

# HOME Front

## Building a High Growth Company - Part 3

### Strategic Initiative I: 21st Century Mortgage

by **Buck Teeter, Chairman and Co-CEO & Lad Dawson, President & Co-CEO**

One year ago in the Fall of 1995, American Homestar completed its vertical integration foundation with the formation of 21st Century Mortgage Corporation. Along with our management partners **Tim Williams, Rich Ray** and **Rick Conner**, we plan to build 21st Century into a major finance company focused on the Manufactured Housing market. 21st Century represents one of the most important strategic moves in our Company's history, for several reasons:

#### First: A Steady, Secure, Predictable Source of Financing

Our business is driven by the availability of financing. We've all seen what happens in down cycles when the financing goes away. Most of the manufactured housing lenders in the market have been in and out of the retail financing business several times over the last 15 years based on business conditions. Look what happened in Texas in 1988-1990 when we had only one source of retail financing!

During this same period of time, Clayton Homes enjoyed year after year of steady growth. Why? Vanderbilt Mortgage, their finance company, provided a steady source of predictable financing that allowed Clayton to grow and prosper regardless of the market conditions or the external lending environment. 21st Century can and will provide the same "engine of growth" for American Homestar.

#### Second: An Annuity of Earnings

When we sell a home, we make a retail profit one time, in the month of the sale. We make a manufacturing profit one time, in the month we build the home. But when we finance a home, we make a profit on the net interest rate spread month after month for as long as that loan is on the books... that's why we call it an earnings annuity. Over time, those annual profits add up to big numbers. Over the life of an average loan, we can earn **DOUBLE** the profit in financing as we made at retail or manufacturing on that home. The more loans we service in our portfolio, the more earnings we can make!

#### Third: Wall Street Rewards Companies with Strong Finance Profits

Over the long haul, Wall Street places a higher value, by as much as 30%-50%, on vertically integrated companies with strong finance operations. Why? Because their combined profit margins are greater as a result of the finance profits and the earnings are more stable because of the **annuity** effect. In one recent investor's conference, Jim Clayton pointed out that on the very first day of Clayton's new fiscal year, they already had nearly 50% of the projected profits for the whole year "in the bank", as a result of the annuity flow of profits out of their huge loan portfolio.

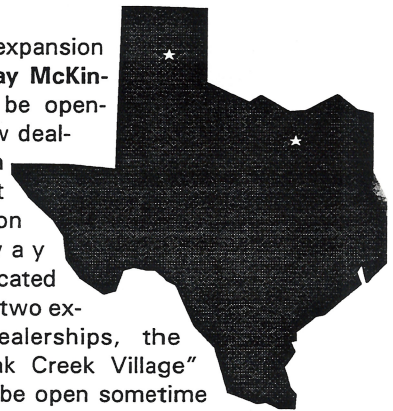
Continued on Page 5

## Retail Continues Expansion

### Golden Takes on Amarillo and McKinney Intensifies Presence in North Texas

**Robby Golden** is taking his winning act on the road. The reigning czar of Manufactured Housing in Denton is expanding his horizons west to Amarillo. Robby will be opening the new sales center sometime in late January with new General Manager **Larry Thomas** at the helm. Golden is confident about the location's future. "We are going to be right on the corner and right on the price," he said. Operating under the "Nationwide Mobile Homes" banner, the location will be situated on four acres in the heart of Amarillo's Manufactured Housing dealer strip.

In other expansion news, **Ray McKinney** will be opening a new dealership in **Fort Worth** on **Highway 820**. Located between two existing dealerships, the new "Oak Creek Village" will also be open sometime in January. There is no word yet on who will be running this new enterprise, but look to future issues of **HomeFront** for the scoop. Good luck to everyone involved!



#### Stars and Stats

**Lanette Carpenter**

**DeSoto Leader John Raine**

#### 2-3 Customer Corner

**4 Service Heroes**

**5 Laurie Lowery's Insurance News**

6

10

16

**OCTOBER, 1996**

| Salesperson             | Lot                      | NS | ND | U | R | T | PG          | PD          | CL          | VPTS | PDPTS |
|-------------------------|--------------------------|----|----|---|---|---|-------------|-------------|-------------|------|-------|
| Anthony O. Clark        | Nationwide Burleson      | 1  | 6  | 0 | 0 | 7 | \$43,243.11 | \$12,225.00 | \$1,725.71  | 5    | 7     |
| Kimberly Biggs          | Nationwide Albuquerque   | 1  | 4  | 1 | 0 | 6 | \$46,742.85 | \$473.00    | \$7,448.09  | 5    | 1     |
| Sandy Cantu             | Nationwide Seguin        | 1  | 4  | 0 | 0 | 5 | \$34,940.57 | \$7,204.00  | \$5,702.02  | 5    | 4     |
| Joe Woods               | AHFO Lancaster           | 3  | 2  | 0 | 0 | 5 | \$29,073.00 | \$11,232.00 | \$9,714.92  | 5    | 5     |
| Tracy L. Moore          | Nationwide Monroe        | 2  | 4  | 0 | 0 | 6 | \$31,186.00 | \$7,781.00  | \$0.00      | 5    | 5     |
| Carrie Shippe           | Instant Living Granbury  | 4  | 1  | 0 | 0 | 5 | \$22,648.00 | \$8,373.00  | \$3,294.53  | 5    | 5     |
| Oraige Bryant           | Nationwide New Braunfels | 2  | 2  | 0 | 0 | 4 | \$28,254.44 | \$6,723.00  | \$4,988.49  | 2    | 4     |
| Jemilyn Shult           | Key Homes Athens         | 0  | 3  | 0 | 0 | 3 | \$30,146.20 | \$4,351.00  | \$10,091.17 | 0    | 3     |
| Joe B. May              | Nationwide Cleveland     | 1  | 4  | 0 | 0 | 5 | \$22,145.29 | \$8,343.00  | \$3,217.33  | 5    | 4     |
| Michael D. Williams     | AHFO Lancaster           | 2  | 2  | 1 | 0 | 5 | \$24,207.00 | \$5,278.00  | \$4,961.94  | 2    | 4     |
| Phil Essex              | Nationwide Austin        | 1  | 3  | 0 | 0 | 4 | \$27,876.00 | \$2,972.00  | \$3,768.49  | 2    | 2     |
| Timothy Solando         | Nationwide Denton        | 0  | 2  | 3 | 0 | 5 | \$27,572.86 | \$2,396.64  | \$3,312.33  | 0    | 2     |
| Dave Fortreide          | Nationwide Tyler         | 2  | 2  | 1 | 0 | 5 | \$21,661.00 | \$8,245.00  | \$0.00      | 2    | 4     |
| Patty L. Pruitt         | Nationwide OK City       | 1  | 4  | 0 | 0 | 5 | \$19,160.00 | \$4,069.00  | \$2,916.73  | 5    | 2     |
| John Winniford          | Nationwide Austin        | 0  | 3  | 0 | 0 | 3 | \$24,420.00 | \$5,454.00  | \$7,071.38  | 0    | 3     |
| James M. Karrh          | Nationwide DeSoto        | 0  | 2  | 1 | 0 | 3 | \$25,462.00 | \$8,521.00  | \$6,800.24  | 0    | 2     |
| Christina Lee           | Nationwide Austin        | 0  | 3  | 0 | 0 | 3 | \$24,206.00 | \$4,538.00  | \$5,867.78  | 0    | 2     |
| Hershel Benton Davis II | AHFO Colorado Springs    | 0  | 3  | 0 | 0 | 3 | \$28,091.46 | \$524.00    | \$0.00      | 0    | 1     |
| Thomas Murphy           | Nationwide Tulsa         | 1  | 2  | 0 | 1 | 4 | \$20,533.88 | \$14,046.00 | \$3,609.55  | 0    | 4     |
| Bryan M. Stafford       | Instant Living Granbury  | 0  | 3  | 1 | 0 | 4 | \$20,291.00 | \$3,243.00  | \$3,597.37  | 0    | 1     |
| David B...              | AHFO Lancaster           | 0  | 2  | 0 | 0 | 2 | \$20,775.00 | \$3,579.00  | \$5,055.75  | 0    | 2     |



