

HOME Front

Colorado Springs Dealership sets Record for First Month Profitability

All Indications Show that New Retailer will be Powerhouse...

It looks like we may have another true "SuperCenter" on our hands with the new American Homestar Factory Outlet in Colorado Springs, CO. Opened by **Ray McKinney** in July, the dealership scored 12 big new home deals in its first month of operation, reaching almost \$900k in sales volume and setting a record for opening month profitability. "It usually takes a start-up location three months to reach break-even volume," said Company Comptroller **Don Adam**, "and to see a location not only make money, but make a *LOT* of money coming out its very first month...well that's very impressive." Judging on last month's performance and the current sales backlog, McKinney says once this location hits its stride, it may average as much as two million in sales per month and reach higher payable grosses than other company markets.

General Manager **Barry Park** credits his sales staff, in particular **Mike Collins**, **Ben Davis**, **David Flynn**, **Kenny Kimble**, **Jim Baumgartner** and **Daniela Ohlberg** for the great start. "I've got a talented group of people who really made great things happen last month," said Park. Also making a major contribution, helping with closings, insurance and the unusually complicated Colorado funding procedures is none other than Business Manager extraordinaire **Moe Christianson**.

According to McKinney, the Factory Outlet is uniquely poised to succeed in the Colorado market. "Selling homes is not the biggest challenge there," said Ray, "it's placing them." Colorado is extremely tight on available land but that very problem is what gives American Homestar its edge. A partnership with local real estate guru **John Christianson** and the fine people at Westar Properties gives our dealership priority access to four manufactured housing subdivision developments in the Colorado Springs area. "Most people walk into the lobby, educated at competing dealerships, concerned about the problem of home placement," said Barry Park. "We're able to overcome this perceived obstacle without problem and concentrate on selling the best homes available in Colorado."

In just a few short months, Colorado Springs has already become Guerdon Nebraska's 3rd largest retailer. Hang on tight, sports fans, Colorado Springs has sprung!

"I Think I Like this Place!"

McKinney Enjoys Taste of Rocky Mountain Success, Purchases 2nd Colorado Springs Location

Bouyed by the great start of his new location, **Ray McKinney** has purchased a competing dealership located just across the street from the American Homestar Factory Outlet. Soon to be renamed "Oak Creek Village", this new retailer will also specialize in selling large, high-end multi-sectional homes. No word yet on the other specifics of the recently initiated purchase, but look to future issues of **Home-Front** for more information.

Good Luck!

Instant Granbury Gets Great Start In FY 97

Dave Davis and the incredible sales team at Instant Granbury have put two back to back powerhouse months together to place first year-to-date in the retail division. Led by the incredible sales performances of **Carrie Shipp** and **Larry Key**, the dealership's 20 new home deals in July propelled them to the head of the pack. Following close behind in the year-to-date profitability race is none other than **John Raine's** surging young team in DeSoto and **Tom Wilson's** fantastic Tulsa group. It's shaping up to be an exciting year!

Stars and Stats

21st Century - News from the Far Side

Lanette Carpenter

2-3 Oak Creek News

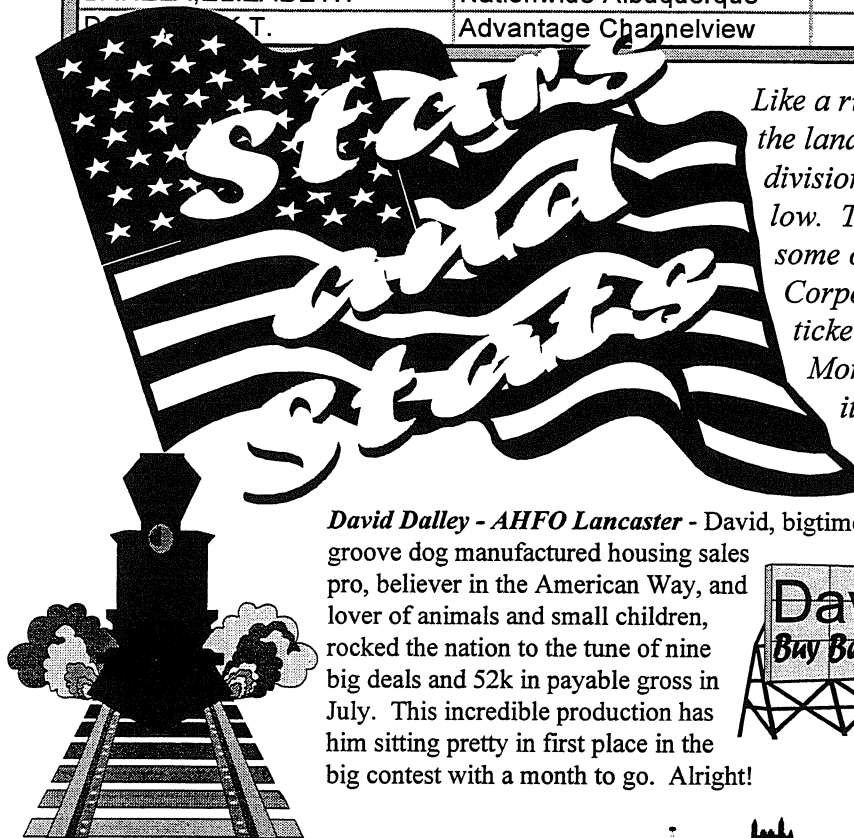
4 Stayton/Vicksburg

5 Gering Gossip

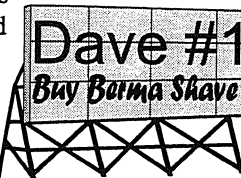
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13
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AUGUST, 1996

Salesperson	Lot	NS	ND	U	R	T	PG	PD	
DALLEY, DAVID W.	AHFO Lancaster	3	5	1	0	9	\$52,534.00	\$18,508.00	
FLYNN, DAVID	AHFO Colorado Springs	4	1	2	0	7	\$39,784.85	\$2,015.00	
MCDONALD, FRED R.	Nationwide Tyler	2	3	0	0	5	\$35,823.20	\$12,656.00	
BRYANT, CRAIGE	Nationwide New Braunfels	1	2	2	1	6	\$35,633.00	\$7,932.00	
SUNNY, JOHN	Nationwide South	2	2	0	0	4	\$32,587.32	\$15,014.00	
BROOKINS, LESLIE	Advantage Channelview	2	2	0	0	4	\$30,238.20	\$6,474.00	
PIPKIN, MINERVA	Nationwide Denton	0	2	1	0	3	\$30,189.04	\$3,316.00	
SHIPP, CARRIE	Instant Living Granbury	4	1	0	0	5	\$28,200.00	\$9,600.00	
RAMICONE, LOUIS	Nationwide Jacksboro	1	2	1	0	4	\$27,994.15	\$3,478.00	
MURPHY, THOMAS	Nationwide Tulsa	2	3	0	1	6	\$26,505.00	\$7,520.00	\$
HODGE, BOB	Nationwide Midland	1	2	0	0	3	\$25,188.00	\$9,526.00	
WILKINSON, DARYL R.	Advantage Greenville	1	3	0	0	4	\$24,923.00	\$6,530.00	
BARRETT, CHARLES J.	Instant Living Granbury	0	3	0	0	3	\$24,498.50	\$4,926.00	
BARTLEY, BRIAN W.	Advantage Jacksonville	1	2	2	0	5	\$24,133.02	\$5,790.00	
HERRMANN, CHARLES M.	Instant Living Spring	1	3	0	0	4	\$23,916.76	\$5,691.00	
NOBLE, CHARLES L.	Nationwide South	4	0	0	0	4	\$23,707.00	\$3,698.00	
CHAISSON, KEVIN JOHN	Nationwide Cleveland	2	1	1	0	4	\$23,446.00	\$6,974.00	
GREEN, DAVID P.	Nationwide South	1	1	1	0	3	\$23,318.00	\$4,764.00	
MOORE, RANDALL	Instant Living Granbury	1	2	0	0	3	\$22,871.00	\$3,049.00	
NABB, WILLIAM D	Nationwide South	1	1	1	0	3	\$22,789.00	\$2,604.00	
PEARSON, JAMES W.	Nationwide Mesquite	1	2	0	0	3	\$22,680.85	\$5,389.00	
DONAHUE, MICHAEL	Nationwide Boerne	0	3	0	0	3	\$22,539.00	\$3,365.00	
BARELA, ELIZABETH	Nationwide Albuquerque	2	1	0	0	3	\$21,221.11	\$697.00	
DALEY, T.	Advantage Channelview	1	2	0	0	3	\$21,057.00	\$3,972.00	



David Dalley - AHFO Lancaster - David, bigtime groove dog manufactured housing sales pro, believer in the American Way, and lover of animals and small children, rocked the nation to the tune of nine big deals and 52k in payable gross in July. This incredible production has him sitting pretty in first place in the big contest with a month to go. Alright!



