

HOME Front

A Monthly Publication of
AMERICAN HOMESTAR

American Homestar's Retail Division Moves into Alabama with Important New Acquisition

As part of our ongoing strategic initiative to expand the Company-owned retailing base, American Homestar Corporation has announced the pending acquisition of a three sales center dealership in Alabama. This acquisition will provide distribution for the four southeastern market manufacturing facilities that include Vicksburg, Mississippi, and the three recently acquired Brilliant facilities in Alabama.

The sales centers are located in Prattville, Clanton, and Montgomery and all feature large environmental displays that are unique in this market. The original sales center of the group was founded in 1985 and operated under the name Corky's Manufactured Housing. This premier sales center has been voted by the public as "Best of Montgomery," and has received the Chamber of Commerce's annual Beautification Award on numerous occasions.

The Clanton sales center that has operated under the name "America's Best Factory Built Homes," is located on a major interstate highway where it serves not only Alabama homeowners but also sells homes into several neighboring states. This sales center offers a large selection of multisection homes strategically placed around a five acre lake featuring a large fountain that cascades 30 feet into the air.

The newest of the three sales centers is located on a 5 acre site in Montgomery and features a fountain in the entry drive and over 1,000 linear feet of sidewalk along a ground level display of homes.

"Our experienced sales center management team is excited about becoming part of the American Homestar Team", according to **Jan Davis** who, along with her husband **Cliff**, founded and built the 3 sales center operation. "The wide range of product available from American Homestar's plants, the support services available as part of the Nationwide retailing group, the power of vertical integration, and the Company's vision for the future, are all factors that influenced our decision to come on board," according to Jan.

Jan Davis will be Regional Vice President with **Sam Rice** as Divisional President for Alabama. According to Rice, "I'm excited about our growth opportunity in Alabama where over 56% of all new housing starts in 1996 were manufactured homes. That, coupled with the fact that we have a strong sales center foundation to build from and good home products, positions us for solid growth in the Alabama market."

Oak Creek Village Franchise Roll-Out Underway From Coast to Coast

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

Over the past four months, we have traveled from Oregon to North Carolina to conduct "Franchise Seminars" and spread the word about the innovative new franchise opportunities for independent retailers. Senior management from 21st Century, Manufacturing, as well as ARG President Rick Carver and Nationwide Vice President Lanette Carpenter have assisted us in this *marketing blitz!!*

We are pleased to report a growing wave of interest in the Franchise plan. More than seven franchise locations have been signed, and dozens more are being prepared and negotiated now!! Including franchises already signed and those in the late stages of negotiation, we currently have participation in Oregon, Washington, Idaho, Utah, Montana, Texas, Arkansas, New Mexico, Alabama, North Carolina, and South Carolina.

We're very pleased with the high level of interest and activity. Much hard work remains to be done. Implementation of the Program, including marketing, training, advertising, and other aspects of the Franchise System will be a major priority for us in the early months of calendar 1998. Be we've got a great start!

This initiative is very important for our Company. It can help us develop a much greater "dedicated" retail base in new markets, allowing us to advertise and promote our Company stores more effectively. It also creates greater profit opportunities for our manufacturing divisions and our finance and insurance businesses. All in all, the franchise network will help us have more resources and sales tools for all our Company store locations as well as the franchise locations.

American Homestar has a great opportunity to develop an exciting new channel of distribution for our homes as well as financial services products with this innovative program. We urge all of our Homestar team members involved to "keep the pedal down" and keep up the hard work to make this new strategic initiative one of our **BIG** success stories for 1998!!

President's Club

21st Century News

Telemarketing

2 Manufacturing News

4 Sales Heroes

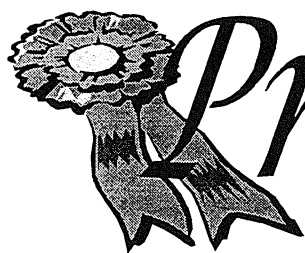
5 Training

8

18

22

NOVEMBER, 1997



Presidents Club

RETAIL STANDINGS

TOP 25 SALESPEOPLE - YTD 10/97

1	Nathan "Trey" Webb - Austin, TX	506.32
2	Crystal Sullivan - Denton, TX	488.51
3	Randy E. Wilson - Lufkin, TX	430.26
4	Ricardo DeLaRosa - Austin, TX	394.09
5	John Wells - Seguin, TX	383.84
6	Bambi Huddleston - Houston, TX	382.0
7	Minerva Pipkin - Denton, TX	368.00
8	Ronan Ramirez - Lumberton, TX	362.70
9	Christi Lancaster - Lancaster, TX	319.39
10	Keith Gerhart - Abilene, TX	317.22
11	Gina Reece - Longview, TX	314.58
12	Tom Kline - Denton, TX	308.69
13	Roger Williams - Bossier City, LA	308.54
14	Toby Cooksey - Mesquite, TX	302.45
15	Garney Gray - Boerne, TX	294.44
16	Joseph Woods - Lancaster, TX	292.88
17	Daryl Wilkinson - Greenville, TX	289.56
18	Billy Wayne Wilkerson - Ft. Worth	286.16
19	Anna Wells - Jacksonville, TX	284.27
20	Fred Hirschler - Mesquite, TX	284.14
21	Barry Rogers - New Iberia, LA	283.92
22	Robert Emfinger - New Braunfels	279.84
23	John Phillips - Bossier City, LA	276.63
24	Jo McBride - Tyler, TX	274.13
25	Daniel Williams - Mesquite, TX	270.28

TOP 10 GENERAL MANAGERS - YTD 9/97

1	Don Simonson - #51 Lancaster, TX	324.5
2	Dave Shetler - #60 Mesquite, TX	317
3	Brian Shear - #78 Denton, TX	246.5
4	John DeRouen - #26 Abilene, TX	234
5	Richard Aranda - #42 El Paso, TX	231
6	Phil Essex - #21 Burleson, TX	221.5
7	Carrie Shipp - #30 Azle, TX	209
8	Jim Rudolph - #11 Athens, TX	196.5
9	Jim Tierney - #79 Lufkin, TX	190
10	Mike Levin - #33 Ft. Worth, TX	186

* October #'s were not available at the time this article was submitted.

TOP 5 BUSINESS MANAGERS - YTD 10/97

1	Jack Smith - Denton, TX	680
2	Cathy Jackson - Lancaster, TX	653
3	Chris Baker - Mesquite, TX	633.5
4	Terri Raymond - Lufkin, TX	551.5
5	Trudi DeRouen - Abilene, TX	471.5

TOP 5 OFFICE MANAGERS - YTD 10/97

1	Kim Stafford - Mesquite, TX	335
2	Gracie Hernandez - Abilene, Tx	252
3	Linda Toombs - Lancaster, TX	238
4	Peggy Duke - Lufkin, TX	202**
5	Chere Kelley - New Iberia, LA	193

** Please make note: For those persons starting with the company after June 1st, points will be prorated at the end of the year. The proration may alter point standings.

Insurance News by Lisa Smith



PSYCHICS HAVE BEEN ADDED TO OUR STAFF!!

Or should I say, we wish they would be added to our staff.

Sometimes we feel like we need to be able to read minds. Please help us by adding the following information to your paperwork:

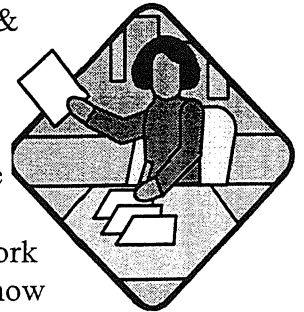
1. Be sure that your dealership's name is indicated on all insurance paperwork, including physical damage & extended service applications and credit life certificates. If we do not know who

sent the paperwork in, we do not know who gets commissions. Don't you want your money?

2. If you receive a quick quote from our office or quote from a computer, please attach a

hard copy to your application. This will provide valuable information if we have questions regarding the premium.

Remember -the more information you give us, the less we call you.



New Faces and New Jobs

Western has been playing musical chairs for the past month or so.

Julie Mathewson has been promoted to Customer Service Representative. While **Molly Pizanie** was added to the forge as an additional Customer Service Rep. They will be in training for the next couple of months. Best of luck to both. **Jason Moore** also joined us. He is responsible for the computer processing of our policies. If he can make it in this group the processing should be a snap.

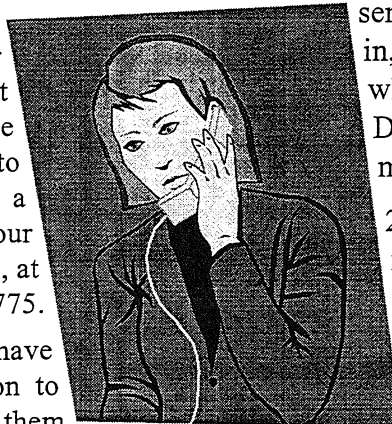


WHO TO KNOW AND WHERE TO GO WITH CUSTOMER QUESTIONS

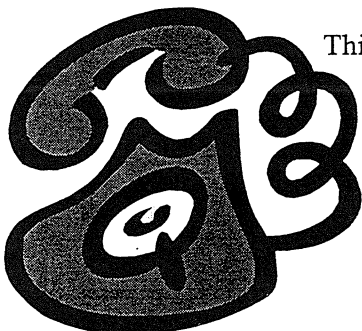
Your customer's satisfaction is very important. We will do all that we can to handle their insurance needs. Although the insurance agent at the dealership can handle many questions, we are aware that some need to be passed to Western. If you have a customer that has a question before the policy is sold, please call our office and speak with either myself, **Lisa Smith**, at extension 776 or **Susan Ketchum** at extension 775.

Now for the more confusing part! ! If you have already sent a completed insurance application to Western and the customer has questions, refer them to the following representative depending on the customers last name:

- **Julie Mathewson** at extension 777 for last names from A - H
- **Molly Pizanie** at extension 738 for last names from I - Q
- **Margarett Gonzalez** at extension 781 for last names R - Z



This will save you time and will allow our customer service reps to handle the question or change direct. Let's work together to get our customer's the information that they need.