*They're the baddest in the neighborhood... they don't take 'no' for an answer... they're the Company's Top Salespeople, the BAD DOGS of the Manufactured Housing Industry....*

**Anthony Clark - Burleson** - It looks like Jack "Maximum" Maxey has got another star on his hands in Anthony Clark! Big Anthony got it together in September, exploding onto the sales scene with an awe-inspiring seven big new home deals. Add to the equation good insurance penetration and the incredible Mr. Clark racked up over 65 President's Club Points for the month. Hang on tight, Anthony, you're in first place in the big contest!

**Kimberly Biggs - Albuquerque** - Her manager was right when he said Kimberly was destined for greatness! Norbert and Company have turned around this exciting location and Kimberly's performance is a big reason why. In September, she rocked the mountainous state to the tune of six big deals and (yes, you're reading right) 55.7 President's Club Points. Keep rockin', Kimberly... we dig your tune!

It's Great to Be

| TS    | FSPIS | EWPTS | CPPTS | Total |
|-------|-------|-------|-------|-------|
| 43.24 | 2     | 7     | 0     | 65.2  |
| 46.74 | 1     | 0     | 0     | 55.7  |
| 34.93 | 1     | 3     | 0     | 49.9  |
| 29.08 | 0     | 4     | 0     | 47.0  |
| 31.19 | 0     | 5     | 0     | 46.1  |
| 22.66 | 4     | 3     | 0     | 41.6  |
| 28.26 | 1     | 2     | 0     | 39.2  |
| 30.16 | 2     | 1     | 0     | 39.1  |
| 22.15 | 2     | 4     | 0     | 39.1  |
| 24.21 | 1     | 3     | 0     | 37.2  |
| 27.88 | 0     | 2     | 0     | 35.8  |
| 27.57 | 4     | 0     | 0     | 34.5  |
| 21.67 | 4     | 2     | 0     | 33.6  |
| 19.16 | 3     | 2     | 0     | 32.1  |
| 24.42 | 0     | 2     | 0     | 31.4  |
| 25.46 | 0     | 1     | 0     | 30.4  |
| 24.21 | 0     | 2     | 0     | 30.2  |
| 28.09 | 0     | 1     | 0     | 30.0  |
| 20.53 | 0     | 4     | 0     | 29.5  |
| 20.29 | 4     | 2     | 0     | 28.2  |
| 20.78 | 0     | 2     | 0     | 25.7  |

THE BEST!

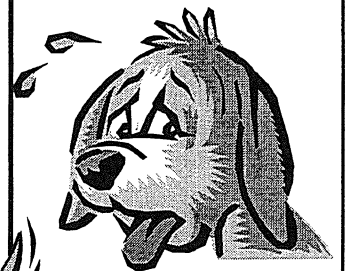
make a pilgrimage to the man who made their housing dream a reality! In September, Joe showed everyone why he should be celebrated in such a way, taking down five big new home deals for 30 grand in payable gross (wow!). Joe, you are a true American hero!

**Tracy Moore - Monroe** - Leon Dooley and Company have done a very impressive job turning this small market location into one of the Company's most consistently profitable sales centers. Salespeople like Tracy have made this turnaround possible. In September, Tracy put six happy North Louisiana residents into new homes and earned 46 President's Club Points in the process. Holy Toledo!

**Sandy Cantu - Seguin** - She's a one woman wrecking machine, leaving the competition in her war torn wake! Sandy took down five big deals in September, a number that earned her 50 President's Club Points and a third place standing in the quarterly contest. Those who saw her in Cozumel on the last company trip know she can *rock...* look to this article next month to see if she can get on a *roll...*

**Joe Woods - Lancaster** - If there was a Mount Rushmore for Salespeople, **Joe Woods'** face would someday be on it. Up alongside Zig, Tom and Tony, you would see Joe and each year, thousands of satisfied manufactured housing customers would

The Competition



## TOP 10 LOCATIONS - YTD

#1 - Lancaster  
#2 - Instant Granbury

#3 - Tulsa

#4 - Burleson

#5 - Mesquite

#6 - DeSoto

#7 - Tyler

#8 - New Iberia

#9 - MONROE

#10 - Denton

**Craig Bryant - New Braunfels** - ONE WORD - AWESOME!! The man is a bonafide superstar, ladies and gentlemen. What separates the Superstars from the rest? **Consistency** - a characteristic this man displays every month. In September, he rolled four big new homes down I-35 and earned an impressive 39.3 President's Club Points in the process. Keep

**Carrie Shipp - Instant Granbury** - You didn't actually think you wouldn't see her name here this month, did you? You can't keep someone with her kind of talent away from the top of the standings! Carrie blasted her way into the Quarterly top 10 by selling five big new home deals and (with the help of Insurance Czar **Bruce Reynolds**) providing plenty of insurance products to her happy customers. Carrie, you are the **QUEEN** of the Manufactured Housing SCENE!

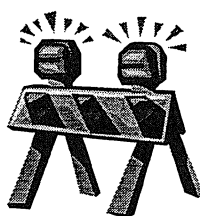
Our  
**BITE**  
is worse  
than our  
**BARK**

# 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 negotiation is Closing for Continuation.

For the last several months, we have been covering the fourth Negotiation which is *Closing the Sale*. Remember, there is a *Sequence to Closing*. The first close that should always be used is the *Value Guide Close*. If this close doesn't work, the next close to use is the *Summary Question Close*. Your Client's response to the *Summary Question Close* will let you know whether you are dealing with a Client with an *Unresolved Issue*, a Client who *cannot make a decision*, or a Client who wants to *Haggle*.