Like a runaway locomotive, steaming it's way towards the land of record profitability, the company's retail division continues to set the pace for all others to follow. The superstars included in these two pages are some of the big reasons way the American Homestar Corporation is a cut above the rest. So, get your tickets and get ready for a ride on the Nationwide Money Train... it's coming to a town near you... if it's not already there...

David Flynn - Colorado Springs - Beginner's Luck? NOT! This man has talent, as his incredible seven home first month will attest to. Dave's a big reason why this location has gotten off to the best start in company history. Stay tuned to **HomeFront's** future issues to see more news on David and this incredible sales team!



VPTS	PDPTS	CLPTS	IPTS
3	5	8	3
0	5	1	0
0	5	5	0
6	0	5	1
5	2	4	3
9	2	4	3
4	0	2	1
0	5	6	3
0	0	4	0
0	5	4	3
0	0	2	0
9	2	4	3
0	0	2	2
0	0	3	0
7	2	4	2
1	2	4	1
0	0	4	2
4	0	2	2
4	0	2	1
0	0	2	1
0	0	3	0
1	0	2	2
6	0	2	1
2	0	2	1

Riding the Funky Fresh...

MON \$ Y TRAIN

*These Salespeople are on the
Fast Track to Big Commissions!*

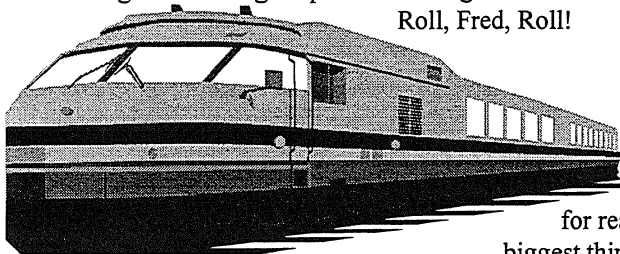


Quarterly Contest Standings I Mo. to Go!

- 1) David Dalley AHFO Lanc. 102.7
- 2) Craig Bryant New Braun. 90.9
- 3) Daryl Wilkinson Greenville 86.0
- 4) Jack Doss Channelview 68.5
- 5) Carrie Shipp Inst. Gran 67.2
- 6) Randy Taylor Tyler 65.0
- 7) Leslie Brookins Channel. 62.2
- 8) Roy Sandiford Tyler 60.8
- 9) V. Deangelis I.L. Albu. 59.1
- 10) Gina Reece Longview 58.5

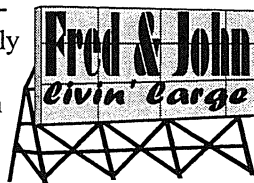
Fred MacDonald - Tyler - Where does Clark get so many sales superstars? Fred, who finished really strongly in Fiscal Year 1996, has obviously got his mind bent on proving to everyone that he's one of the company's top salespeople. In July, the big dog scored five big new home deals, averaging over 7k payable per deal. That's got him in eighth place in the big contest.

Roll, Fred, Roll!



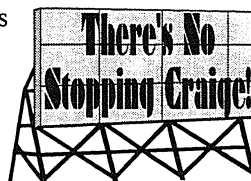
Texas since the drought keeps knocking 'em dead at the New Braunfels Nationwide dealership. In July, he took down six big deals for 35k in payable gross, earning him a second place ranking in the big contest. Good Luck, big Craigie!

John Sunny - Nationwide South - This man has taken it upon himself to do whatever it takes to re-earn this location the title of "SuperCenter." In June, he took down two new single-sectionals along with two new multi's (at an eight grand average pop!) to earn an impressive 45.6 President's Club Points! Ride that money train, John!

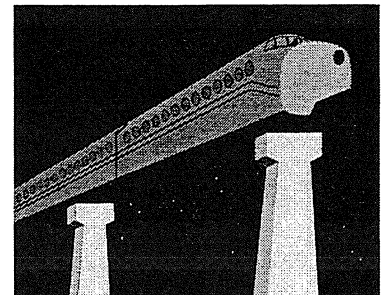


Craig Bryant - New Braunfels - Hey, man, the last two months weren't a fluke... this guy is

for real! Craigie, the biggest thing to hit Central



**LOOK TO
HOMEFRONT
NEXT MONTH
FOR RESULTS
OF THE LOUISIANA
STEAK AND BEANS
CONTEST!**



News from the Frog Side



Our customer, Bubba, is uncanny in his ability to remain on the cutting edge of all important matters - stock car racing, mobile homes, bass fishing, country music, pickup trucks, hunting and beer drinking. Recently, one of the world's great iconoclast, C. Marks (Bubba) Hinton, Jr. of Equitable Securities, made a pilgrimage to Pine View Heights Trailer Park and Bait Camp to survey Bubbaland. As

21st Century Mortgage



by Rich Ray
(artist's rendering)

he drove in, he could hear emanating over the Bose amps: "I got them steadily depressin', low down mind messin', Workin' at the car wash blues"

-Workin' at the Car Wash Blues, Music and Lyrics by Jim Croce

Jim Croce (1943-1973) was not recognized nor asked for recognition as an economic clairvoyant but he penned an anthem for the working class man and woman 20 years ago. The shift from high paying, goods manufacturing employment to "mind messin", low paying service jobs is hard to ignore. Since 1970, manufacturing jobs have fallen from 32% of the work force to 15% by 1995. Today, service sector jobs are estimated to account for 80% of the job market!

Families working in the service economy dream of owning a site-built home but can't support the mortgage. Manufactured housing is the ONLY ALTERNATIVE and our industry is responding to this need by building a great home - one which is large, solidly built with the latest technology, safe and comfortable.

Some expert has calculated that every percentage point increase in interest rates knocks 250,000 - 300,000 families out of the site-built housing market. This is obviously a great opportunity for manufactured housing.

Our thanks to Marks Hinton for his in depth study of Bubba which he published August 2nd.

Important new staff additions: Sandy Ball and Allen Clapp, recent UT grads.

FACTS FROM THE PINE VIEW HEIGHTS TRAILER PARK AND BAIT CAMP:

BUBBA is on the Internet (Cybrbuba@aol.com) as well as at:
NASCAR - <http://www.nascar.com> (56,359 web pages on stock car racing)
Bass Fishing Homepage - cais.com/bassfusg/ (22,895 pages)
Country and Western Music - 155,568 sites to select from.
Mobile homes! - 26,041 sites
Beer drinking - 9,334 sites - check out "Bad Frog Brewery" ("he just don't care") at wild.com/badfrog/.



Hey, Gang! There's
a new Delivery and
and Set-Up Brochure!

by Lanette Carpenter (not pictured)

In the Company Story Book, the first dot on the vice Page states that we have an 8 Point Professional Delivery and Set-Up. The New 8 Point Professional Delivery and Set-Up Brochures are a supplemental piece for this Service Page. Study this new marketing piece and integrate it into your presentation. Each Sales Center is being sent a starter supply, when you need more, call my office at 214-230-4874. A big "thank you" to **Ronnie Richards, Mike Levin, Dave Shetler** and all of you who participated in the creation of this great marketing piece.