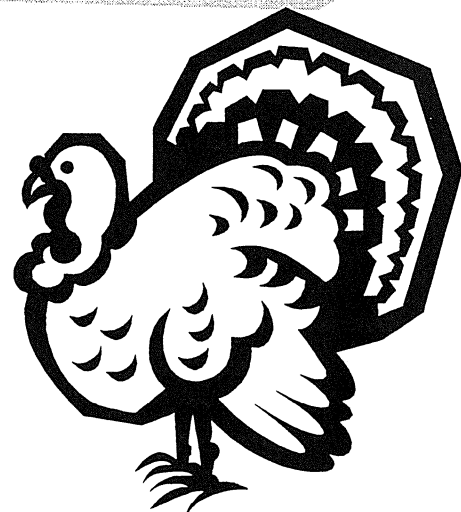


21ST CENTURY

**HAPPY THANKSGIVING FROM 21st
CENTURY**

\$250,000,000 IN 2 YEARS!

October produced single month record originations - \$20,000,000. Sources: Nationwide, Prestige Homes, Direct Loans, & Southern Energy.



21st funded its first loan in November, 1995 with the support of Nationwide. Total loans for 21st Century are over \$250,000,000 - - - thanks from the 70 families of 21st Century Mortgage.

TOP 10 DEALERS

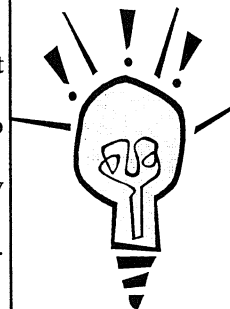
LOCATION	Name	AMOUNT
78	Nationwide Denton	\$9,632,057
60	Nationwide Mesquite	\$9,546,481
24	Oak Creek Granbury	\$8,313,874
51	Oak Creek Lancaster	\$7,456,399
59	Nationwide Tyler	\$6,079,437
92	Nationwide Boerne	\$5,532,300
39	Nationwide Longview	\$5,362,432
56	Nationwide Austin	\$5,258,618
52	Nationwide Cedar Park	\$4,842,253
74	Nationwide Boosier City	\$4,830,068

HEARD IT ON THE GRAPEVINE . . .

1. Robert Schwalb is engaged to marry Sarah Taylor, May, 1998.
2. Troy and Hyonhui Fussell are expecting BUBBA #1 in Summer of '98.
3. Tim Williams will soon be "Sky King" after completing instrument pilot rating school over the Thanksgiving holidays!

TIPS for BUBBA:

1. First biweekly draft day = delivery date + 2 pay days + 1 business day (or the 1st business day after the 2nd pay day after delivery). Do not make it a Saturday or Sunday.
2. Customer's account will draft every other week, not just twice a month. There are no "bye" weeks. (26 biweekly payments, 13 monthly payments)
3. Customers who are paid twice a month should not be offered BUBBA. BUBBA only works for customers that are paid every other week.
4. Make sure the customer understands when the first draft is going to take place. Surprises lead to bounced checks and bounced mortgage drafts!



IT'S A FACT:

Credit service available every day except Thanksgiving, Christmas, New Year's and Sundays!

Lanette Carpenter



The Critical Path to Selling Homes

Inbound Telemarketing

For the next few months I'm going to cover sections out of the telemarketing book. If you do not have a telemarketing book, call Ana at 214-320-2667 and request one for your location.

The Process for Flip Ad (Type Two)

This article will address how to handle Type Two Flip Ads.

With a type two Flip Ad the prospect knows they are calling a Sales Center, but because of "Special Circumstances" stated in the ad, they believe there is a Bargain to be had.

An example of a type two flip ad:

"Beautiful large custom ordered Oak Creek Doublewide. Came in with wrong color carpet, must sell now. 1-800-555-5555."

What to say and when to say it:

1. Always answer the phone enthusiastically.

Salesperson: "Thank you for calling Nationwide Homes, your one-source home source. My name is _____ how may I help you?"

2. Identify the advertisement they are responding to.

Tele-prospect: "I'm calling about the ad you've got in the paper, can you tell me something about this house?"

Salesperson: "We are running a couple of ads, what does the ad say?"

Tele-prospect: "It says this house came in with the wrong color carpet."

Salesperson: "What newspaper did you see this ad in?"

Tele-prospect: "The Fort Worth Star Telegram."

3. Always get the phone number up front.

Salesperson: "Great, that's a really terrific home. As I said my name is _____, and what is your name?"

Tele-prospect: "My name is Mary."

Salesperson: "Mary, I would love to tell you about this home, but right now I'm just finishing up with another client, I'll be glad to call you back. I shouldn't be anymore than 10 minutes. What's your number?"

Don't ask them if they mind if you call them back. Always do an assumptive close on getting the phone number.

First Call-Back for Flip Ad (Type Two)

Call the tele-prospect back within 10 minutes. This is very important because it is your first opportunity to build your credibility by showing you are reliable.

Be enthusiastic and work on building your relationship with your prospect.

1. Tell them your name and remind them why you are calling.

Salesperson: "Mary, this is Brian with Nationwide Homes. You called about a home we have advertised in the paper."

Mary: "Yes. Could you tell me something about that home?"

2. Tell them the "Special Circumstances." Remember, they called because they want a bargain.

Salesperson: "Well Mary, what happened was a client of ours special-ordered a very popular 28 x 80 Oak Creek double-wide, and it came in with the wrong color carpet. Of course we re-ordered their home for them, but this leaves us with a home we were not expecting. My Manager Jack said that we have to sell this home immediately, because we just

(Continued on page 7)

Home for the Holidays

...the promotion
to put Sales in
Motion!



\$500.00 Down and BUBBA payments less than \$100 will put your customer in a brand new American Homestar Lancaster Model 648 - 16 x 80, 3 Bedroom, 2 Bath home!

The new company wide promotion, *Home for the Holidays*, is in full swing! This promotion is a 4-way game plan guaranteed to net big results! The technique employs *special deals on special homes*, an opportunity to offer *reduced down payments* and step financing for those "need to move" homes and company backed marketing!

The home mentioned above, the Lancaster 648 is specially priced for this promotion. With a sale price of \$25,365 and \$500 down, your customer's payments would be \$199.89 per month for the first year and \$284.04 there after for a monthly STEP payment loan! Using the Bi-Weekly or BUBBA program, the first year's payments would be \$99.89 every two weeks for the first year and \$137.25 every two weeks there after! *What a program!*

The Home for the Holidays promotion includes the following featured homes...

- ✓ Lancaster Model 648, 16x80, 3/2
- ✓ All new singles and Doubles 12 months or older
- ✓ All "Buy Back" Repo's (see attached list)

Part of the promotion allows for Special Financing...

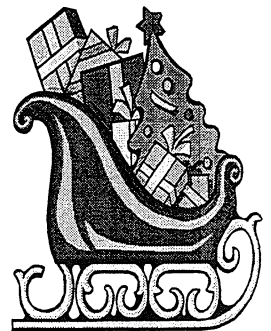
- ✓ As low as \$500 down on featured singles
- ✓ As low as \$1,000 down on featured doubles
- ✓ 21st Century "HELP" Step Rate Financing

This promotion will net you the following Opportunities...

- ✓ Advertise \$500 and 1,000 down
- ✓ Promote low first year step payment
- ✓ Increase sales of singles and doubles
- ✓ Liquidate old inventory and Repo's

Sale/Financing Details...

- ✓ Special Pricing on Lancaster 648
- ✓ See financing details left!



SANTA TO REWARD SALES

That's right! Get a load of the clips from this letter to Santa. The customer makes a wish list and the crew from Farmington New Mexico deliver for the holidays...

Listen to the words of praise from yet another satisfied customer, "(we)...quickly became frustrated because of the attitudes of several agents we came into contact with. Then we came upon Nationwide Mobile Homes. Our first contact was with **Keith Crawford**... with both his attitude and professionalism. His sister **Rhonda** was very professional and honest. Our search was over.

All went out of their way and succeeded in getting us into our home. Thank you for never giving up on us!"



Here is another Santa alert for Mike Levin (Ft. Worth). Kudos also go to the quality built into the Oak Creek Home that satisfied the customer...

"...I want to take this opportunity to express my appreciation and heartfelt thanks to everyone involved in getting my gripe sheet taken care of. All the struggles in getting into my new home were completely solved with nothing left undone. The gentlemen that came out were courteous and very professional in their work and attitude. They really did a magnificent job. They went to extreme measures to instill faith in my purchase. I will personally recommend Oak Creek for a quality home and **Mike Levin** as their sales guide. They really are the best!"

Keep up the great work, everyone. As you can clearly see by these and other letters, the customer is taking notice. And keep in mind that Santa makes his list and counts it almost as often as our satisfied customers!

(Continued from page 5)

don't have room for a home this size on our location, so we're really in a bind."

3. When they ask how much the home is always use the "file" story.

Mary: *"How much do you want for this home?"*

Salesperson: *"Well Mary, I don't have the file on that home in front of me. It's in my manager's office and he's in with someone right now. But I'll be glad to go get it, so I'll have it available when you come to see the home. Would this afternoon be good for you?"*

4. If they commit to an appointment, schedule the time. If they pursue the money question, handle it this way:

Mary: *"Well couldn't you just give me a ballpark amount?"*

Salesperson: *"Well Mary, it's important to me to always give you accurate information. so if you would prefer, I'll go get the file and call you back with the figures."*

Mary: *"Yes. Please call me back with the figures."*

Salesperson: *"Would you also like for me to find out approximately how much the payments will be?"*

Mary: *"Yes, that would be great."*

Salesperson: *"I'll be glad to, in order to figure the monthly payment, I'll need to know how much you want me to figure in for an initial investment. Or were you going to be trading in a mobile home?"*

If the answer is YES, ask them about their trade.