The *Client Who Can Not Make a Decision* must be shown that waiting is not the best choice. There are several closes that are tailor made for this situation. They are:



## The Dangers of Waiting Close

This close uses a pre-printed form. It has items listed such as Cost of Building Materials. \$ \_\_\_\_\_. You would fill in the blank with an estimate of how much you believe the cost of Building Materials will increase while they are waiting to make a decision. If you would like a copy of the Dangers of Waiting form, call my assistant Ana at (972) 230-4874.



## The Psychologist Close

This close is a modern version of the old Ben Franklin close. This technique is actually used as a tool by Psychologists when they are counseling a patient who is stuck and cannot move forward. The verbiage is as follows (Pull out a clean piece of paper and walk through the procedure with them):

"Dave and Dayna, I understand that you want to make sure you are making the right decision. As a matter of fact, I was just reading that Psychologists use a very simple technique to help their patients make difficult decisions. What they do is they take a piece of paper like this and they draw a line down the middle. At the top of this column, they write 'Why this would be the Right Decision' and on the top of the other column they write 'Why this would be the Wrong Decision.' Then they make a list under each column. So let's try it and see what we come up with. Okay, first let's list under the Right Decision Column. Tell me something you really liked."

Help them with the Right Decision list. If they get stuck remind them of something they mentioned to you that they liked. Then ask them what you should write under the Wrong Decision column. Once you have their list, you close using this verbiage:

"Well, here we have 55 yes's on the Right Decision side and 3 no's on the Wrong Decision side. Looks like there is no doubt that this is the Right Decision. Let's get the paper work out of the way so we can get you into your new home."



## The Memory Close

The Memory Close is one I have personally used many times and it works really well on "Decidephobics." The first time I saw this was on the Johnny Carson show a long time ago when I was a small child. There was a man on the show who had memorized the entire New York phone book and he used a sheet of paper to illustrate how poor most people's memories are. This is the verbiage to use:

"Dave, there is this memory expert that has been on TV. As a matter of fact, he has memorized the entire New York phone book. Now why anyone would want to do that is beyond me. But anyway, he made a very interesting point about memory. He used a piece of paper

# YTD TOP 30 Salespeople

| Rank | Salesperson       | Location                 | Total |
|------|-------------------|--------------------------|-------|
| 1    | James Karrh       | Nationwide DeSoto        | 168.4 |
| 2    | David Dalley      | AHFO Lancaster           | 152.7 |
| 3    | Craig Bryant      | Nationwide New Braunfels | 152.2 |
| 4    | Fred McDonald     | Nationwide Tyler         | 133.4 |
| 5    | Carrie Shipp      | Instant Living Granbury  | 132.9 |
| 6    | Timothy Solano    | Nationwide Denton        | 105   |
| 7    | Sandy Cantu       | Nationwide Seguin        | 104.4 |
| 8    | Joe May           | Nationwide Cleveland     | 103.1 |
| 9    | Daryl Wilkinson   | Advantage Greenville     | 102.8 |
| 10   | Melissa Guinn     | Nationwide Lake Charles  | 100.9 |
| 11   | Vicki Ballew      | Nationwide Albuquerque   | 98    |
| 12   | Jerry Hires       | Nationwide Monroe        | 97.61 |
| 13   | Thomas Murphy     | Nationwide Tulsa         | 94.45 |
| 14   | Christi Lancaster | Nationwide Denton        | 93.12 |
| 15   | Leslie Brookins   | Advantage Channelview    | 93.08 |
| 16   | Gina Reece        | Advantage Longview       | 90.98 |
| 17   | Alan Warren       | Nationwide Burleson      | 90.94 |
| 18   | Randy Taylor      | Nationwide Tyler         | 89.73 |
| 19   | Tom Quellhorst    | Nationwide Cleveland     | 88.57 |
| 20   | Joe Woods         | AHFO Lancaster           | 88.45 |
| 21   | David Green       | Nationwide South         | 88.17 |
| 22   | Kash Mullins      | F&M Nationwide           | 87.86 |
| 23   | Daniel Conley     | Nationwide Lufkin        | 87.08 |
| 24   | Charles Jerger    | Nationwide Bossier City  | 86.72 |
| 25   | Michael Williams  | AHFO Lancaster           | 85.07 |
| 26   | Cecilia Phillips  | Nationwide Tulsa         | 85    |
| 27   | Clifford Archer   | Nationwide Rosenberg     | 84.32 |
| 28   | Louis Ramicone    | Nationwide Azle          | 84.24 |
| 29   | Paul Head         | Nationwide Mesquite      | 83.9  |
| 30   | Phil Essex        | Nationwide Austin        | 82.88 |

## Lanette, Continued

*like this (hold up a single sheet of paper) to illustrate his point. He said that after 5 hours, most people lose 1/2 of what they heard (fold the paper in 1/2).*

*Then he said after another 5 hours, you lose another 1/2 of what they heard (fold paper in half again).*

*Then he said after another 5 hours, you lose another 1/2 (fold paper in 1/2 again) and after another 5 hours, you lose another 1/2 (fold paper in 1/2 again). So in other words, tomorrow, around this time, you will only be able to remember this much about all the things we have discussed (show the small folded piece of paper).*

*Does it really make sense to make a decision, based on this much information, when right now you have (unfold paper to show page) this much information? Let's do something now while you have all the information."*

Next month, we'll cover how to handle the Client who wants to *Haggle*.

## Ben White Gets Off to Great Start



38 Homes in Two Months for the Brand New Location in Austin! General Manager **Randy Coffman** (center in suit) and Sales Manager **Phil Essex** (3rd from left in sports coat) have got an absolute winner on their hands with this new SuperCenter on Ben White Blvd. The picture above was taken at their Grand Opening on October 18th, attended by such luminaries as **Jim Fallon**, **Neil Scarbrough** and **Glenn Meier** (front, left to right) as well as 21st Century's **Tim Williams**, (2nd from right) pictured with his wife **Judy**. That's also **Lisa Coffman** doing the hook'em sign (yeah!) in front of **Larry Speck** and **Chuck Carney, Jr.** Holy toledo, what a great party!