We're livin' large, Baby!

HOLD THE PHONE!

Let Tracker, ver. 3.5
Compute the Complicated
BUBBA pmts for you with the
Push of One Button!



Next time you use the now-famous BUBBA program to finance your customer, don't bother calling up 21st and asking them to run through the numbers for you. Simply click on the button marked "Bubba" at the bottom of your data entry screen in the latest version of Tracker and *voila*, you'll be livin' large in a seriously funky fresh way. Your new payment amounts and payment terms will be calculated for you in an instant. It's that easy so if you don't have ver. 3.5, call and upgrade today!

The Critical Path to Selling Homes by Lanette Carpenter

In this series of articles we have been covering the 5 negotiations on the Critical path to selling homes. The first negotiation is Setting the Agenda, the second is Getting the Issues on the Table, the third is Presenting the Solution, the fourth is Closing the Sale and the fifth is Closing the Continuation.

Last month we began looking at the 4th Negotiation, "Closing the Sale." We studied Jimmy Morton's Value Guide Close Model. This is the first and most important close any Salesperson should learn. If, as a Salesperson, you don't feel comfortable doing this close then it is more important for you to practice to perfect this close rather than attempting to learn other ones.

If you have done a professional job of interviewing your client and you have put them in the RIGHT home, then the *Assumptive Value Guide Close* should work in the majority of cases.

In the Value Guide Close, when you present the figures and ask for them to OK the Agreement, if they say; "Oh, we have to go home and think this over," your response should be to use the Summary Question Close.

The verbiage to this close goes like this, "Dave and Dayna, what part of the offer do you need to consider, is it the size of the home?" (Say this in one long sentence... don't take a breath) If you have them in the right home, they should respond by saying: "No, the size of the home is fine." At this point, you want to continue to probe, "Dayna, I know the kitchen is an important room for you. Were you satisfied with the kitchen's layout?" If they say the kitchen's fine, ask them about the carpet. At some point, they will decide to tell you what the real deal is rather than answer your endless questions about the home. Their response will identify one of three things. They either have an objection that hasn't been voiced, they want to haggle over the price, or they have "Decidaphobia" and can't make a decision. Each one of these different situations has its own unique closing strategy. To become an excellent Closer, you must know which close to use and when to use it...there is definately a sequence involved in the close. Next month we'll cover what closes to use if the Client has an objection.

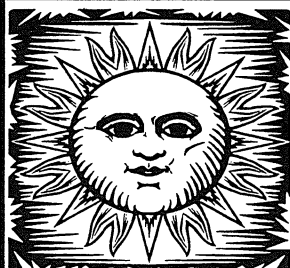
Promotions!!! Promotions!!! Promotions!!!

If you're committed to working hard and being the best salesperson you can be, there's no better place to work than American Homestar. Few companies in the nation offer their employees more opportunity for advancement. As proof, here are a few of the people who've reached new heights in the last month...

Big bad **John Raine**, longtime sales guru, has been promoted to G.M. of the DeSoto, and he's responded by making it one of the company's top profit locations this fiscal year (see page 1). In Austin, **Phil Essex**, one of the company's most talented salespeople, has been promoted to Sales Manager. In Greenville, **Sandy Roberson** has been promoted to Business Manager, and her insurance penetration levels have been awe inspiring. Further East in Bossier City, former Monroe star **Charles Jerger** has taken over the reigns of Bossier City as General Manager. The multi-talented **Ron Steves** has continued his lightning fast climb up the corporate ladder and has been named G.M. in New Braunfels. Recent Tracker school graduate **Phil Marchbanks** has been promoted to Sales Manager in Burleson. **Larry Key** has been named General Manager at Nationwide in Granbury. **Liz Barella** has taken the next logical step in her stellar career and has been named G.M. of Instant Living in Albuquerque. And last, but certainly not least, the great **Greg Burnett** has taken the reigns of the three El Paso locations, bringing his West Texas dynasty to a total of five dealerships. Congratulations, everyone!

Corrections from last month's Newsletter...

The editor regrets that **Veronica Alvarado** did not receive credit for selling five new homes in the month of June. She had a heck of a month and deserves a big "atta girl." Also, the newsletter incorrectly referred to our current President as being "Richard Nixon", mentioned the "Super Bowl Champion Houston Oilers", and the obituaries accidentally included **John Smith**, who isn't actually dead. We regret the errors.



*Published in
Austin, Texas
on the 25th of
every month.*

*Please
Recycle!*

*about
this
newsletter...*

**Manufacturing
Editors**
Tom Jewell
Robin Cooper

Retail Editor
Dwayne Teeter

A Corporate Engineering Profile

by Jim Howell

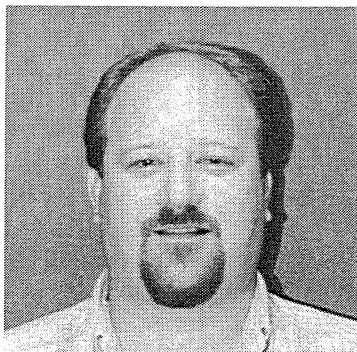
JIM HOWELL
Director, Product Engineering



Well, what can I say about myself??? Man, I love my JOB....where else can you work as much as you want and never get caught-up??? It's been the same ever since I started in this industry back in 1975. Just when I thought everything was getting boring - **BANG** - all the new wind zones. Has that been fun or what??? One thing for sure is that we can plan on an eventful career here at American Homestar, but none of them could be as rewarding as the job of production support in the Engineering Department. When you're trying to support four production facilities, it can get hectic and demanding, but with the right people in the right places, anything is possible.

Here are the corporate production support people that turn those possibilities into realities:

GREG NICHOLS
Product Engineer



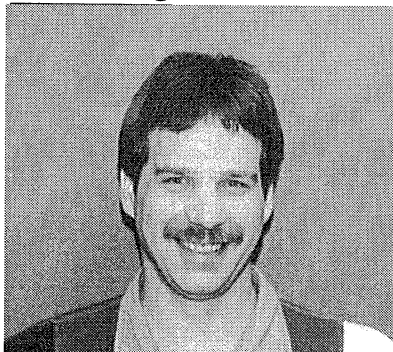
Greg is a welcome new addition to our engineering group. He was recently persuaded to jump on our band wagon as American Homestar explores the uncharted territories of our future. The wagon he jumped from, by the way, was Oakwood (one of those other vertically integrated companies). Greg believes that we have what it takes here to surpass any other organization's output. What, you may ask, does he see here??? **TEAMWORK!!!** That is the "key" and Greg is a true team player as he has already proven with our big push for new product in Vicksburg. Thanks for pushing, **BIG** guy!

Tom Jewell
Director, Product Design



Tom has been with Lad since "*the beginning*" here in Texas, and has seen Oak Creek through the **wonder years** (as well as the "*I wonder if we're going to survive*" years.) He is, without a doubt, the best graphic artist that I know (with or without his computer). If you've been reading the Homefront Newsletter at all, you've seen his work, and it's work he has a real passion for. Tom has a lengthy background in the engineering field as well, and really, if I tried to give a run down of it all, you'd probably think I was making it up. The real fact that matters is that he is a very key individual in our corporate engineering/marketing staff. **Tom is also a proud grandfather for the sixth time. Ethan Robert Jewell an 8lb. 4oz. boy, makes it four boys and two girls for the proud Grandpa Tom.**

MYRON WIENS
Product Engineer



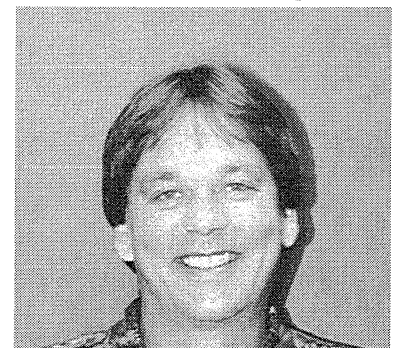
Another new face....to us anyway. Myron transferred here from the Vicksburg facility and is another welcome addition to our team. He's been a big aid in our transition into the production support group role for Vicksburg. He has also just about single-handedly drawn all of their new singlewide product line. Hey, any other "engineering types" out there using Xref's??? Well, Myron has had to become our in-house expert in the process and he's doing great. Myron, thanks for your hard work and welcome to Texas!!