If they don't have a trade, ask them if they have an amount in mind for their initial investment. If they respond with:

Mary: *"I really don't know; how much would we need?"*

Salesperson: *"How about if I just calculate the payment with a minimum amount down? Well, this is all the information I'll need for now. As soon as I get the figures together for you, I'll give you a call back."*

Second Call-Back for Flip Ad (Type Two)

If the customer wants the figures before they come in to see you, this is completely understandable, and it is ALL RIGHT to give them these figures. Remember what Realtors know - - it does not matter if they like the house they called in on - - it just matters that you build the relationship and bring them into your sales center.

1. Continue to build your credibility. Be reliable, listen, be enthusiastic.
2. Continue to develop the relationship with your tele-customer (Personalization).
3. Create obligation by showing your taking time to confer with your manager.

Salesperson: *"Mary, I sat down with Jack, my manager, because I wanted to make sure I had all of the answers you wanted on this specific home. I did not know this but, he said that this home has a super insulation package, and storm windows. I figured those features would be important to you."*

4. Give them the figures and always ask; *"Does this sound like what you're looking for?"*

Salesperson: *"My manager said that the monthly investment will range between \$500 - \$550 per month based on the type of loan we can get for you. Does this sound like*

(Continued on page 20)

about this newsletter...

Published in Austin, Texas on no particular day of any given month. We recycle what we write, so please recycle what you read!

If your location does not have a recycle bin, we encourage you to contact your local recycler and ask for one.



Got a story, contact the appropriate editor below and it could be in the next edition!

Manufacturing Editors

Robin Cooper

Tom Jewell

Retail Editors

Dwayne Teeter

Richard Eklund

Travis Prescott

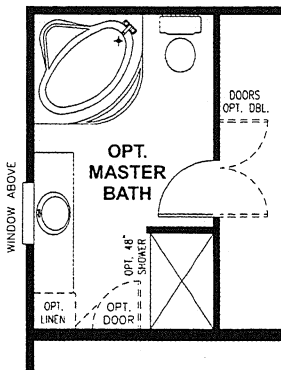
BURLESON **STAR** NOTES

By Charlie Lohin

The Hampton is New and Improved

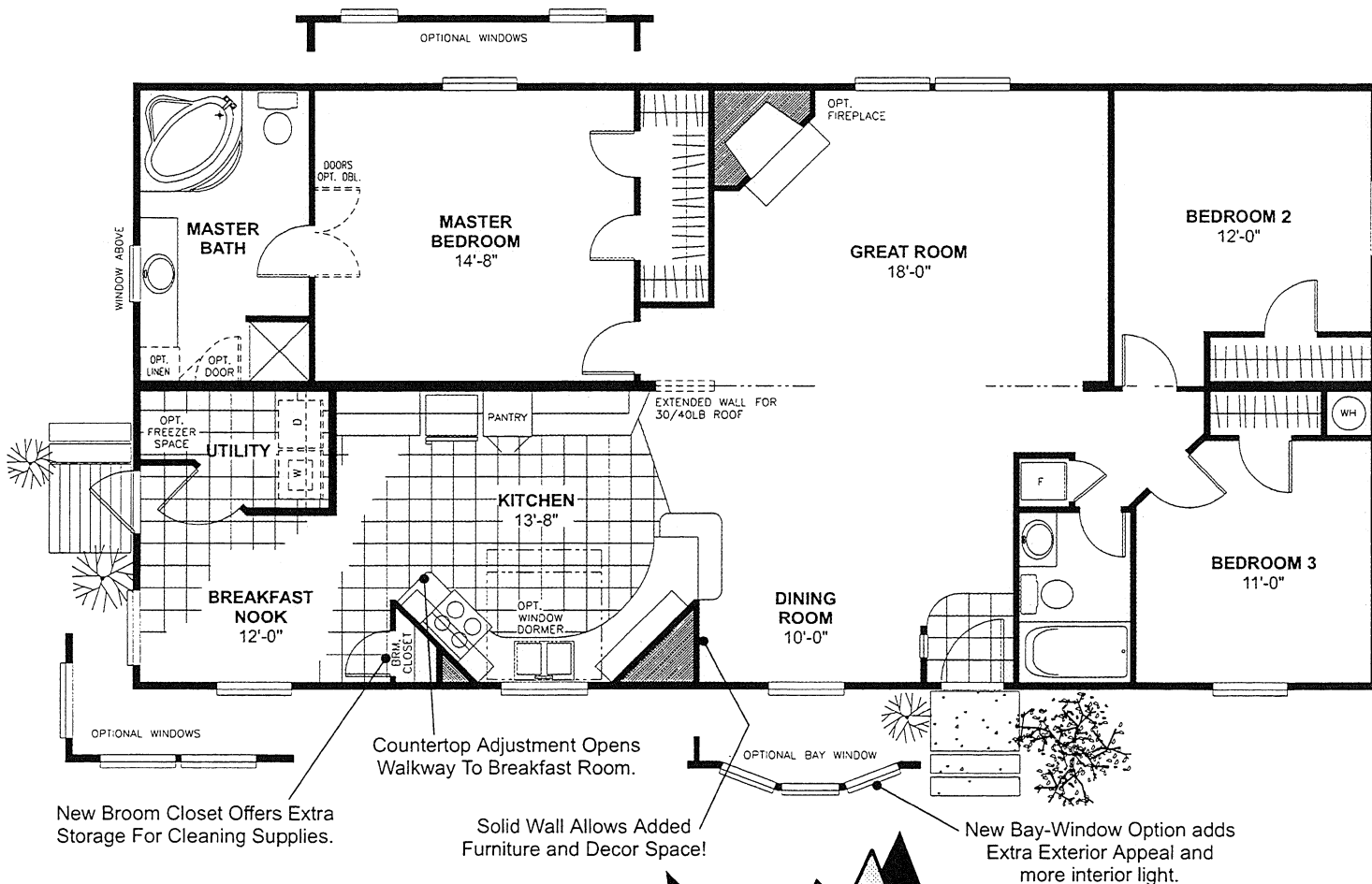
LifeStyle

Crafted by American Homestar of Burleson



The 28x60 Circle Kitchen is even better:

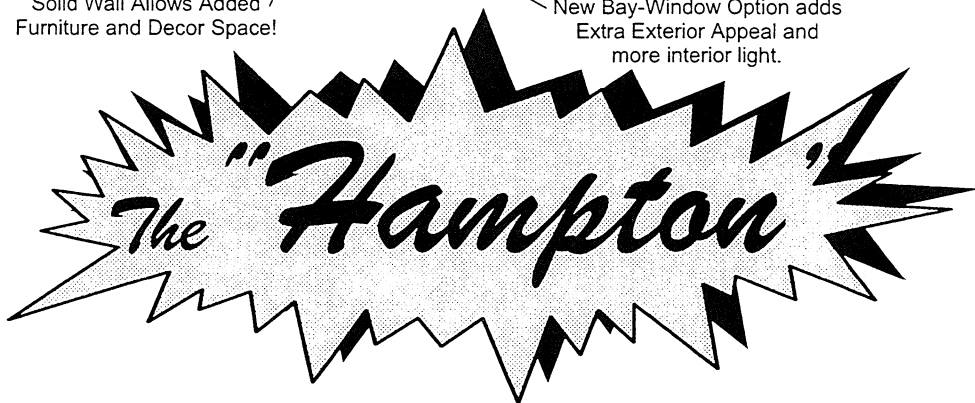
- New Countertop Profile near the Kitchen Range allows better traffic flow to the Breakfast Room. The Kitchen seems bigger & brighter!
- New Built-In Broom Closet offers even more storage for cleaning supplies, etc...
- Solid Wall in Dining area leaves space for furnishings & decorations.
- New Bay Window availability adds exterior charm to the home. The 3-Window Bay brightens the room while adding extra floor space to the Dining Room.



MODEL HS761

28'x60' 1530 Sq. Ft.

3 Bedrooms, 2 Baths



American Homestar of Burleson

We Sell Our **STRENGTHS!**

Energy Saving Standards

....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 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!

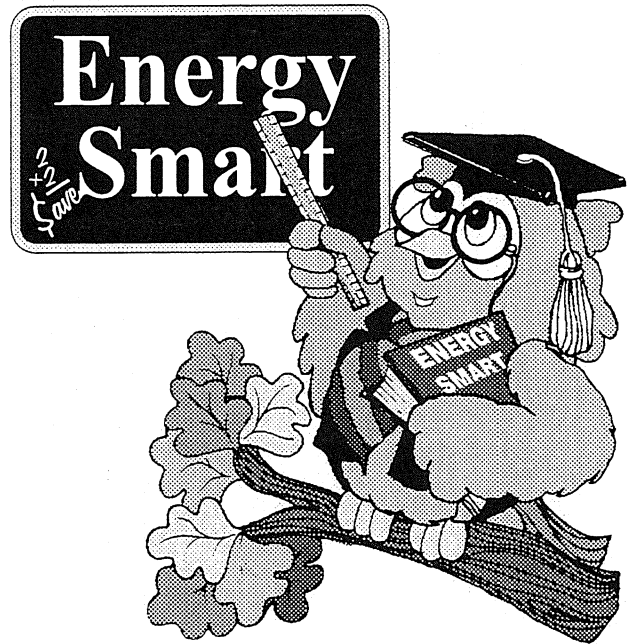
....Mini Blinds

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 Saving 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.

CALL: **AMERICAN**
HOMESTAR 1-800-817-4150
of BURLESON, Inc.