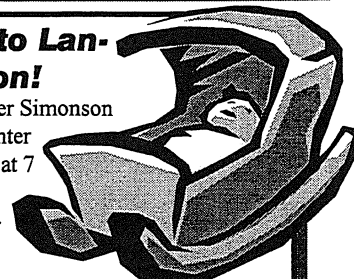


### Raine Leads DeSoto to New Heights

Five year company veteran **John Raine** has come full circle with Nationwide. Starting as a salesperson (and making virtually every big company trip), John worked his way through the ranks, eventually attaining a General Management position in DeSoto four months ago. In his first Quarter, he was the number four dealership company wide and winner of the Prestigious Pride award. Above, John and his staff (*sorry, we weren't given any names with the picture*) receive the Pride statue from V.P. **Don Simonson**, whose own dealership placed a close second. R.V.P. **Larry Speck** had this to say about John... "I'm very proud of the job he's done. He's always come through in the clutch."

### Tyler Simonson born to Lancaster's Cindy and Don!

On October 10, 1996 at 6:20 pm, Tyler Simonson made his debut at Baylor Medical Center in Waxahatchie, Texas. Weighing in at 7 lb. 9 oz., Tyler is healthy and happy. Mother is doing fine, also. Congratulations!



## Building a High Growth Company, Continued

We've spent the first year at 21st Century in start up, firing & training people, building the staff, developing the systems, and fine tuning the financing products and guidelines. We are now poised for incredible growth. Our mission is now clear!!!

1) We need to capture every possible loan in our 21st Century portfolio. Every loan that is or can be approved by 21st Century, must go into our own loan portfolio!! That is our goal... that is the policy of the Company as set by the Executive Committee and the Board of Directors of the Company!!

2) We want to maximize our finance participation at retail by achieving a higher average rate on the loans whenever we can. Finance income at the retail store level can be an important source of extra profits, just like insurance sales.

We've set some lofty goals for 21st Century. We've committed to Wall Street that in 5 years, we expect to have a \$1,0 billion loan portfolio. At that level, 21st Century could represent a major part of our total earnings per share. It's going to take the diligence and hard work of all of us to make it happen. As always, we have total confidence in the American Homestar Team to rally to the vision and make it happen!!!

# MANUFACTURED Arlington Style



by Jim Moravec

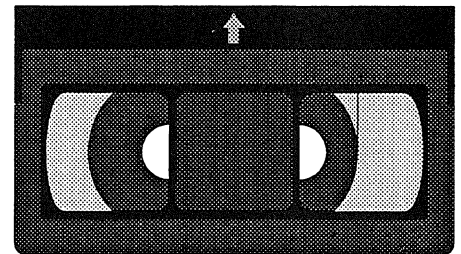
Every Nationwide sales center recently received 50 copies of the "Building & Caring for Your New Home" video to distribute to new customers. This practical video comes to you with accolades from

Ray McKinney, Jim Clark, Chet Kearney, & others, and during a recent review, Buck and Chuck Jr. also gave the video two thumbs up!

Exclamations such as "Excellent!", "Long overdue!", "Just what we needed!", and "Awesome!" have been heard from retailers who've seen this wonderful communication tool. "This video goes a long way toward balancing customer expectations and achieving overall satisfaction", said one notorious sales champion!

# VIDEO GETS GREAT REVIEWS

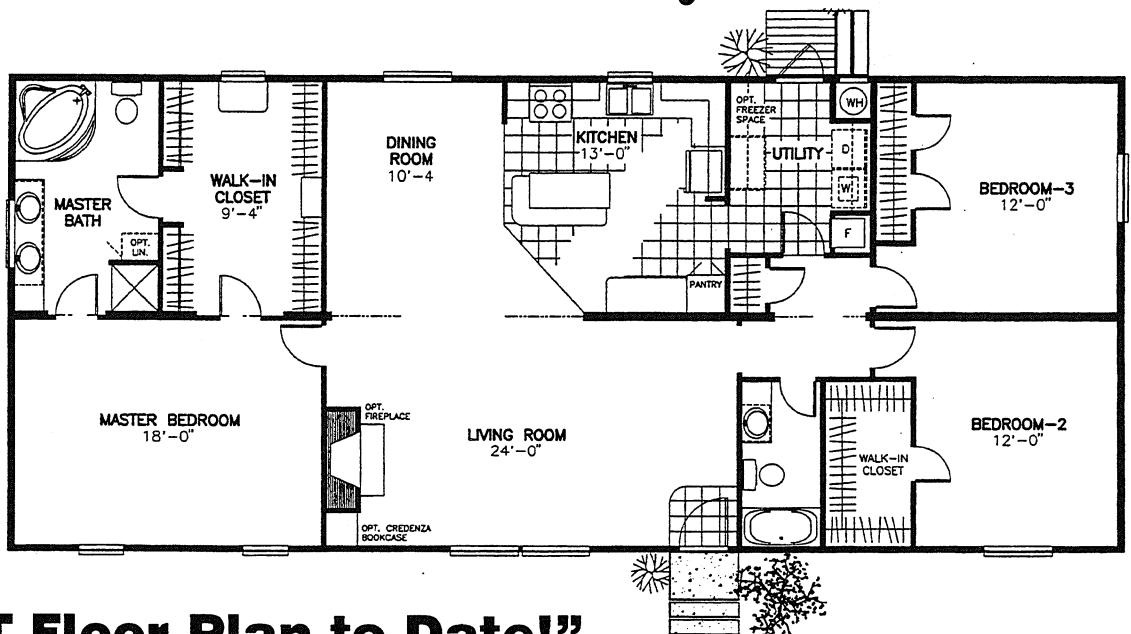
Please begin utilizing this video no later than November 1st, and let me know what you think & how it's received.



## LANCASTER By Brian Shaw

## Introducing The New Galaxy 564

**BIGGER  
and  
BETTER**



### "LARGEST Floor Plan to Date!"

This new floorplan, introduced this month, is our largest floorplan to date! It features a massive 9'-4" walk-in closet with dual closet rods, built-in dresser, and even a shoe rack. The **Galaxy 564** also comes standard with our luxury bath, island kitchen, and another walk-in closet in Bedroom #2. With 1,750 total square feet, the **564** is very roomy - the living room measures in at 24', the master bedroom at 18', and the extra bedrooms each at 12' . . . monstrous!!

(Continued on next page.)

# LANCASTER NEWS

(Cont.)  
By Brian Shaw

## New *Cameo* Decor

Also being introduced along with the **Galaxy 564** is our new decor - *Cameo*. *Cameo* is a beige decor with hints of green and looks great with our Mojave Beige or Hickory carpet. In addition to the new vinyl's, *Cameo* also offers a new countertop color called Puma (beige) along with a new border called Leaves Harvest.