Mitzi Nichols
Product Engineer



Mitzi has been in and out of the industry since 1982 (more in than out). Like most of us, she has found it's sort of like sawdust and the circus....you can't get them out of your blood (and God knows this industry is a circus at times). Mitzi is the backbone of the production support for Oak Creek; some would say she's the only engineering person that gives them support. She's responsible for all of the approval and shop drawings of the custom homes that they build, and they do build a "few". In fact, Oak Creek Sales Reps., please remember Mitzi's the only person trying to keep custom home prints in the hands of 200+ hard working production people. Oh, and if there is any doubt about the quality of her hurried work, just tell the guys at Oak Creek that I'm going to do their prints instead of her, and see what kind of reaction you get!!

MARTY SPEECE
Cost Accountant (Engineer)



I keep trying to get Marty to learn AutoCad and all he'll say is (in the words made famous by Al of Tool Time), "*I don't think so, Jim.*" Marty has to keep up with BOM's for four factories and I'm really not sure how he does it along with everything else he does. Marty's worked for a number of other manufacturers and actually started in production, so he's pretty much seen all the tricks of the trade. He also does a pretty good job of checking our prints, as do all the production guys. (How many times can you say "I thought I did that" and get away with it?) Thanks for being a part of the team Marty!

NEWS

LANCASTER

By Brian Shaw



Nationwide of Lufkin Radio Remoting the Place!!!

Nationwide of Lufkin sure can throw a good show! This last weekend, *Jim Tierney (G.M.)* and "the gang" had a Radio Remote from one of the popular country stations in the Lufkin/Nacogdoches area on hand to greet their customers at the front door. There were free drinks, refreshments, music, assorted foods to take advantage of, and all of the homes on this sales center were ready for occupancy!! "Everyone on my staff contributed 100% to make this a successful show. A special thanks goes to *Tim Williams* and 21st Century for their approvals which kept our customers from shopping the competition", stated **Big Jim**. Nationwide of Lufkin took down 6 solid deals the weekend of August 16, 1996 . . .

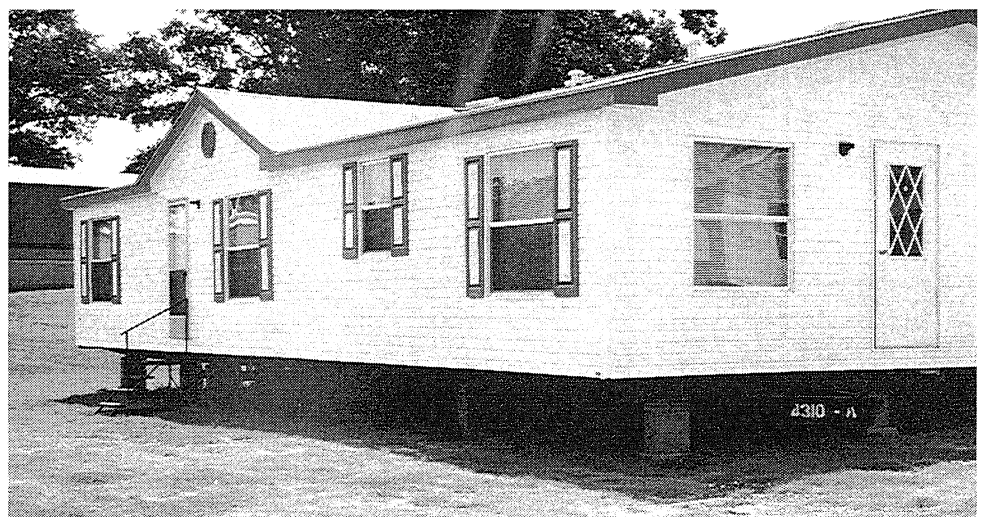
CONGRATULATIONS TO LUFKIN!!!

(From left to right: Tim Williams, Chuck Ladd, Terry Raymond, Jim Tierney, Sam Winn, Devra Norton, Brian Shaw, and Darlyne Sparkman.)

Exterior Vinyl Siding is Look'n Good!!

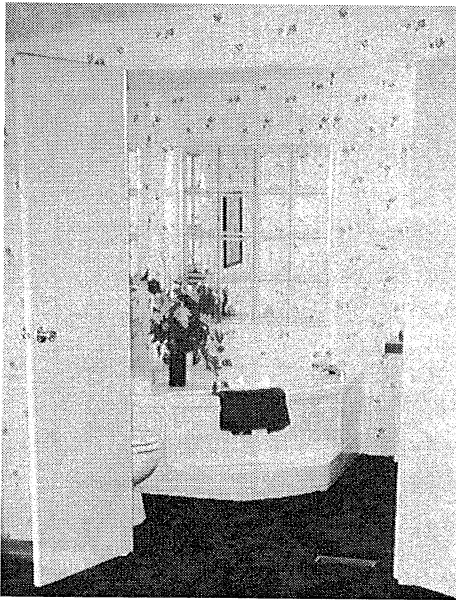
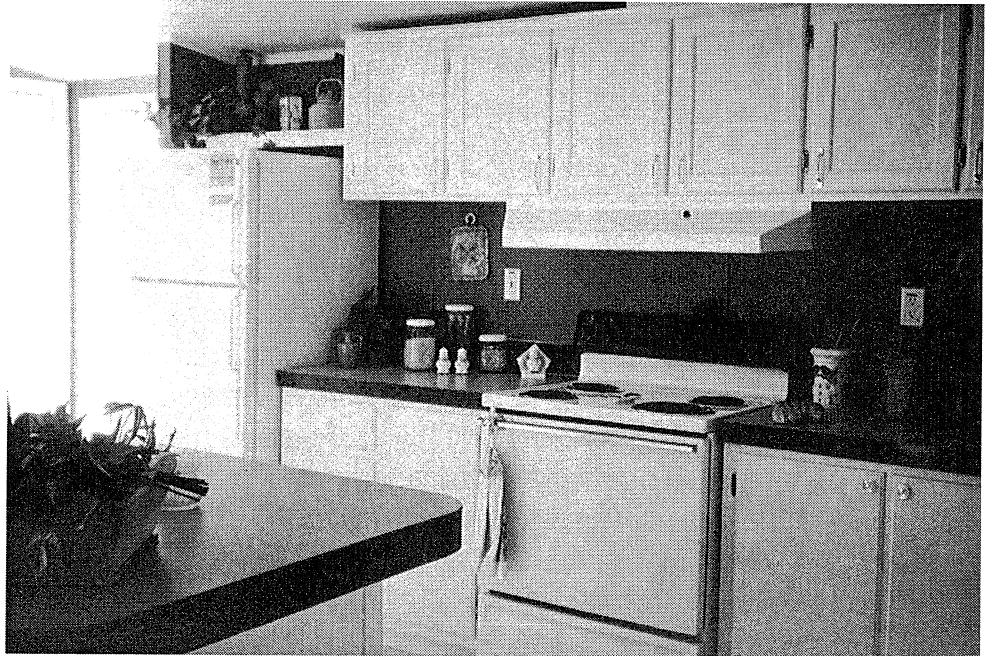
The White Vinyl Siding option is on fire!! We have had many requests to go ahead and build a stock unit using the siding to show customers the "White Vinyl Lancaster Look". If you see an opportunity for the vinyl, please order your next stock unit with this option. The look is very residential!!

(Model 556 taken at Nationwide of Lufkin.)



Models 695 and 696 Set The STANDARD!!!