Glenn Meier, Sam Winn or Parrish Michener

Fab 5 For September (YTD)

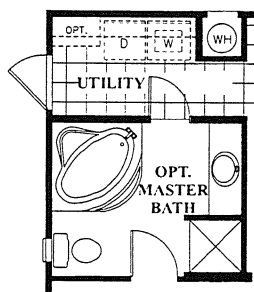
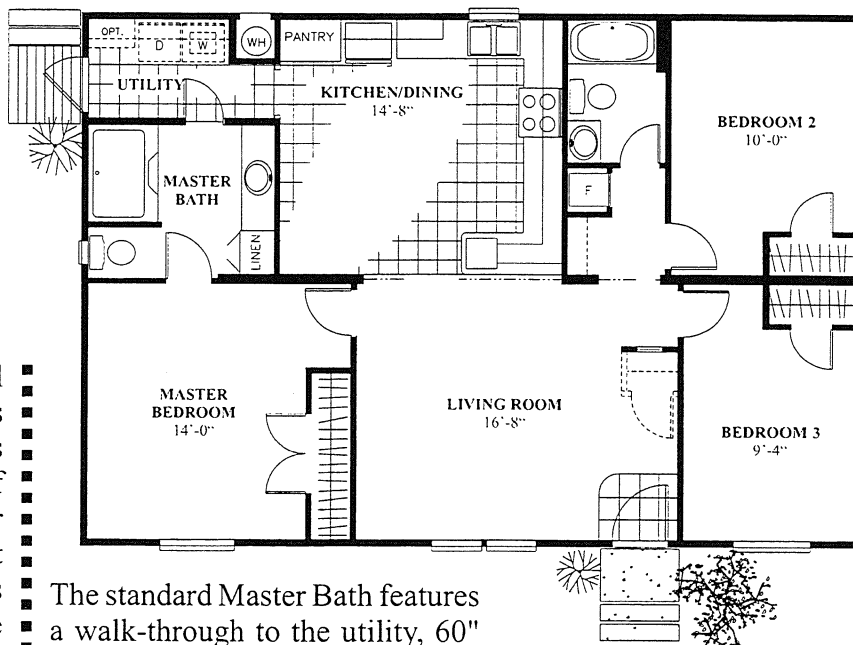
1.	Nationwide/Burleson	Phil Essex	94 Floors
2a.	Nationwide/Mesquite	Dave Shetler	60 Floors
2b.	OCV/Lancaster	Don Simonson	60 Floors
3.	Nationwide/Tulsa	Tom Wilson	58 Floors
4.	Nationwide/Austin	Dennis Williams	46 Floors
5.	Nationwide/Seguin	Kevin Shawthorn	44 Floors

Great Job!!

LANCASTER

by *Brian Shaw*

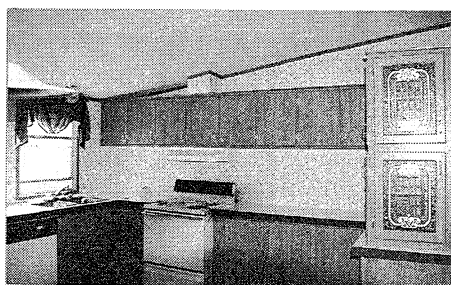
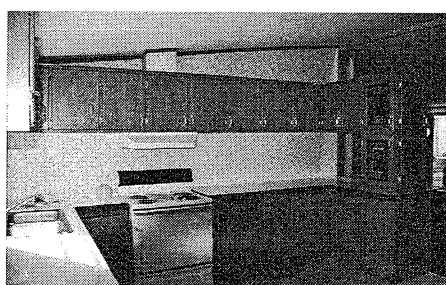
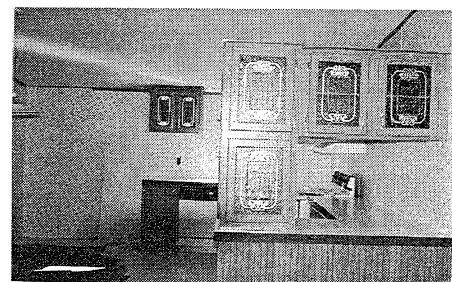
Cabinets, Cabinets, Cabinets!



Our new Northstar Model #541 (28x44) epitomizes the word **CABINETS!** This 3-bedroom/2-bath home is one of the newest additions to our Northstar line up. If you thought Marsha from the Brady Bunch was good lookin', check this out: The 541 features 26 cabinet doors in the kitchen - 8 of those 26 cabinets have glass inserts. **WHAT WILL MAMA THINK ABOUT THAT?**

The standard Master Bath features a walk-through to the utility, 60" tub/shower combo, 6-door linen cabinet (even more cabinet space!), and a window. The Luxury Bath is also available for

those customers that just have to have a separate shower and a corner tub. Check out this cabinet-filled home with 28x40 of living space.



NEWS (Cont.)

by **Brian Shaw**

Getting to Know Lancaster

The supervisors over the many departments in the plant are the ones that make it all happen! We want to thank each supervisor for being a key player in making Lancaster the #1 plant in the Company for Fiscal 1997, BABY!!

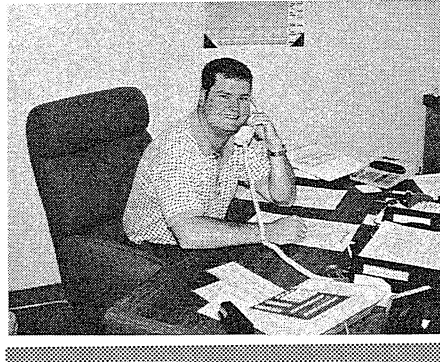


L to R: Bob Davenport (Exteriors), Gary Leonard (Cabinets and Walls), Gary Bryan (Production Manager), Ron Towry (Floors), Lance Freeman (Ceilings and Electric), Bill Quattlilbaum (Final Finish), Keith Baker (Doors and Trim), - Not Pictured: John Verdi (Production Manager) whose picture along with that of his wife Jan in his Lancaster service airplane was published on the front cover of the October HomeFront.

We also have some other new faces in other new places! Rayna' Scott and Stephanie Harris are the front office! Stephanie has been with Lancaster almost 5 years while Rayna' just came on board in April 1997 but has already made tremendous strides! If you ever need to be rescued from voice mail or need paperwork faxed to you, they are our frontline heroes in action reachable at extensions 120, 156, or 0.



Another new face on the scene is Paxton Green, who's been with Lancaster for 7 months and is now ready to take on the world as a Sales Representative. Since it wouldn't be fair to all of our competitors out there, we couldn't give Paxton the world, so we gave him responsibility over the newly divided territory of East & South Texas, Louisiana, Arkansas, and Oklahoma.

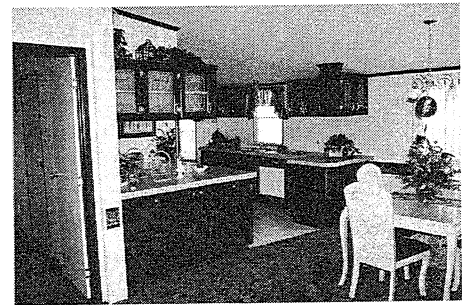


Dave and Toby Take On Stonebriar Country Club!!



Dave Shetler, GM of Nationwide Mesquite, and Toby Cooksey, Dave's understudy at Mesquite, challenged my talents last month at Stonebriar Country Club in Frisco, Texas. You're probably wondering, "Shaw's got the talent and the time to play Golf?!" Well, TELL ME ABOUT IT! When they allowed me to get out & play a round with these guys, they didn't realize they were letting the "tiger out of the cage"! Dave & Toby shot in the 80's & 90's, and me?!? Well, notice the glasses on my face in the picture below. They're covering up the 2 black eyes from borrowing Dave's & Toby's golf balls all day! The only thing I enjoyed &/or was good at all day long was watching Dave run across the greens to get his hat autographed by Pro LPGA Golfer Dottie Pepper and the moment I finally gave Dave & Toby their Achievement Certificate Award for being on the Top Dogs list for September.

New Features for 1998 Models



Thanks to Don Simonson, GM of Oak Creek Village Lancaster, for letting us use his stock Galaxy 560 to show you our new 1998 model features. The Lancaster plant now offers 3 different colors of cabinets to choose from - this picture features the new Southern Cherry Oak cabinetry along with a new glass insert style. Please note that this model also has our new optional chrome single lever faucet at the Kitchen sink as well as our new optional brass chandelier as seen in the Dining Room above the table. A sliding glass door was also optioned into the dining room of this home. As you can see, every window in every Lancaster house comes standard with mini-blinds, drapes &/or valances, and vertical blinds on sliding glass doors. The Kitchen has the new Congoleum floor vinyl. Because color pictures are transferred to black & white for the "Home Front", you can't see how beautiful the new Emerald Isle decor is when combined with the new Boysenberry colored Sahara carpet. Give Don a round of applause for his decorating capabilities!

Lancaster Gets Territorial!

American Homestar of Lancaster has reorganized its Sales Department. There are now 2 territories divided up between Brian Shaw and Paxton Green. Brian (ext. #130) is now responsible for all sales centers in Central & West Texas, the Dallas/Fort Worth metroplex, New Mexico, and Colorado. Paxton (ext. #123) is responsible for all sales centers in South & East Texas, Oklahoma, and Arkansas. We're very excited with this arrangement, so if you need any help or need any questions answered, please direct your call to the appropriate Sales Representative.

LANCASTER NEWS

(Cont.)
by Brian Shaw

TOP DOGS for SEPTEMBER:

For those who don't know, this section is devoted to those well-rounded salespersons who step up to the plate each month & bat home runs. "Top Dogs" (winners) in this monthly contest are awarded trophies for 1st place while 2nd, 3rd, & 4th place runners up receive framed certificates.

