driving a Lamborghini Countach in St. Petersburg, Florida, it was pretty visceral. For a long time and probably until they throw a shovel of dirt on me, my favorite car



Chris’s Favorite Car: the Porsche 356 Cabriolet

continues to be the Porsche 356 Cabriolet. If I were going to buy a premium car, it would probably be a Rolls Royce, because I’m almost 60, and I wouldn’t have to squat my legs to get into it.”

Chris currently drives a Denali pickup truck. Maybe because his two 15-year-old daughters just got their learners permits to drive.

If Facebook is a window into Chris Warren’s life, it’s readily apparent where his heart and soul are anchored. It’s a family album,

featuring more than 10 years of photos, mostly of smiling faces of his wife and their two daughters at birthday parties, Disney World, ski slopes, soccer games, restaurants, or just hanging out.

Chris’s decision to join Premier so that he could spend more time with his family appears to have paid off. Importantly, Chris’s fear that he was becoming his father was unfounded.



Chris and his family enjoying one of many ski trips



**Celebrating its 25th anniversary in 2022,
Premier continues to grow and succeed
for one simple reason: great people like
Chris Warren work here...and they stay here.**