The Galaxy 695 and 696, our 2 & 3 Bedroom 16x80's, are the "HomeFront Homes of the Month". These great homes feature several STANDARDS which are normally optional such as our Luxury Bath which includes shower stall, dual lavys, pentagon window, corner tub, and a bath-to-master walk-through closet. Vaulted Ceilings, a 16 Cu.Ft. GE Refrigerator, 1st Upgrade Sahara Carpet, Deluxe Divider Columns, 3 Cathedral 30"x68" Windows in Dining Room, a Dining Room Hutch & Chandelier, a Center Island w/ Sink & a Grid Mirror w/ Lights in the Kitchen, Utility Room Bi-Fold Doors, and Mini-Blinds, Valances & Drapes are all STANDARDS in the 695 and 696 as well. Set your STANDARDS higher and get one of these eclectic models on your lot as soon as possible!!!



These pictures feature the 695 and 696 with the Country Kitchen (Dark Kitchen Panel), the SilverOak Package (White Cabinets), and the Standard Master Luxury Bath. (Pictures were taken at Nationwide of Mesquite.)



BURLESON **STAR** NOTES

By *Charlie Lohin*

Fab 5 For Benchmark/Lifestyle

March thru August 1996

- | | | |
|----|------------------------------|-------------------------------------|
| 1. | Nationwide-Burleson | 46 Floors |
| 2. | AHS-Factory Outlet-Lancaster | 38 Floors |
| 3. | Nationwide-Mesquite | 32 Floors |
| 4. | Advantage-Greenville | 26 Floors (3-way tie for 4th place) |
| 4. | Nationwide-Tyler | 26 Floors (3-way tie for 4th place) |
| 4. | Instant Living-Granbury | 26 Floors (3-way tie for 4th place) |
| 5. | Nationwide-Abilene | 22 Floors |

Great Job!!

Plant Notes

Plant Production Manager Steve Weeks says, "We're movin' on up!" That's right . . . it was only 2 short months ago that the plant was producing at a pace of 21 floors per week. As of this writing, Burleson's top notch plant employees are building 28 floors per week with 30 on the horizon!

A big welcome to new Final Finish Supervisor **Don Cox** and his wife **Bettie**. Their expertise in the final and trim department is already paying dividends. Welcome aboard!

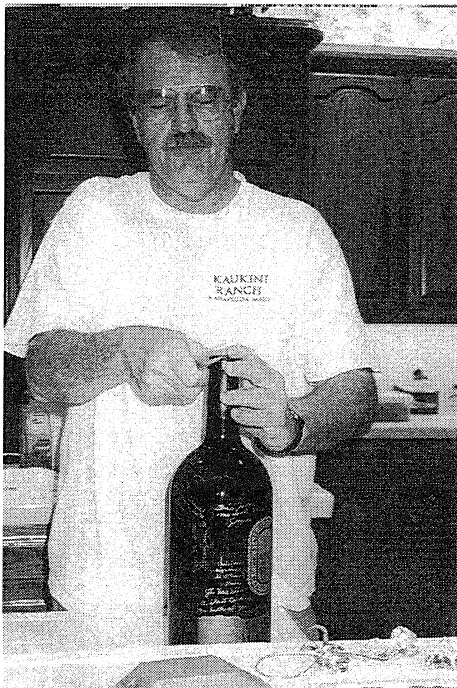
Terry Priddy has returned to the company as Co-Assistant Production Manager. Terry worked for Oak Creek in the late 80's. Welcome back!

Our service team has been strengthened with the hiring of industry veteran **Jim Hansen**. Jim's talents and abilities will be put to good use in the ever-growing Houston area.

Mike Barnett, from the plant's Material Department, just returned from a Canadian fishing excursion which he won at this year's BCI Golf Tournament. Way to go!

PEOPLE POWER:

Glenn Meier



This Gary, Indiana native (Michael Jackson's home town), is a true 'mobile home veteran'. After finding his wife of 33 years, Rita, Glenn listened to the voices in his head saying, "Go West, young man." It was in sunny Southern California that Glenn developed his passion for *wine tasting* while attending Mt. San Antonio College, a passion that, even today, still drives his soul.

Glenn joined the mobile home industry in 1972 and worked with several California companies. In 1982, he interviewed with Lad Dawson and accepted Lad's offer to work at Kaufman & Broad in Burleson, Texas. When Lad formed Oak Creek Homes, Inc., Glenn followed.

As a Sales Representative, Glenn's 24 years of experience lend credibility, stability and reliability to the department. His helpful, dependable nature make him an M.V.P. to his accounts.

Besides wine tasting, Glenn & Rita enjoy tennis, travel, and visits from their two UT graduate sons Kevin & Kris. Their newest joy is grandson Patrick.

Energy aving tandards (With Comfort) In Benchmark/Lifestyle Homes



....Solex Tinted Glass Windows

"Solex" glass is lightly tinted green glass that reduces solar heat gain by 14% vs. clear glass. Simply stated, a Benchmark/Lifestyle home with standard solex tinted glass windows will stay 14% cooler during the day than the same home with clear glass windows. Less solar heat means lower air conditioning costs!



....Full 12" Eaves On All Four Sides Of Home

Our 12" Eaves allow the home to shade itself! Double the shading efficiency of homes with 6" eaves makes for a more comfortable home which is less costly to cool!



....Fully Vented Roof Cavity Helps Keep Home Cooler

As hot air rises through our roof vents, cooler air is drawn through oversized eave vents. This continuing air exchange keeps the roof cavity cooler, making our homes more comfortable and energy efficient.



....Heavy Insulation Saves You \$Money\$!

The R-11 fiberglass floor blanket, the full R-11 fiberglass Kraft-Back sidewall batts, and the R-22 blown Rockwool roof insulation fully wrap the home with energy saving insulation. Blown Rockwool roof insulation covers all roof trusses, eliminating voids!



....Mini Blinds

Quality mini-blinds reduce the Sun's hot rays and are used in all living rooms, dining rooms, family rooms and master bedrooms. Keeping the house shaded saves on cooling costs.



....Weather Tight Construction

All structural components, doors and windows are sealed, caulked and weatherstripped at attachment points, providing an effective barrier against air infiltration and heat loss.



....All Exterior Doors Insulated To Further Reduce Heat & Cooling Loss

Plus, Energy aving Options



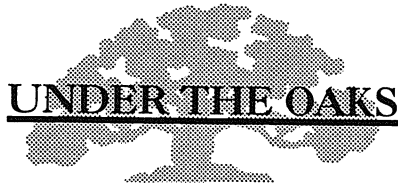
....Insulation Can Be Upgraded to a full R-38 in the roof (15") and R-22 in the floor (7") at an affordable cost. 2 x 6 sidewalls are also available, allowing sidewall insulation to be raised to R-19 (6 5/8").



....Thermopane Windows or Storm Windows are available to add to the energy savings of the home. Window areas represent the largest potential for energy loss in homes. Thermopane (double pane) and storms provide an insulating air pocket between the glass to save money.



....Ceiling fans are offered to keep air moving. Gentle breezes allow for higher thermostat settings during warmer months.



By Charley Boyer

Oak Creek To Produce 10,000th Home!!!

It appears that some time in October of this year, Oak Creek Homes of Fort Worth, Texas, will produce our 10,000th home!! This landmark event will be especially gratifying to those of us who endured the lean times of the late 80's and early 90's. Although plans have not been made for how we'll celebrate this milestone, I'm positive this momentous occasion will not pass unnoticed! We have decided not to pre-select a specific retailer to get this historical home, but will simply let it fall into our normal release scheduling sequence. The selected retailer will get local and national recognition, and of course, our special thank you!!

Oak Creek Softball Team Finishes 3rd in Fort Worth City Tournament!!!!

The Oak Creek Softball Team (coached by John Delacruz) finished an outstanding Spring Season by taking 3rd place in the City-wide end-of-season tournament . . . not too shabby considering that over 80 teams qualified to play in this *Tournament of Champions!!!* Good job to these 16 young bucks and one old bag of bones! (Photo by our own Theresa Craig.)