And the "Top Dogs" are:

1. Nationwide/Mesquite
2. Oak Creek Village/Lancaster
3. Nationwide/Spring
4. Nationwide/Abilene
5. Nationwide/Azle

PGA's Finest Dave Shetler
Don the "Black Lexus Simonson Man"
Jim "Razor Sharp" Rea
John "Dismantling the Competition" DeRouen
The Rookie - Billie "Slick" Sedwick



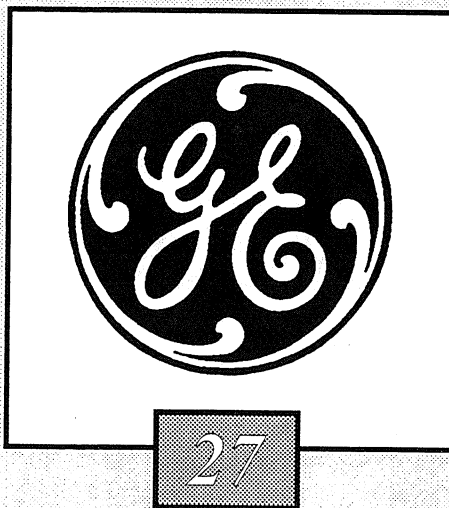
Bottom Line: Try to decorate your sales center with *HARDWARE, NOT FLOWERS!*

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.

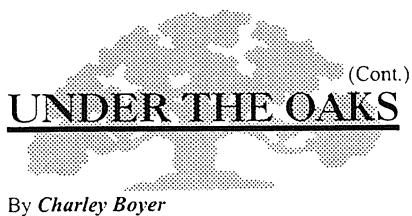


*Appliances You Know
and Trust*

Oak Creek selects only the highest quality, energy efficient, long lasting appliances for our homes. They are brands you know and trust like General Electric ranges, refrigerators and dishwashers, Intertherm furnaces, Ventline range hoods, and Mor-Flo water heaters with the "Armadillo" stainless steel heating element that won't if water levels drop too low. All appliances are separately warranted by the original manufacturer. Only the best names are associated with an Oak Creek home. Don't settle for Brand X. In addition, Oak Creek provides a water heater "Safety Guard" drip pan with drainage hose to the outside of the home under each water heater to protect your home investment in case of water heater leaks. No other manufacturer gives you this protection.

The Whispering Oak Says.....

**"Digging for facts is a smarter exercise
than jumping to conclusions."**



Oak Creek Introduces new Signature Logo "Site-Built Construction Features"!!!!

Oak Creek Homes recently introduced a new Signature Logo in conjunction with the Meridian Series announcement. This exciting new program is called "Site-Built Construction Features" and the purpose is to draw attention to all of the true residential features found in Oak Creek products which are usually found in most site-built homes.

The new Signature Logo pictured here will be added to the newest literature brochures and floorplan layouts. In addition, we will also provide each location with 4' x 4' banners of the logo and 4" round peel & stick patches to help spread the word!

The natural progression of the homes produced by your Oak Creek Homes factory has been and will continue to be toward that of "High Residential Specifications", with emphasis on features found in most site-built homes. We will strive to meet the expectations of our quality minded customers by making these site-built features available in most of our products.

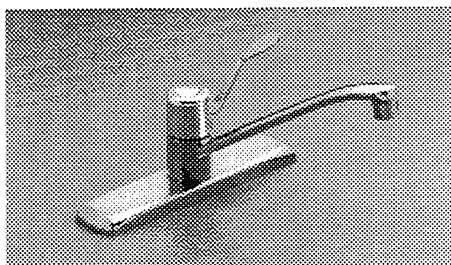
Continuous Improvement at Work With Oak Creek!!

New Upgrade Moen "Standard" Single Lever Kitchen Faucet:

Our Moen Faucets friends have been at work with their own program of continuous improvement and the beneficiary is you and your customers, and the best part is the following changes are passed along to you with no extra cost!!!

The new Single Lever Kitchen faucet has several new features, but the most important feature is the entire faucet is now metallic with the small amounts of acrylic under the spout removed. A new handle design provides a better grip when turning the faucet off and on. The new faucet also includes an all new "One Point" securing fastener for easier fool-proof installation!

Your new stock and retail sold homes



include this fantastic new faucet!! Go look at it and I'm sure you'll agree it looks SUPER!!!

Good Job MOEN!! Keep up the improvements!!

Palm Springs Carpet is Out and Providence Carpet is back!!

By now, each of you should've received your box of new Oak Creek Carpet samples which includes all new boards of the various grades of carpet offered by us. In these samples, you will find a new level of upgrade sculptured carpet called "Providence". Providence replaces the previous upgrade carpet called "Palm Springs" which was the first attempt by our Coronet Carpet supplier to produce a "Trackless Sculptured" floor covering, however, due to the tight weave of the fibers, the value could not be visually detected over the standard grade of "Sahara".

The replacement level called "Providence" marks the return of a very

successful upgrade sculptured grade of carpet! The "Providence" level provides your customer with a very plush style of sculptured carpet in the same weight as "Bourbon St." and at the same price!! All new colors round out this re-introduction to meet and exceed your customers needs.

Coronet Carpet Provides You With a Merchandising Aid for Available Carpet Levels!!!

In your sample box, you will find an all new merchandising aid to visually provide your customers with the available grades of carpet for their new Oak Creek home!! No one in the industry offers as many choices as Oak Creek and now you can walk your customers through the levels all on one fully-described display board. What a tool to provide your customers with the information to make a great buying decision!! Remember: The carpet ordered in your customers home will be financed over the term of the loan and carpet selection decisions for durability must be made at the time of the original construction process.

STAYTON

By Jon Moon & Erin Summers

Plant Expansion Underway

After months of planning, planning & more planning, we received the green light from Arlington on the expansion of our Stayton plant. Soon, the AHC Equipment/Expansion Guru, Steven Klansek, arrived on the scene. The construction is now finally underway . . .

The entire project, estimated just under \$2 million, is expected to be completed in February 1998. Once completed, the Stayton Division will be a *lean, mean, efficient production facility machine*.

One major advantage of the expansion will be the 30% increase in production capacity. In order to "*hit the ground running*", we've expanded our sales team, also. **Tony Luquin** joined the Stayton Sales Team in October as a Product Specialist. **Tony** has been in the industry for over 6 years and is currently living in Bend, Oregon. He & his wife, Valerie, plan to relocate to the Valley where they can continue to enjoy their hobbies of golf, skiing and fly fishing. Please welcome **Tony** aboard!

Gone Golfin'

With winter almost here, several of our team members felt the need to get in one last 1997 golf outing . . . Over 30 employees participated in the

1st Annual Guerdon Golf Outing at Santiam Golf Course. Although the weather was less than cooperative, there were plenty of laughs to go around, most of them relating to Production Manager Fred Levanger's golf swing!!

Show Update

Last month, we reported that an estimated 40,000 fair-goers learned what Today's Manufactured Homes can really be. The results are in and the Best of Show winner of the entire Spokane State Fair was Guerdon Homes/Stayton - HomeBoys (retailer). The Volume Ceiling "wowed the public" and took the Best of Show trophy away from perennial winner Washington Power. Go, Guerdon, go!!!



Safety First

Congratulations are in order for **Ray Terry** of our Partitions department who was the winner in our Safety Drawing. For his excellent suggestion, **Ray** was awarded a DSS Memorex Satellite System. Keep those good ideas coming, **Ray!!**



Ray accepts his new satellite system from Ken Rushing, Production Manager.

Sales Staff Tunes In At Tunica

We would like to give a big thanks to everyone who was involved in making the show in Tunica a huge success - our sales staff wrote over 150 floors! Way to go, guys!!!

Halloween Happenings

We had some unusual staff members show up for work on All Hallow's Eve:

L to R: June Leonard (Payables Clerk) revved up the office as a mad motorcycle mama; Sandra Guin (Receptionist) hexxed us all as Ms. Bewitched; Deadly Diane Dodd petrified our staff as the Ghost of Homestar Past; Allan Gann (the Cost Man), apparently lost in the Generation X-zone, showed up as the original Butthead; we had an animal conversationalist, Dr. Doolittle aka Louis Bowen (Salesman), step in for a visit;)



and Linda Dubose must have been mysteriously reincarnated as Elvira, Queen of Darkness.



The day started off a little scary, but we all ended up having a fun time once the laughter stopped.