### Cameo Decor

New for 1997

|                 |                  |                              |
|-----------------|------------------|------------------------------|
| ACCENT VINYL'S: | Kitchen.....     | Oak Bluff Cottage            |
|                 | MBath/GBath..... | Mikasa Cottage               |
|                 | MBedroom.....    | Mikasa Cottage               |
|                 | Main Panel.....  | Ruff Stuff/Cambridge Classic |

#### RUFF STUFF WHITE OPTION FOR LR/DR/HALL

Singlewides..... \$150

Doublewides..... \$200

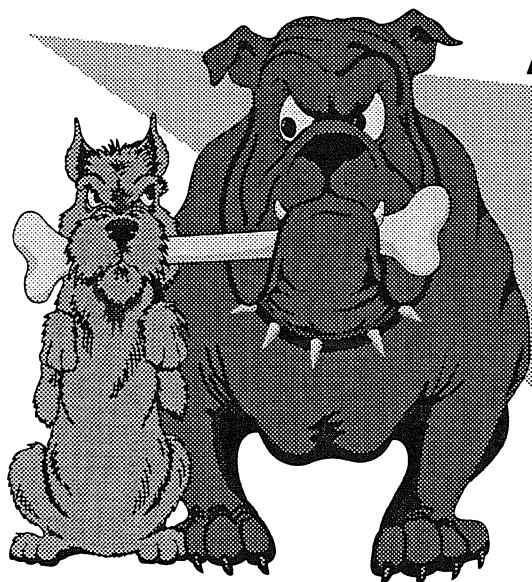
STD. BORDER: Leaves Harvest

CARPET: Sahara or Mojave Beige or Hickory

|              |              |                                |
|--------------|--------------|--------------------------------|
| COUNTERTOPS: | Kitchen..... | Symmetry w/Puma Edge           |
|              | Baths.....   | Puma/Puma or Symmetry/Symmetry |

CERAMIC TILE: Kitchen..... Fawn Backsplash

PANEL CHANGE: Mixing Up Panels..... \$100/Per Room



## AMERICAN HOMESTAR BIG DOGS OF SEPTEMBER ARE:

|                                 |           |
|---------------------------------|-----------|
| 1. Nationwide of Burleson:      | 13 Floors |
| 2. Nationwide of Lancaster:     | 11 Floors |
| 2. Nationwide of Tyler:         | 11 Floors |
| 3. Nationwide of Oklahoma City: | 10 Floors |
| 4. Nationwide of New Braunfels: | 9 Floors  |

# Fabulous FALL CLEARANCE Sale

Sell any American Homestar of Burleson Tape and Texture stock home or any MorningStar model and earn \$500!!! That's a \$500 line item spiff on your commission sheet! Not only that, you'll earn 15 President's Club Points. Simply fax in a completed President's Club Certificate (see page 24) to Charlie Lohin at the American Homestar of Burleson plant (817)295-3352. All sales must be booked by the quarter end (November 30th).

**Earn Points for the Next President's Club Trip**  
**Pay for Christmas**  
**Pay Your Bills**  
**Simply.....Blow It**

Help yourself while helping the Company by selling obsolete inventory and making room for fresh inventory. Call Sam or Glenn for inventory updates. (800)817-4150.

**! SELL ! SELL ! SELL ! SELL ! SELL ! SELL ! SELL !**

Effective with all deals booked from September 1st through November 30th!

## APPLIANCE SPECIAL!!! THRU NOVEMBER 30TH!

G.E. 20cu. Ft. Side-by-side w/water and ice in door....\$675.00

G.E. Dishwasher.....\$400.00

Regular Low Price \$1075.00

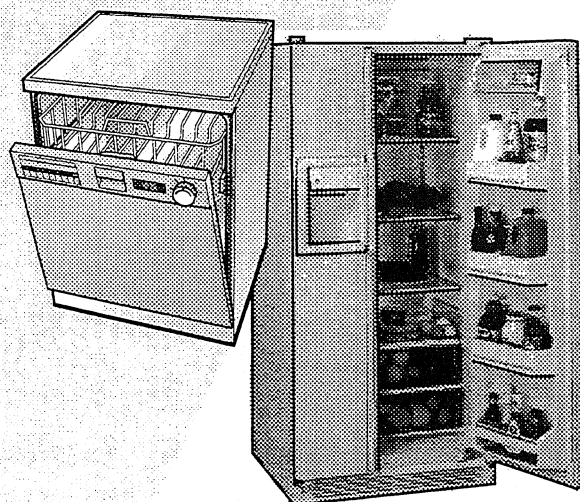
**THRU NOVEMBER 30TH!**

**\$695.00**

**THAT'S A SAVINGS OF**

**\$380.00**

- ✓ Advertise to increase traffic.
- ✓ Give those hard-to-close customers that sense of urgency.
- ✓ Build EXTRA value in your inventory.
- ✓ Available on ALL models.



**ORDER YOUR AMERICAN HOMESTAR  
from BURLESON TODAY!!!**

**CALL:**  
**1-800-817-4150 or**  
**1-817-295-8108**

## BURLESON **STAR** NOTES (Cont.)

By Charlie Lohin

### Wood Cabinet Doors

The warm luster of real wood cabinet doors are now available in Velvet Cherry. This sturdy oak cabinet door has both a raised edge and a raised center panel. Add this touch of class to your next home for only \$495 for homes under 60', and \$625 for homes 60' & over.

### New Blue Belle Decor Available

Our "Blue Belle" decor is now available to enhance the look of the Benchmark/Lifestyle product line, especially when used in conjunction with our blue carpet. Our corporate decor dynamo, Nancy Cantu, has designed (no, it's not from that little dairy in Brenham, TX) the new Blue Belle decor vinyls and drapes to feature a more "country-look." (New vinyl samples have been sent to each location.) Don't delay . . . order your next stock unit with our new, provincial Blue Belle decor TODAY!



**We're  
Movin'  
On  
Up!**

**Production Manager Steve Week's production crew set a new record during the week of October 25th: 34 Quality Floors!!! It's only the beginning.....**

### Fab 5 For Benchmark/Lifestyle

March thru October, 1996

|    |                     |                |           |
|----|---------------------|----------------|-----------|
| 1. | Nationwide-Burleson | Jack Maxey     | 60 Floors |
| 2. | AHSFO-Lancaster     | Don Simonson   | 53 Floors |
| 3. | Nationwide-Mesquite | Dave Shetler   | 44 Floors |
| 4. | Nationwide-Denton   | Robbie Golden  | 36 Floors |
| 5. | Nationwide-Tyler    | Bill Williford | 34 Floors |

# Great Job!!

## PEOPLE POWER:

# Service Personnel

Head Service "Witch" Gail Lohin (center), pictured with Service "Witchettes" Angie Patterson (left) and Jennifer Brothers (right), wield their magic over the Service Department.



East Texan Angie Patterson, whose customers include anyone living east of I-35, is fast approaching her 2nd year as a Service Coordinator. Her decision to leave Redman Homes and join the American Homestar of Burleson team is a vital reason for the plant's steady improvement in service responsiveness. Angie's penchant for reading six-guns and attending happy hours was cultivated during her tutelage at several schools, including Texas A&M.