Profiles in Excellence:

Mrs. Gayle York, Sales Administration

Webster's definition of "Efficiency": (1) Ability to produce the desired effect with a minimum of effort or waste; (2) The ratio of effective work to the energy expended in producing it: said of a machine, etc...

Yup! That pretty much describes Gayle York, our SuperStar Sales Secretary!! No time's wasted with this professional - just turn her on in the morning and she'll give you 110% all day. Invoices, FHA documents, Home Order Releases, and occasional Change Orders don't phase her one bit; however, tell Gayle she can't take care of "Grandbaby Jake" this weekend, and you'll have one heck of a fight on your hands. Gayle combines her many years in our business with a great worth ethic to provide our Sales Staff with a SuperStar Teammate! Thanks, Gayle, for an *excellent* job!!!!

EXTRA! EXTRA! New Oak Creek Employee: Angela Ashley

Oak Creek has a new office employee . . . everybody welcome Ms. Angela Ashley to our Fort Worth Team!! We accidentally (but luckily) came upon this fantastic new addition to our group when our regular Receptionist, Robin Newton, dared to take vacation earlier this Summer forcing us to call a temporary agency for a quick replacement. Angela helped us out during Robin's "absence" and when we saw how efficient she was, we wasted no time in bringing her on board. Angela will spend part of her time in Sales Administration and the other part in Accounts Payable. Occasionally, she'll fill in on the phone, so if you call and hear a new voice, say "Hi, Angela! We're glad you're here."



(Cont.)
UNDER THE OAKS



Change Is Not Always Positive....

One of the most dreaded statements in the factory is: "I've got a Change Order." Change Orders usually result from someone not clearly defining every one of their customer's requirements before placing their home order. Hours and hours of preparation go into getting our factories ready to produce your customer's "dream home", and changes with the information needed to produce it cause complete havoc to the production line and materials ordered for them.

Many of our competitors have started to charge a fee for each requested change order after a home is ordered and a P.O.# has been assigned. We don't care to initiate this policy at our factories, so we are asking for your cooperation - **please** totally clarify all of your customer's requirements BEFORE a P.O.# is issued . . . that way, we all will benefit with a happy customer.

When dealing with difficult customers: "He who remains silent passes as a Wise Man." Therefore, "Don't open your mouth and remove all doubt!!"

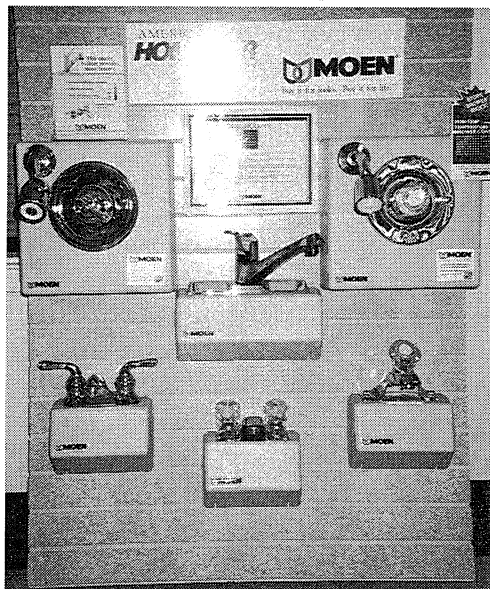
The Whispering Oak

Oak Creek To Use All Moen Faucets - STANDARD!!

That's right! Starting in our October Production, Oak Creek will use Moen Faucets throughout as our STANDARD fixtures. If you want to sell a quality product, you need to use quality products, and Moen is definitely a name brand product with national recognition for quality and durability. Please see the photo of the impressive faucet display board which will be personally delivered to each sales center by your local Moen representative sometime in late August or early September. Your Moen rep will also present a product demonstration to assist you in your customer presentations. We believe these display boards confirm the commitment by Moen to our Company - look for more information which should be sent to you prior to September 1st.

MOEN®

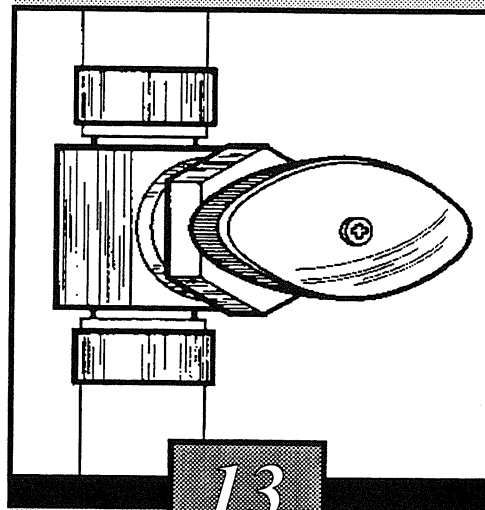
Buy it for looks. Buy it for life.®



!!Southern Star Homebuyers Expect Quality and Get It at Oak Creek!!

29 Reasons You Live Better in an Oak Creek Home

Each month, we will feature one of our copyrighted "29 Reasons" to assist in your education of "Why You Live Better in an Oak Creek Home". This information is also listed in detail in our famous "29 Reasons" brochure. Each sales center has this brochure to use as a sales training tool and point-of-purchase sales brochure.



Solid Brass Water Shut-off Valves

For your convenience and security, the hot and cold water lines to all sinks, lavatories and commodes are protected by water shut-off valves. Only high quality brass valves are used in Oak Creek homes, not plastic valves and fittings used in most manufactured homes. Enjoy the peace of mind that comes from knowing that you can turn off the water to any fixture in the event of a malfunction or for routine maintenance, without turning off the main water supply to the home.

Good Luck and Good Selling!!!

STAYTON

Scoop

By Jon Moon

Bigger and Better

The Stayton Division recently signed a letter of intent for a Guerdon Village Sales Center in Pendleton, Oregon. This was accomplished despite the distractions generated during the redesign of our *Summerhill* and *Northstar Designer* home product lines.

Our products' new looks will be on display at our plant for dealer viewing and ordering during the month of September. The planning and redesigning of these product lines have been both stressful and exciting . . . and the fun is just beginning. Look out Pacific Northwest - here we come!!

North to Alaska

Buck Teeter, Chuck Carney, and Rick Brugge joined General Manager Rick Murdock and Sales Representative Dawn Gladden, as hosts to several of our key retailers for some Northern Exposure at the **Boardwalk Wilderness Lodge**. Rumor has it that Chuck Carney had the "Inside Track" while fishing Alaska's famous "Inside Passage" when he paid BIG BUCKS for the best guides on every day of the excursion. Hmmm . . . may be the reason he came away with the (temporary) **TOP ANGLER** title!! Duh! In addition, these fish-aholics set a new trip record at the lodge for catching 2,985 pounds of fish in just over 3½ days!!

Faces and Changes

Unfortunately, we said goodbye to a great friend this month...our

Receptionist, **Heather Haywood**, who is expecting a child in February, was required to leave the Company due to health reasons. At the same time, we welcome **Erin Summers** as our new Receptionist. Erin is married to Jack Summers who works for Summit Windows (Guerdon supplier), and they have a 4-year old daughter, Halle.

In addition, I, Jon Moon, have accepted the position of Sales Manager for the Stayton Division (and apparently as Stayton's *HomeFront Journalist Extraordinaire*). I'm a Minnesota native and received my BS from Southwest State University. My wife, Kelly, and I have 2 children - Adam (3) and Gabi (1). I'm currently pursuing my MBA and the free time I have left (ha ha) is spent either with my family or on the golf course. (When the big guys read this, they'll probably question their sanity in hiring me.)

Vicksburg

BLURB

By Melanie Hood and Dinah McCorquodale

Show It Off

We're getting in gear for "The Show". Twelve of our new floorplans are currently on display at the factory and were open to viewing by our retailers on August 22nd. These attractive homes sport super floorplans, and of course, we owe our terrific new decors to our very talented Interior Designer, Nancy Cantu - thanks, Nancy!!

Baseball's Been Verry, Verry Good To Me...