the Brilliant Buzz

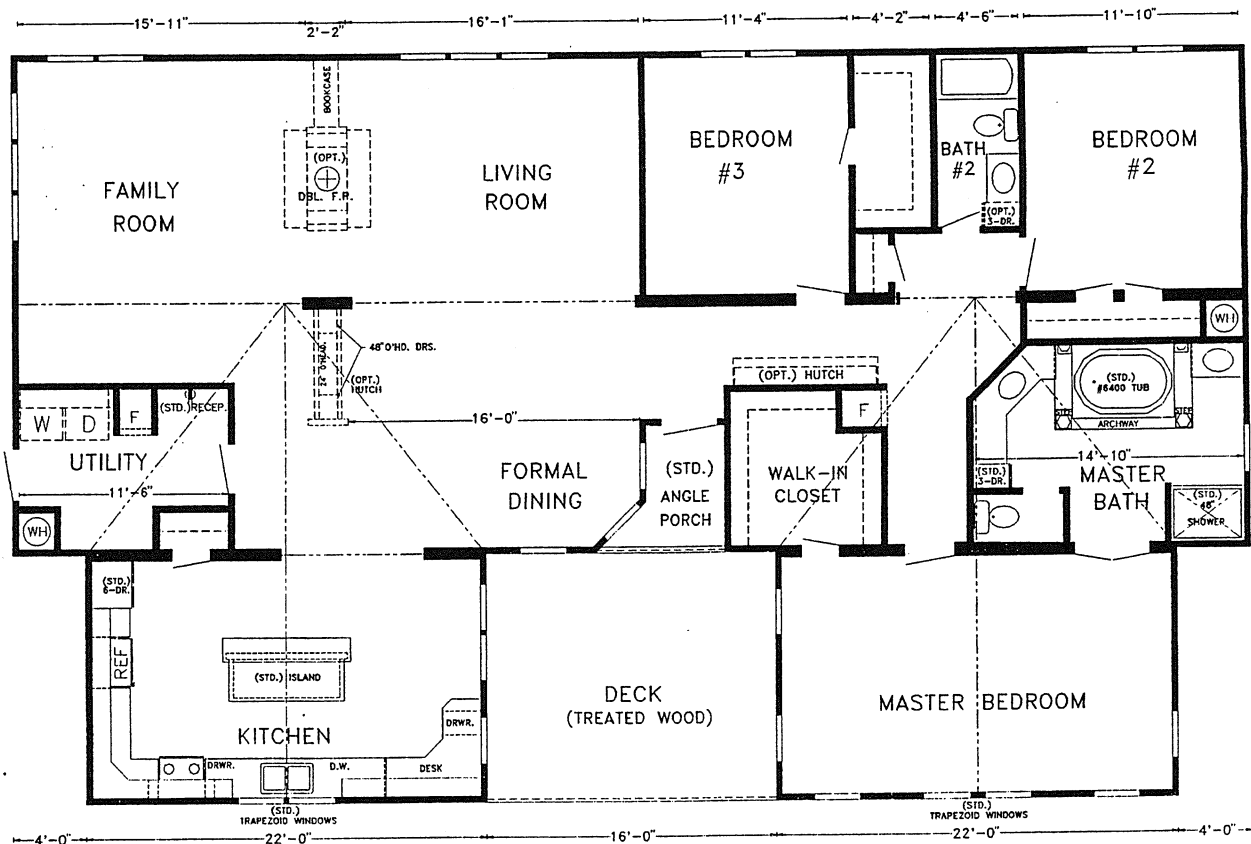
By Larry Nix

Well, some of us won a little & some of us lost a little in the casino at Sam's Town, however, Brilliant came away a BIG WINNER from the Tunica Show! Each and every sales rep enjoyed great representation from their dealers while at the same time gaining many new prospects. Our

division wrote orders for almost 100 floors and qualified 28 dealers for the Maui sales incentive trip.

In an effort to achieve product rationalization within the Deep South region, Brilliant Homes introduced four new models at Tunica, one of which was featured in the October edition of the *HomeFront*. This month's home is a new

triplewide which has both tag units and a deck built on the same frame. This 41x72 Shadow Brook Model features an optional rock "see-thru" fireplace between the Living Room & Family Room, an eat-from-island bar in the Kitchen, a canopy tub in the Master Bath with roman columns, while boasting approximately 2,600 sq.ft. of living area.

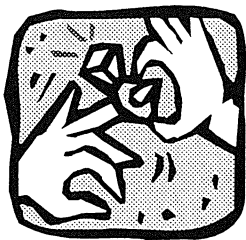


SHADOW BROOK MODEL 41-030 41' X 72' (68') 3 BEDROOMS, 2 BATHS, DEN

For more information about this or any of our other Brilliant models, call us at 205-465-2334.

Vicksburg

By Melanie Hood



Newlyweds

Congratulations to our Receptionist, Ann Cotton, on her recent marriage to Roger Dixon. Ann & Roger tied the knot on September 20th! Best wishes for a long & happy life together!!

New Employee

We would like to welcome **Linda Matheson** aboard as our new Sales Secretary. Good luck in your new position, Linda!!

New Dealer of the Month

Congratulations to our "New Dealer of the Month":

Nationwide/Lake Charles - Peggy Lewis

New Retailers

We would like to welcome the following new retailers:

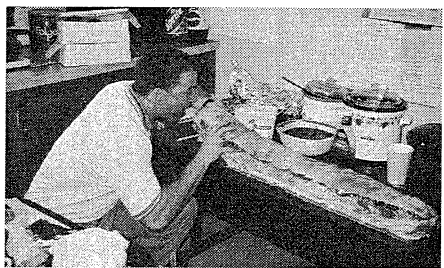
Savannah Home SuperCenter - Savannah, TN
Lincoln Home Center - Ruston, LA
Joe Tilley's Home sales - Monroe, LA
Bargaintown - Columbus, MS
D&M Mobile Homes - BeBee, AR

HALLOWEEN BASH

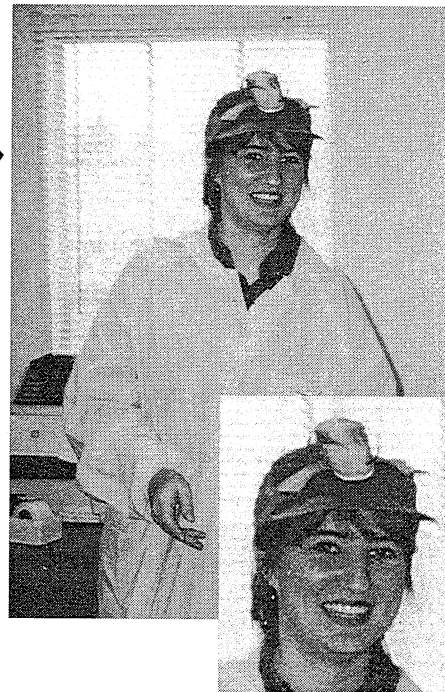
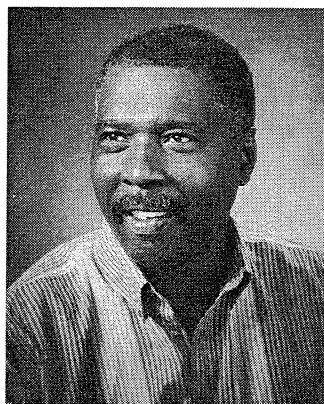


On Friday, October 31st (Halloween), we celebrated with a ghoulish feast and costumes galore. **Michelle Lynn** (Service) took the prize for Best Costume (please note the large catfish angling out of the top of her cap) while the Service Department took the prize for Best Door Decoration.

Fiendish Freaks - Sitting: **Dave Owen** (Sales); Standing L to R: **Michelle Lynn** (Service), **Lynda Ragan** (Accounting), **Dinah McCorquodale** (Sales), **Lori Hampton** (Service), **Ann Dixon** (Receptionist), & **Linda Matheson** (Sales).



Famished Fiend - **Keith Johnson** (Sales) takes the 1st bite off his Halloween sandwich - he was still trying to finish off the last of that 6 feet on the Monday morning following Halloween.



New Employee of the Quarter

Shed Winn was named by his fellow employees as Employee of the Quarter. Shed resides in Vicksburg and began his employment here in September of 1992.

Criteria for this award is as follows:

1. Quality of Workmanship
2. Willingness to accept new challenges
3. Attitude Toward Fellow Employees/Company
4. Attendance
5. Safety
6. Housekeeping

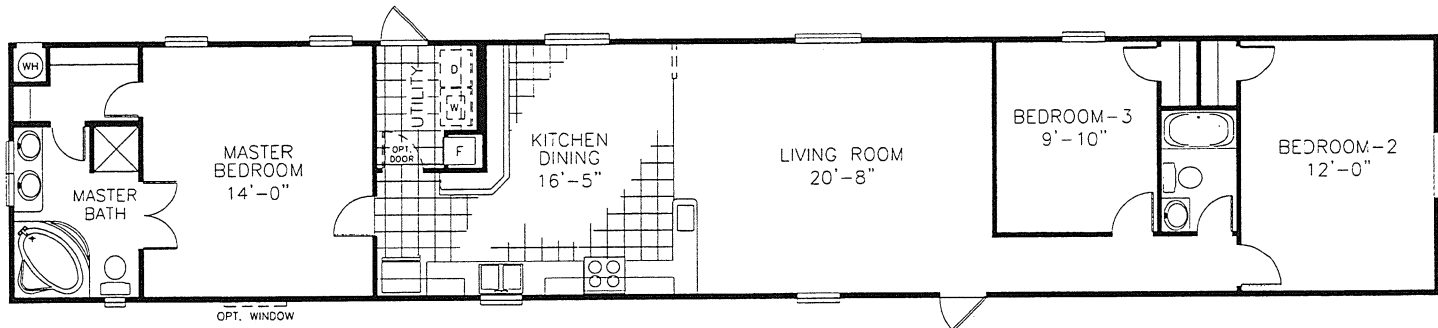
Thanks, Shed, for all your hard work and dedication!!!!

Vicksburg (cont.)

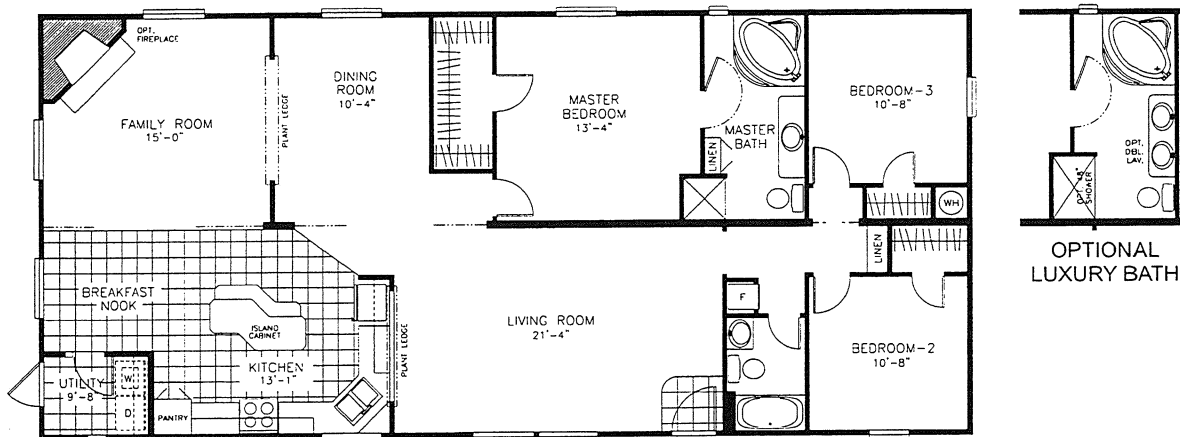
By Melanie Hood

Tunica Show

We hope you came by to see our new models at the show in Tunica, MS on October 21st thru the 24th. We were very pleased with the turnout and the number of orders received. The models which were featured are shown below:



MODEL V483-90 16' X 90' (1335 SQ. FT.) 3 BEDROOMS, 2 BATHS

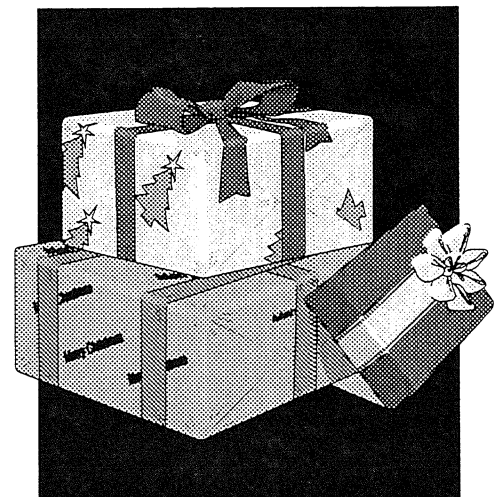


MODEL V-1165 28' X 64' (1640 SQ. FT.) 3 BEDROOMS, 2 BATHS

Silhouette
By Reta Hill

THOUGHTS OF THANKS

The Silhouette staff would like to express our thanks to our customers, retailers, fellow company employees, etc... for their patronage over the past year. We value your business and your friendship and wish you a pleasant, peaceful holiday season and a New Year filled with success.



GERING GOSSIP

By Doug Tollin



New Retailer

The Gering Division would like to welcome the newest member to their growing family of Retailers/Developers, **DMJ General Contractors, Inc. of Kremling, Colorado**. DMJ just received their initial order of show homes to be erected in the Gering Division exclusive subdivision of affordable homes that is located within 50 miles of 5 of Colorado's most popular ski areas. The Carpenters have been great folks to work with and we look forward to a long and prosperous relationship.

New Sales Rep

The Gering Division would like to introduce **Mark Schmidt** as our new Sales Representative for our Southern Region. Mark comes to us from United States Welding's Scottsbluff, NE operation. Mark was employed there for 11 years where he served as Sales Representative for his 1st 3 years, and then was promoted to General Manager - a position he's held for the past 8 years. Mark is known for his hard work and dedication. A devoted family man, Mark and wife Kim have three children - 2 sons, Matt (13) & Brandon (10), and a daughter, Britiany (8). A hearty welcome aboard, Mark!!

Sensational Suggestions

Congratulations to our Winner, **Henry Urdiales**, for his Safety Suggestion of the Month which is selected by our Safety Committee. Congratulations are also in order for **Justin Ream** for his Production Suggestion of the Month as selected by our Production Committee. In appreciation of their great suggestions, both winners were awarded gift certificates to Bush's Gaslight Restaurant. Thanks, Henry and Justin!

SALESMANSHIP

corner



RIGHTING A WRONG

a word from Marketing

By Cindy Minor

By accident, you've misquoted a price to an important prospect. You know you need to correct the error without losing the sale.

The only way to keep this prospect is to be up-front. Everyone makes mistakes, but you'll gain the prospect's respect for being honest and correcting them quickly.

Making excuses or placing blame on someone else will raise suspicions about your ability and integrity.

And if the truth does come out, you'll lose the customer.

All of your actions, including mistakes and how you deal with them, must demonstrate your trustworthiness.

Source: New Account Selling

20 THINGS YOU SHOULD DO IN THIS LIFETIME

- 1) Visit the country your ancestors called home.
- 2) Leave a dollar where a kid will find it.
- 3) Fly over the Grand Canyon in a helicopter.
- 4) Lend money to a friend without expecting it back.
- 5) Have a suit made by a Savile Row tailor.
- 6) Ride in a gondola down the Grand Canal in Venice.
- 7) Teach a class.
- 8) See the sun rise over the ruins at Machu Picchu.
- 9) Plant a tree.
- 10) Fly on the Concorde.
- 11) Stand on the Great Wall.
- 12) Make your own beer.
- 13) See an opera at La Scala in Milan.
- 14) Learn to speak French.
- 15) Take a balloon ride over the Serengeti.
- 16) Be able to recite three good toasts.
- 17) Kiss someone passionately in public.
- 18) Play the Old Course at St. Andrews.
- 19) Shoot the rapids on the Snake River in Idaho.
- 20) Buy more American Homestar stock.

The Process for Flip Ad (Type Two) continued

(Continued from page 7)

you're looking for?"
Mary: "Well, that's more than we want to spend."

Salesperson: "That's no problem. What kind of payment range were you looking for?"

Mary: "Not more than \$400."

Salesperson: "OK, let me make a note of that - - so as I understand it, you are looking for a 3 bedroom / 2 bath for around \$400 a month, is that right?"

Mary: "Yes, that's what we want."

Salesperson: "Mary, let me explain how I like to help my clients find their perfect home. First I'll need to gather a little information about what you are looking for in your home. Then, I'll get into our computer and pull up a list of all the best homes that fit the information you give me. then you can come into our Display Center and see those homes. How does that sound to you, Okay?"

Mary: "Yes, I would like that."

Salesperson: "Great, okay let me start by asking you did you want the Master bedroom separated from the other bedrooms?"

Salesperson: "Ok great. Let me write that down. Now Mary, did you want the home total electric or would you prefer gas?"

Mary: "Oh no, we want total electric and we want plywood floors."

Salesperson: "OK, that's important, I've got that down. What are some other things that are important to you?"

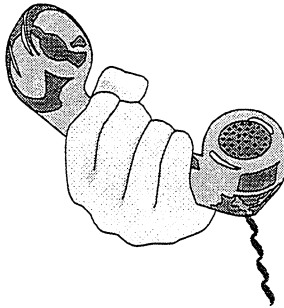
Mary: "We would want a refrigerator with an ice-maker, and we have seen houses where there is an island in the kitchen and we really like that."

Salesperson: "OK, I'll jot that down. Is there anything else?"

Mary: "No, I think that about covers it."

5. Repeat to them what they have just told you. this confirms to them that your are truly listening to what they want.

Salesperson: "Ok then, let me go back over this with you again to make sure I've got



everything right. You are looking for a 3 bedroom / 2 bath, with plywood floors, total electric and a refrigerator with an ice maker and you prefer an island kitchen. You also want the bedrooms separated, you don't want white cabinets and you don't want small closets, you want to keep the payments around \$400 a month. Have I missed anything?"

Mary: "No you got it all."

6. Close for the appointment.

Salesperson: "Great, then let me go to work for you. I'll get on the computer and get a list of our best home that fit your shopping list. I should be through with this around 6:00 this evening, would 6:00 or 6:30 p.m. be better for you to come in?"

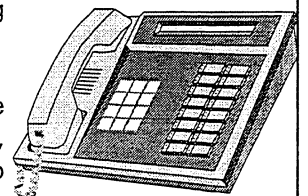
7. After the appointment is set, make sure you do the following:

- When they set an appointment ask, "Do you have something to write with?"
- Give them directions to your sales center, and spell you name for them.
- Have them repeat your directions back to you.
- If the appointment is set for several days in the future, tell them you will mail them some information and a gas certificate (if necessary). Add that you will call back prior to their appointment to confirm the time.

8. Put together the package and send it out IMMEDIATELY.

Make a copy of the Client Needs Analysis form for Tracker input. The faster you respond, the quicker you will have a reason to call them back and convert them from a telephone shopper to a satisfied customer.

Note: During this entire conversation, you are building the relationship, you are being attentive and showing what a good listener you are. You are not selling your product during this stage of the call. You are selling yourself, not be being a "good talker", but be being a "good listener".



You'll know you have mastered telemarketing, when your clients come into your sales center feeling they know you so well, that they're determined to talk to only you.

The American Homestar University TRAINING Guide

by Laurie Lowery



94% TEST AVERAGE FOR NOVEMBER 101 CLASS

Four 100% test averages, eight 99% test averages....This was par for the course for November's ultra focused, incredibly prepared, Basic 101 class. Forty-one new salespeople from around the country soaked up "The Critical Path to Selling Homes" courtesy of the ever-knowledgeable (and really funny) **Lanette Carpenter**. Everyone goes home a winner from Basic 101 but the following people earned prizes to boot!

Company Story Interview Process Contest:

1st Place: **Tammy Lewis** NW Seguin, TX

Runners Up: **Bill Bass** OCV Granbury, TX

Jason Blackburn OCV Ft Worth, TX (33)

Todd Cardille AHHC High Point, NC

Jamie Dwyer NW Seguin, TX

Allen Ferrell OCV Ft Worth, TX (48)

Mike Hastings RVP - Tennessee Region

Jerry Hughes NW Austin, TX

R.C. Nelson NW Seguin, TX

Craig Ryals AHHC Clayton, NC

Feature Benefit Contest

Jason Blackburn OCV Ft Worth, TX (33)

Allen Ferrell OCV Ft Worth, TX (48)

Jerry Hughes NW Austin, TX

Jack Dannels OCV Oklahoma City, OK

Highest Test Scores: (all 100%)

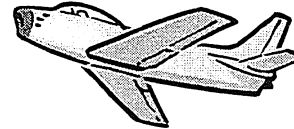
Tammie Lewis NW Seguin, TX

Jo McBride NW Tyler, TX

Michelle McHalfey SSRS - Franchisee

Jerry Hughes NW Austin, TX

Congratulations to the Top Gun Winners for the month of NOVEMBER:



Jerry Hughes NW - Austin, TX
Tammie Lewis NW - Seguin, TX
Jo McBride NW - Tyler, TX
Allen Ferrell OCV - Ft Worth, TX #48
Jason Blackburn OCV - Ft Worth #33



A STAR IS BORN SERIES an interview with new General Manager Ed Sampson, #4 Salesperson for Fiscal 1997

Laurie: Tell us about life before Nationwide.