Long time Albuquerque resident Jennifer Brothers, lends over 2 years of combined retail and wholesale service expertise to both the Burleson Service Department and her customers residing west of I-35. Her "lightning-fast" computer skills & comedy club wit keep the department buzzing. Her hobbies include watching her future husband *Troy Aikman* play on Sundays, and her degree in Criminal Justice comes in handy while watching NYPD Blue (that is, when her bar-schedule allows it).

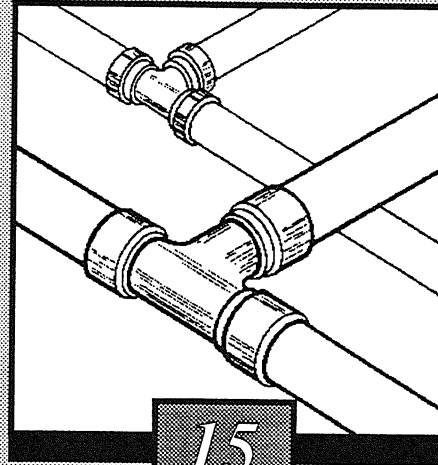
When they're not at the plant, you can find both Jennifer and Angie at their place of residence - "Ferrell's", Texas (Ha Ha).

## UNDER THE OAKS

By Charley Boyer

### 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 on our famous "29 Reasons" brochure. Each sales center has this brochure to use as a sales training tool and point-of-purchase sales brochure.



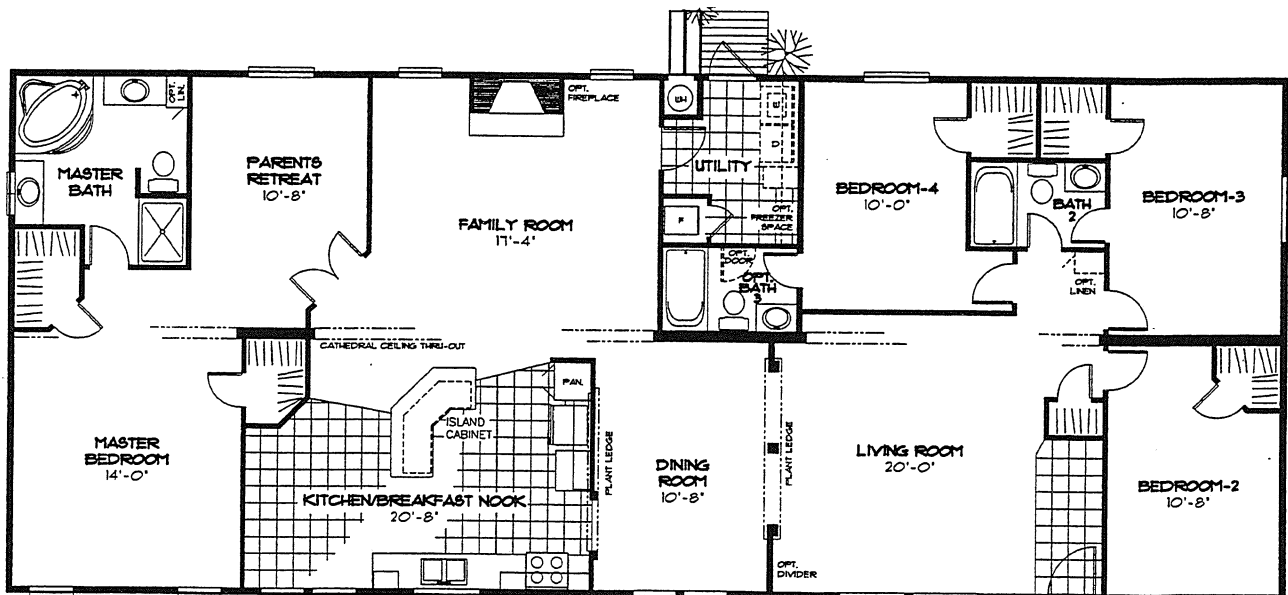
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### Superior Plumbing System

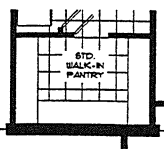
With tough, durable CPVC water lines and ABS drain lines, an Oak Creek plumbing system provides years of trouble-free operation. All water lines are pre-tested to withstand 100 psi of water pressure. Washer plumbing faucets and shutoff valves are all brass. Chrome beauty rings around pipes through cabinets provide a finished appearance and rodent proof the access holes. Plumbing lines installed in the "heated basement cavity" of the floor reduce the risk of freezing. Out of sight, out of mind. And with an Oak Creek home, peace of mind!

## Southern Star Introduces the 1st 32'x80' Model 988 We Call it The "HOG"!!

Look for this innovative and unbelievable home in the very near future! The prototype of this 2,360 sq.ft. spectacular addition to the Southern Star line-up will roll off our production line in December. Don't wait to order . . . CALL NOW!! The Model #988 is the real thing for those customers who think in terms of "big and beautiful". The "HOG" comes complete with 4 oversized Bedrooms, a large Master Suite with Parents Retreat, 2 or 3 Bathrooms, and an awesome Island Kitchen. After years of customizing our hot selling Model #974 (32x76), your customers can finally have their custom dream home without redesigning or waiting for Engineering to make the #974 into something it's not . . . a true 32x80 Slice of Heaven! CALL NOW! CALL NOW! CALL NOW!



**MODEL 988**  
32'x80' 2360 Sq. Ft.  
4 Bedrooms, 2 Baths  
w/Parents Retreat



**UNDER THE OAKS**

By Charley Boyer

**It's The Little Things  
We Do at Oak Creek  
That Mean So Much:****Water Heater "Safety Guard" Drip Pan with Drainage Tube!**

Picture this: It's Friday afternoon and you & your family are on the way to Angel Fire, New Mexico, for a weekend of winter fun on the slopes. You and your spouse are in dire need of a vacation while the kids are just glad to be out of school. You've secured your home, you think, for an entire weekend without anyone home. The lights are all off, the windows are closed, the doors are locked, and everything's clean. You think you've covered all the bases to protect the major investment you've made in your home. All of a sudden, your water heater begins to leak...drip...drip...drip! (And anyone who might have told you that water heaters don't wear out &/or leak, definitely misinformed

you). In a competitor's home, the water heater compartment floor gets wet and if the caulking of this area is in any way incomplete, the compartment starts to fill up with water. Little by little, the water begins to find its way under the walls and into other nearby rooms. No one's home, so no one knows that the carpet in your bedroom is now soaked and the new oak bedroom suit you recently purchased is standing in inches of water. Then slowly, over the weekend, the wood floor decking gets saturated and your home starts to smell bad due to mildewed carpet, furniture, and clothing!! Eek!