We're so verry, verry proud of our Men's softball team - **THE MAGNOLIA BRAVES!!!!!!** They recently won 2nd place in the Industrial League PlayOff Tournament. Congratulations, guys - you've done us proud!!!!

New Blood

We at Magnolia Vicksburg would like to welcome the following new members to our team:

William "Wild Bill" Richardson as our new Purchasing Manager.
Rachel Sanders as our new Quality Control Manager.
Michelle Lynn as our new Sales Secretary.
Jeannie Bohn as our new Service Coordinator.

Special Welcome to Our New Magnolia Dealers

Nationwide/Lake Charles, LA (Watch out for that redhead!)
 Nationwide/Monroe, LA
 Nationwide/Bossier City, LA
 Nationwide/Rosenberg, TX
 Nationwide/Houston (South), TX
 Nationwide/Cleveland, TX
 Nationwide/New Iberia, LA
 Nationwide/Granbury, TX
 Nationwide/Burleson, TX
 Nationwide/Oklahoma City, OK
 Nationwide/Tyler, TX
 Advantage/Channelview, TX
 Advantage/Cleburne, TX
 Advantage/Longview, TX
 Instant Living/Houston (Gulf), TX
 Key Homes/Bryan, TX

**GERING
GOSSIP**

By John Fillingham and Goug Tollin
Home Front Nebraska Eye-Witness Reporter

**Dealer
Appreciation
Days**

The Gering Magnolia Division held their **7th Annual Retailer Appreciation Days Celebration** on Wednesday and Thursday (August 14th & 15th). We had an excellent turn out with 22 of our retail sales locations represented along with numerous suppliers/vendors, financial institutes, and local guests.

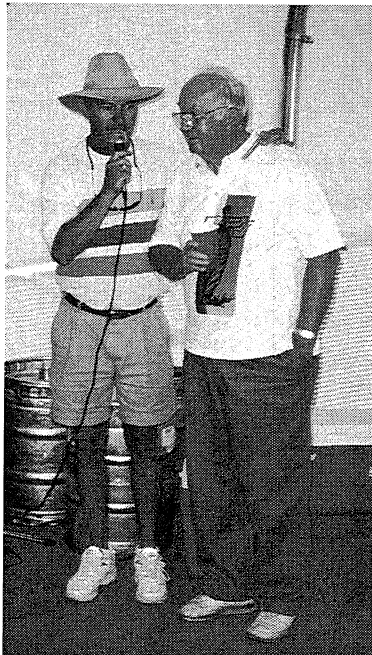
On Wednesday, we held a private showing for all of our attending retailers of the two show homes we built for exhibition at the local County Fair. Upon completion of the showing, the attendees were treated to an old fashion steak cook-out at Division Manager John Fillingham's farm and exotic animal refuge.

After the meal, a reverse raffle was held to give away livestock the Company purchased at the County Fair in support of our local 4-H kids. Ultimately, KJ Homes of Rock Springs, WY, won a lamb and 1/2 of a pork; Premium Living of Castle Rock, CO, won 1/2 of a pork; and much to the chagrin of the attending crowd, Nationwide and WeStar of Colorado Springs, CO, (pictured) won both halves of the beef . . . **WHOLLY COW!!!**

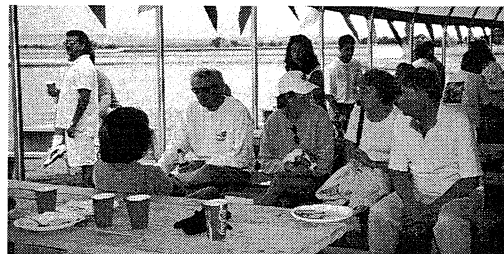
On Thursday, the famous Guerdon Best Ball Golf Scramble was held at the scenic Knolls Golf Course in Mitchell, NE. 17 foursomes used and abused the course with all appearing to have a great time.

Thursday evening, we all reconvened at the Fillingham Farm for a "beef &/or ostrich burger feed", and presentation of the golf prizes. The winning foursome of Erik Jefferson (Universal Forest Products), Diane Winter (Regency Homes/Boulder, CO), Larry Ott (Kevco), and Chris Rodarte (Guerdon), shot a six under 66 to take home our 1st place prize of embroidered golf shirts. There was a tie for 2nd place with the foursome of Will Hettinger (Guest), Lloyd Hinn, Jr. (Hinn's Homes of Wyoming/Casper, WY), Larry Neuring (Kevco), and Gene Kilpatrick (The Home Place/Sheridan, WY) winning the coin flip for our 2nd place prize of embroidered shorts. Our 3rd place prize, golf towels, went to the fivesome of John Bringleon (Boise Cascade), Art McKnight (A-Value Homes/Longmont, CO), Rob Conn (Guerdon), and Harry Hahn & Brad Deters (Riviera Homes/Kearney, NE). The booby prize was won by Ken Gilbertson (Aspen Homes/Laramie, WY), Dave Whitson (American Homestar), Roger Williams (Bluffs Travel), and Roger Phillips (Guerdon), who managed to dazzle the crowd with an eleven over 83.

During Thursday evenings' festivities, the Gering Division honored long time employee Jack Turman, who retired after 38 years of service. The management and Guerdon chipped in so that Division Manager, John Fillingham, could present Jack (pictured) with a new set of Senior Classic golf clubs which were built especially for him by Gering Sales Representative Rollie Coe.



(Left: John Fillingham
Right: Jack Turman)



(Left to right: Mindy Fillingham,
Doug Fillingham, Tom Centgraf)



(Left to right: Ray McKinney (bent over),
John Christianson (behind Ray),
Dave Whitson, Moe Christianson,
and Barry Parks)

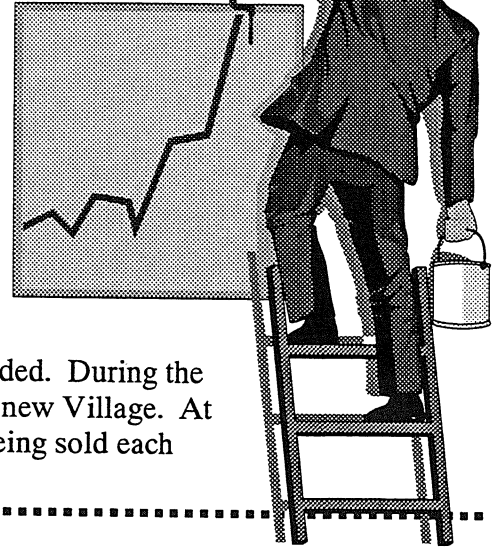
Boise BULLETIN

By Mike Booth

Guerdon Village Grand Opening - Elko, Nevada

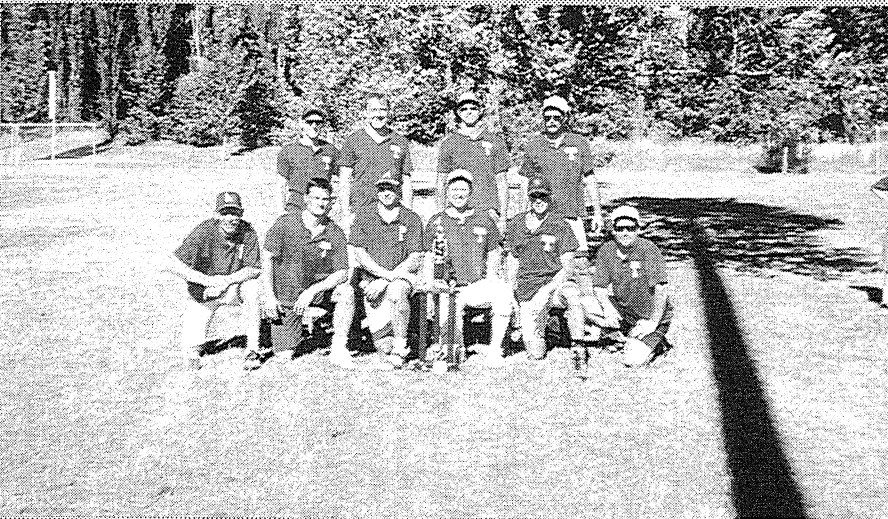
BOISE SALES UPDATE:

Rich and Louise Hersey are the proud parents of our newest Guerdon Village - the Grand Opening of our new Elko, Nevada Village kicked off August 1st and was a smashing success!! Festivities included a ribbon cutting ceremony, a luncheon buffet, and a visit from the Mayor of Elko. The entire Chamber of Commerce and many other city officials also attended. During the opening weekend, there was in excess of 500 people escorted through the new Village. At current count, 20 sold homes have resulted from the opening with more being sold each day. Congratulations to the Herseys on a job well done!!!



Another Successful Season

The Guerdon Homes' softball team tore 'em up again!! Last year they finished first in their league and second in the final city-wide tournament. This year they finished third in their league, but won the city tourney!! It looks like a dynasty has been established!! Team members are Matt Sisco, Ken Hollibaugh, Randy Schlapia, Scott Schlapia, Joey Sandoval, Mike Justice, Andy Fanion, Wade Wayenberg, Jay Pender and Mike Devereaux. A special thanks to our co-sponsors Sherwin Williams and Localmotion Trucking.



The Social Event of the Summer

The company picnic was a rip-roaring event, especially the "Bar-Be". Manning the inferno were Tom Campbell, Mike Justice, and Rollie Shields. The talented trio turned out perfection (or so they say). Featured activities included an astro jump, blanket toss, clowns, face painting, and a dunking tank. For some reason, more participants wanted to be "dunkees" rather than "dunkers". A special thanks to all our suppliers who donated prizes. So many were given that nearly everyone left with at least two gifts. The grand prize was a wagon/sleigh ride up the mountain to Bogus Basin for dinner . . . and the winner is: **PAUL OLSON!**

Welcome to the Boise Team

The Boise Team is excited to welcome Greg Devan to the Sales Department. Greg's experience includes 8 years with Kit RV as their Regional Territory Manager, as well as many years in the radio business. Greg has a wonderful family that includes his wife Vickie and two children, Zack and Lauren. Greg fancies himself as an outdoorsman with a wide range of interests - golf, snow skiing, and fishing - just to name a few.

EMPLOYEE OF THE MONTH

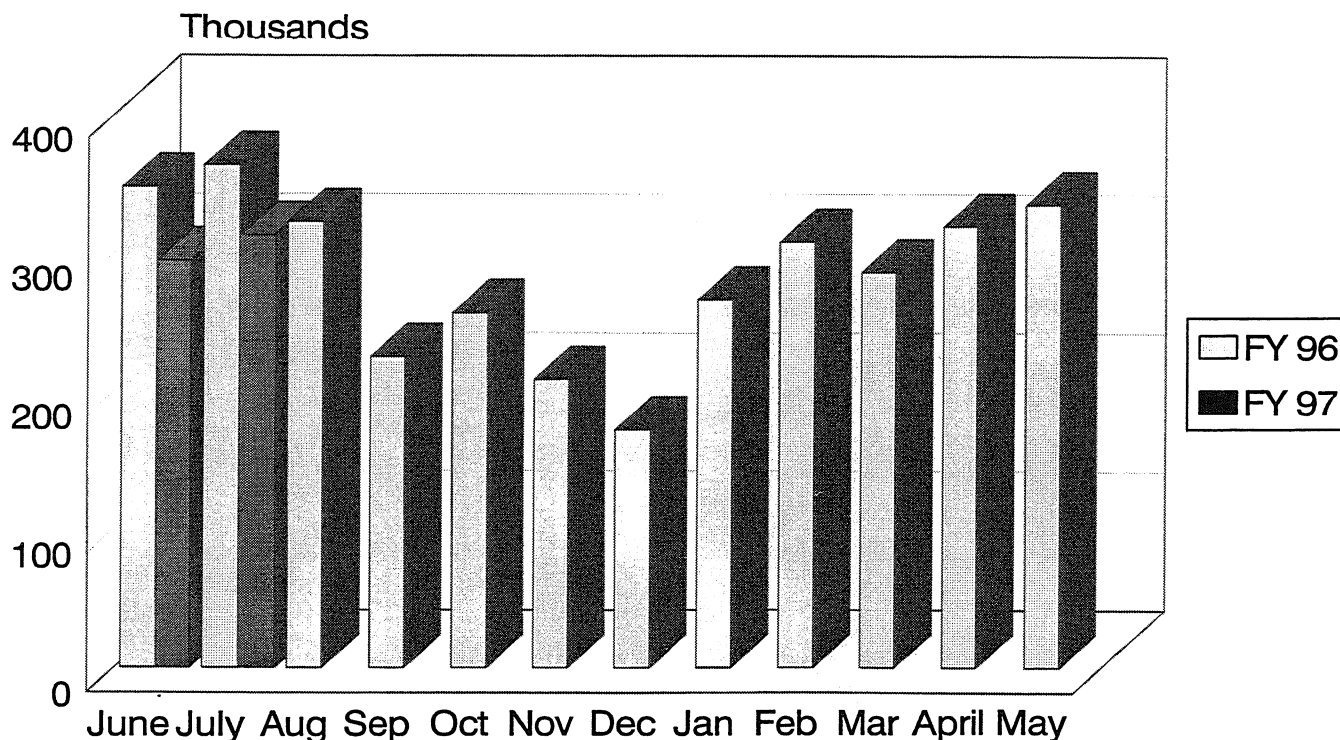
Congratulations to Jonnie Acree from our Floor Department on being named "Employee of the Month". He hasn't missed a day in two years and he's now \$50 richer. Way to go Jonnie!!!

Burning Credit Life Questions:

Who sells it, Who buys it and Why we care

Who sells it? I'll tell you who.....Bruce Reynolds, Randy Wilson, Bryan Grace, John Gutierrez and Cathy Jackson sell it. Together their locations, Instant Living-Granbury, NW-South, NW-Albuquerque, NW-Mesquite and NW & AHO-Lancaster, produced over one third of our total premium volume for the month. But they aren't the only ones on the band wagon. Brad Carlton of Instant Living-Gulf, Jim Mixon of NW-Rosenburg, Phil Kussman of Channelview, Charley Connelly of Bryan, Jim Rea of Spring, and Tony Kalenkosky of NW-Boerne took a big bite of the credit life pie producing over 10K in premium volume, each! Who buys it? Shocking as it may seem to those not listed on this page, most people buy credit life. In fact, over 2/3 of our nation's installment loan borrowers buy it. (As for the other third, often the reason they do not purchase it is simply that it is not offered.) After all, why not? It can be in some cases, the only financial planning our customers have. It is non-cancellable, not rated based on sex, age, smoking habits or health, does not require a health exam and has no occupational limitations, unlike regular term policies. The average policy raises the home payment between \$15-\$30 per month which for most customers is far less than what they would pay for Mortgage insurance outside the loan. Sold? You should be. Credit Life is not only good for the customer, it's good for the company, and the Business Manager. Commissions paid on credit life are the highest of all three products because it is the most profitable to our company. Since we have our own credit life company we retain a large portion of the profits which are reinvested in the growth of our parent company. Any more burning questions?

Credit Life Premium Volume THIS YEAR VS. LAST YEAR



by Laurie Lowery



GOLD RUSH FEVER!

Business Managers need 50pts per month to make gold this year. Those already in line include: Jack Smith of Nationwide Denton - 219pts, Bruce Reynolds of Instant Living Granbury - 149 pts, Jim Rea of Instant Spring - 129 pts, Cathy Jackson of NW-Lancaster 129 pts and Mitch Brown of NW-Longview - 100 pts. Jack, Bruce and Cathy have all taken advantage of the new 21st Century points, each bringing in over 30pts a month from this category alone. Mesquite's John Gutierrez, South's Randy Wilson and newcomer Wayne Peacock of Cedar Park round out the top 10 and are gaining momentum in this year's race. Good luck and don't forget your credit life and rate bump opportunities!