Now, picture a different scenario: Your home is an Oak Creek built after November 1, 1996, and one of the standard features included is the extra protective "Safety Guard". This "Safety Guard" is basically a drip pan installed under your water heater with a large lip around the edge to trap any leaking water with a drainage tube installed in the bottom so that water can safely drain outside of the home, thus, protection at its finest. Now you can hit those slopes without a worry in the world. What peace of mind . . . what forethought . . . what a darn good idea!!! It's the little things we do at Oak Creek that mean so much!!!!

**Oak Creek Makes the Switch to  
CPVC Plumbing System!!!**

Thanks go to our Brother & Sister factories for working out the bugs in changing over from the polybutylene pipe with brass fittings to the CPVC white residential plumbing system. Our new found experience factor has shown that CPVC is a superior system and with the newest technology in pipe & fitting fusion, installation is easy and almost service free.

**"Southern Star Homebuyers  
are everywhere!"**

The Whispering Oak

***Good Luck and  
Good Selling!!!***

# STAYTON

By Jon Moon

Changes!  
Changes!  
Changes!  
Changes!  
Changes!

The never-ending saga continues . . . **Rick Murdock** has relocated back to Boise, ID, as their Division Manager. While we're sad to see our friend depart, we welcome our new Division Manager, **Buck Wooton**. Buck was a long term employee of Redman Homes and was responsible for both their sales and marketing programs in the Northwest. Since the local Redman plant is a mere 20 minutes away, we've felt his presence for many years! We feel very fortunate now to have him on our side. Coming from a plant that builds 13 a day, there's no doubt that Buck "knows his stuff"!!!

## Stayton Shows Off

"It's a Guerdon, we built it, and we're proud of it!!!!", echoed throughout the display homes on a recent sunny Saturday. The whole team, their kinfolk,

*"It's a Guerdon, we build it, and we're proud of it!"*

and pals were invited for a little "show & tell" as the Stayton employees acted as tour guides of our model homes. Thanks to Scott Iverson and Tracy Guenther for their help in setting up the barbecue & soda for our 300 guests.

# Vicksburg

By Melanie Hood and Dinah McCorquodale

## Personnel Parade

We would like to welcome back **Lynda Ragan** who has rejoined the Vicksburg team as our Accountant after being off for the summer. Lynda, we've really missed you and it's great to have you back!!!

On September 27th, all of our employees were honored with an "Employee Appreciation Cookout"!! In addition to the fried catfish lunch catered by Old South Caterers and free t-shirts for all, employees and their families were able to tour the show homes. THANKS, guys for all your hard work and diligence!!

For anyone who'd like a friendly (or maybe not so friendly) game of basket

ball, stop by and shoot some hoops on the new basketball court at our plant. But please, only on breaks, lunch, and after hours, OKAY?!?!

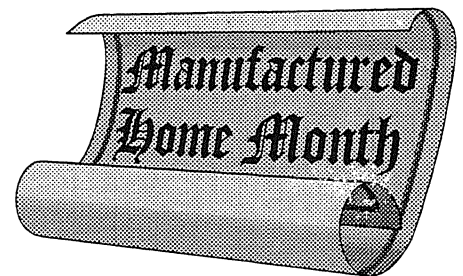
**Jeff Gibson**, Sales Representative, attended the Arkansas Manufactured Housing Association Golf Tournament last week and came in second place!!! Way to go, Jeff - you did us proud!!!

## Product/Retail Report

As usual, our Porch model continued to lead the pack at the September show. Exciting new floorplans and decors were very well received by dealers from six states.

Also, we passed our NCSBCS inspection with flying colors with a score of 45!!! We're very proud of

everyone for the extra effort that made this inspection a breeze!!!



Representatives of the Manufactured Housing Market recently put forth a proclamation naming October as Manufactured Home Month. At the Yazoo City, MS office, **Mayor Hugh McGraw**, our General Manager **Charlie Smith**, and **Shane Upshaw** of Magnolia Estates were all present for the ceremony along with the Mississippi Housing Association's Vice President, **Scott MacFarlane**.

**WELCOME  
TO  
THE  
FOLLOWING  
NEW  
DEALERS:**

**Southwest Housing of Brookhaven, MS**  
**Stribling Manufactured Homes of Pearl, MS**  
**USA Homes of Tuscaloosa, FL**  
**Albrite Homes of Pensacola, FL**  
**Hud Z Manufactured Housing of Marianna, FL**

**Boise  
BULLETIN**

By The Boise Staff



**Guerdon Homes  
is owned by  
American Homestar!**

**Finally....It's Over!**

We at the Boise Division have been waiting for some time to say these words, and at last we can: Guerdon Homes is owned by American Homestar!! The entire Boise team is elated and looks forward to a close and profitable association with the Homestar team!

**Sales Update:  
Fall Fling for  
Boise/Guerdon Dealers  
at Lake Tahoe**

The Boise Division dealers and division personnel participated in a

3-day Fall Fling September 14th thru the 17th, including a round of golf, a dinner cruise on Lake Tahoe, and various other activities. The golfers had alot of fun and we're sure the stories will continue to be told for many years to come on just how a few less strokes would have won 1st place. Boise dealers continue to maintain a close relationship and this festive celebration was a great way to renew old friendships.

Welcome!  
**Welcome!**  
Welcome!  
**Welcome!**  
WELCOME!  
**welcome!**  
**Welcome!**

**Rick Murdock:** The Boise team is excited to welcome back Rick Murdock as our Divisional Manager. Rick was our

Production Manager for 4 years and our Sales Manager for almost 2 years, and then left for a short period to fulfill the duties of Stayton's Divisional Manager. I guess our loss was their gain, and vice-versa. Rick has over 22 years experience in manufactured housing and we're very glad to have him back!

**Alan Snitily:** As one of our new Sales Representatives, Alan brings a wealth of experience to our sales team. Alan has not only had previous seasoning as a sales rep, he's been a sales manager, and has also managed several retail centers. Alan is married and has one child still at home.

**Curt Luis:** With 22 years in manufactured housing, Curt is a great addition as Production Supervisor to our production management team. Mr. Luis is married and competes as a team roper - in fact, he's been to the Oklahoma Nationals twice.

# EMPLOYEE OF THE MONTH!

Congratulations goes to Ivan Nosalskiy as our newest Employee of the Month! Ivan was hired in early July to work in our Shell Department.

Due to his tremendous attitude and cheerfulness, his co-workers believe he's a great guy to work with. In fact, it's been rumored

that his supervisor is attempting to have him...  
*...cloned!* Way to go Ivan!

# GERING GOSSIP

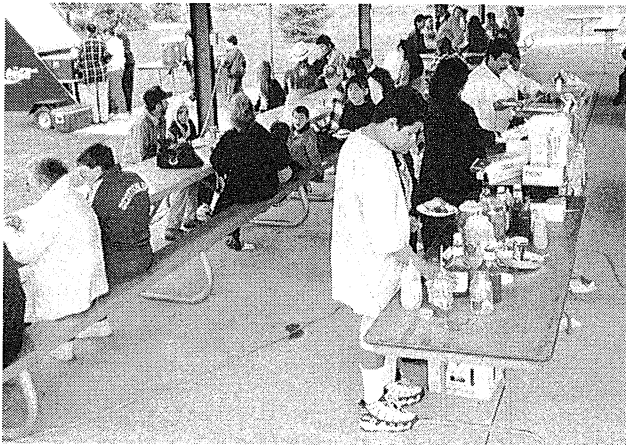
By Doug Tollin  
Home Front Nebraska Eye-Witness Reporter

## A GERING GATHERING

A "PICNIC IN THE PARK" for all Gering Magnolia Plant employees & their families was held during

September. The event resembled an old-fashioned picnic with grilled hamburgers & hot dogs, baked beans (like Grandma used to make), potato salad, chips, and all accompanying condiments. Volleyball, softball, and football tournaments were organized for the

adults, while various games (including prizes) were set up for the children. It definitely appeared (at least to this scribe) that all those who were in attendance enjoyed themselves thoroughly and were very appreciative to be included in the festivities.



## PERSONNEL CHANGES

|                     |                                                       |
|---------------------|-------------------------------------------------------|
| Patrick "Kip" True: | Promoted to Dispatcher                                |
| Steve Weimer:       | Moved from Dispatcher to Service Manager              |
| Jerry Todd:         | Moved from Service Manager to Training Center Manager |
| Terri Ward:         | Hired as our new Receptionist                         |

Good luck to all in your new positions!!

## A LITTLE SLICE OF PERFECTION

Instant Living-El Paso may be small on volume but they are BIG on profit. Business Manager, **Ronnie Alvidrez** has done an excellent job pursuing profits through the second sale. Every single deal (seven total) in September had 3 years PD, credit life and extended service on it, just as all her deals have since she has been in the position. Few others can boast such a perfect record, but some will come close. **Richard Eklund**, of NW-Austin, has come out of the construction like a phoenix, proving to all that he is the man for this big volume store. He had 57.5 PC pts in September! **George Terblanche** of Seguin, also had a very consistent month, showing he can do it all, from rate bumps to high insurance volume. Can he bring home the bacon, too?

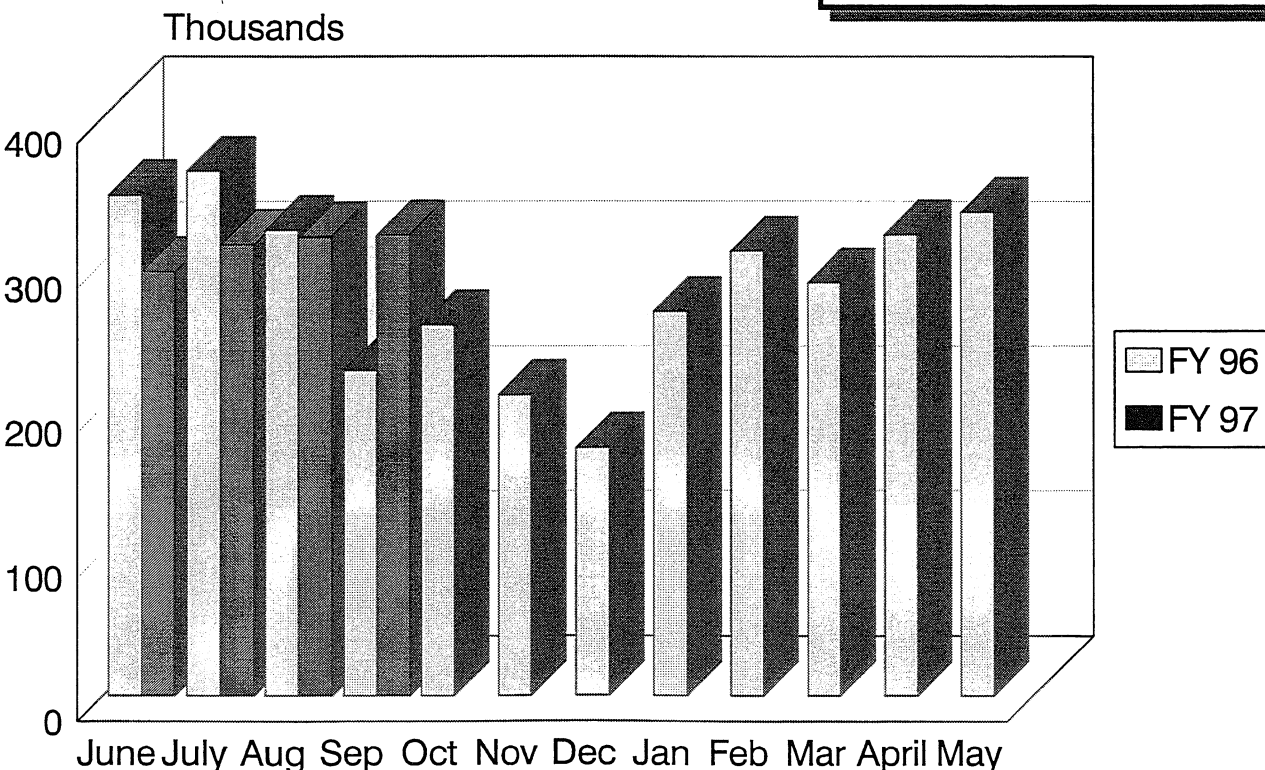
### BM Boot Camp Planned for December

Mark your calendars for December 13 & 14, the Business Manager's Boot Camp will be here before you know it. (Yes, that's a Friday and Saturday.) The objectives of the intensive two day class include increased credit life sales, increased finance income through rate bumps and improved awareness of 21st Century and the legal responsibilities of the Business Manager. Keep an eye out for the pre-class workbook coming to BMs in a town near you.

### A Public Apology

The author of last month's column, **The King Lives**, would like to formally apologize for slanderous remarks made in regards to the credit life sales of Mr. **Jack Smith**, NW-Denton. When reached for comment Ms. Lowery said only: "Billy, don't be a hero, don't be a fool with your life". Sources close to the troubled, 70's obsessed author tell us she really meant to say "Jack, you're my hero and I'm was a fool for teasing you about your credit life numbers".

## Credit Life Premium Volume THIS YEAR VS. LAST YEAR



### TODAY'S Credit Life Special

**GET IT WHILE ITS HOT!**

**3 PC Club pts  
per credit life policy**



**for the months of...  
October, November  
& December**