Ed: I got started in the mobile home business with A-1 Homes in Austin, Texas in June 1984. A cousin of mine, who worked for A-1, recruited me in with a \$1500 bonus. He was promoted to GM in San Antonio but when hard times hit the business in 1985 he found himself out of business within 6 months. I decided that things that look bad today often change so, I decided to stay! I knew no other job other than being self-employed that one could have total control of their income day in and day out. When you choose sales as a profession, only you have total control of your current and future income. I worked with four different dealerships before joining Nationwide-Lancaster in August 1994. I also have a degree in Business from the University of Texas at Austin.

Laurie: Did you find our Selling System difficult in the beginning?

Ed: There is always some difficulty in making changes. However, if something is going to make me more successful; then, the word difficult really has no place in the sales arena, does it?

Laurie: What qualities are important to successful salespeople?

Ed: Knowing yourself and what you are capable of mastering. Sales requires us to constantly adapt to all types of people and situations. If you aren't aware of your limitations and strengths you will lose most of your clients. The Greeting sets the stage for all that will or will not happen. You must, without a doubt, show your client that you're happy to have the opportunity to earn his/her business up front or catch hell trying to overcome their seemingly lack of interest in what you have to say during the sale.

Laurie: How do you feel about the interview process? Is it necessary?

(Continued on page 24)

NEWSFLASH!
We're having a
December
Basic 101 Class
the 8th thru 11th
Call Ana to enroll!
214-320-2667

Nationwide East Announces the Top Performers! Congratulations All!

Top 5 Sales Salespeople

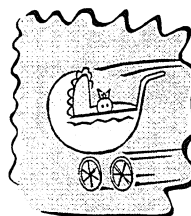
#1	Walter Prince	Youngsville
#2	Rob Sauls	Durham
#3	Bettye Cox	North Raleigh
#4	Vince Barbour	South Raleigh
#5	Raymond Lockhart	Blairs

YTD Salespeople

#1	Chris Wilkins	Durham
#2	Vince Barbour	South Raleigh
#3	Bettye Cox	North Raleigh
#4	Walter Prince	Youngsville

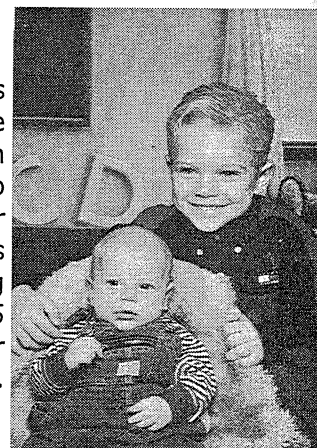
Don "The Man" Simonson to be a proud papa!

An undisclosed source shared with the **HOMEFront** that the Simonson's are expecting a addition to the clan! **Don Simonson** General Manager Extrodinare at Lot 5 - Oak Creek Village - Lancaster, TX and wife, Cindy are expecting their bundle of joy in the spring. Congratulations Don!



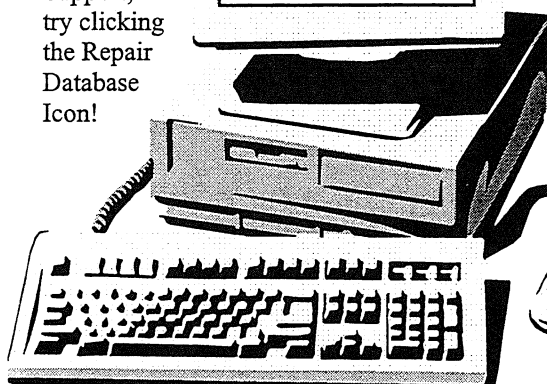
Aysun Decker is a proud new mother!

Aysun Decker, Accounts Payable Credit Manager in the Home Office in Houston wishes to thank everyone who sent flowers and gifts for her new son, Austin! Austin was born September 12 weighing in at 8 lbs., 9 ounces and 19.5 inches. Austin and his brother Adrian are pictured here. Congratulations Aysun!



Hot Tip!
For those running Version 4.0, before calling for Tech Support, try clicking the Repair Database Icon!

From the Computer Desk

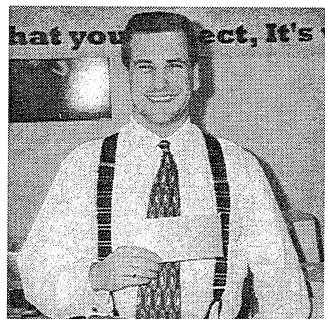


Robert Slaughter and Harold Klaus Lead the Packs in November Tracker Training!

Robert Slaughter, Office Manager at Nationwide Mobile Homes - Burleson was the Top Gun during the November 11/12th Tracker Training session and took home a gift certificate for his performance! During the second session in November, Harold Klaus, Business Manager at Oak Creek Village - Albuquerque was the Top Gun. Congratulations Harold and Robert!



Robert Slaughter receiving his Dillard's Gift Certificate.



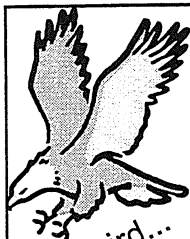
Harold Klaus showing his reward

In other late breaking computer news, Version 4.02 of Tracker was distributed to all available locations that are equiped to run this software. Further, upgrade from Version 3.5x are proceeding with a goal of having all systems that can run the new version upgraded to Version 4.0x before the end of the calendar year. Still running an earlier version? Contact the computer office in Austin to arrange an upgrade.

Have you hugged your computer today?

October's Retail Sales Super Heroes

able to overcome big objections in a single feature/benefit!



It's a bird...

MEN & WOMEN OF STEEL

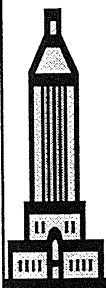
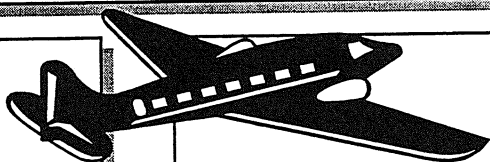
The top 3 salespeople in October, **Richard DeLaRosa** of NW Austin, TX, **Fred Hirschler** of NW Mesquite, TX and **Tom Kline** of NW Denton, TX, all closed a whopping 7 deals (4 of which were new)! Mr. DeLaRosa however, took the cake on payable gross, cashing in on almost \$55K and rocketing himself into the #4 YTD position in the Presidents Club. Other lucky seven closers, with at least 3 new, included Presidents Club veterans: **Dan Conley** of Lufkin, TX and **Daryl Wilkinson** of Greenville, TX. Dan's co-worker, **Randy E. Wilson** managed to close 8 deals in October, 4 of which were new, for just over 27K in PG. Randy is currently holding on to the #3 spot. Mesquite, TX's **Danny Williams** leapt over the competition last month, shutting down 4 new, 2 used for 121 PC points, putting him in the top 25 YTD.

Another recent 101 graduate, **Roger Williams** of Bossier City, LA, saved the day with 4.5 new & 1 used. (Superman can't make this kind of dough!) Wonder Woman, **Bambi Huddleston** of Houston's Super Center, sprang into the #6 position YTD by closing over 40K in payable gross on 5 deals in October. Nice job! New to the Who's Who column, **Anna Wells** of Jacksonville, TX, made a stellar impression. Anna also closed 4 out of 5 new deals for over 35K PG and 119 pts! **Charles Jerger** of NW-Lancaster, TX is obviously glad to back in Texas. His 5 deals, 3 of which were new, made **GM Don Simonson** glad, too!



NW - MESQUITE, A SUPER TEAM

Nothing can be said about October without mentioning an absolutely amazing performance by our **Nationwide of Mesquite** team. The sales team including several of the Super Heroes mentioned on this page in addition to **General Manager, Dave Shetler**, closed 19 new homes in October. Our #2 Business Manager YTD, **Christine Baker**, took those numbers and ran, ending up with almost perfect penetration in all three insurance products and a whopping 85pts for her participation with 21st Century. This is called "optimum profit maximization"! Our #1 Office Manager YTD, **Kim Stafford**, then took the ball, making sure 11 of those deals were into the home office by the 15th! What an amazing month from beginning to end! Congratulations to Dave and his crew.

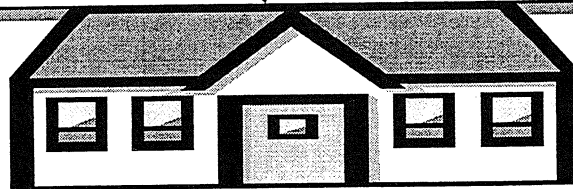


It's a plane...

10 FT. TALL & BULLET PROOF....

Other super efforts include those by **Frank Hernandez** of Albuquerque, NM, **Barbara Moeri** and **Hector Lopez** of El Paso, TX, and **Barry Rogers** from New Iberia, LA, all of which produced at least 4 new homes. Frank and Barbara made the most of their four, bringing home approximately 25K PG and 94pts. respectively. Well done! **David Dalley** from NW Lancaster, TX (one of our Fiscal 1997 Top Ten Salespeople) closed 4 of 6 new deals for almost 28K in payables. David's co-worker **Christi Lancaster** moved herself way up to the #9 position this month by pulling 80+PC pts out of 3.5 new sales.

Bionic woman, **Crystal Sullivan** from Denton, TX, made the most of her five deals; 4 were financed with 21st Century (thank you, Jack) and 3 were new! Nice teamwork. And last but not least, **Kenneth Braley** out of Jacksonville, TX cashed in on almost 30K PG on 4 deals, 3 of which were new. Great job!



It's some salesperson jumping over a manufactured home...

DENTON'S BUSINESS MANAGER, JACK SMITH, IS ARRESTED!

On 11/5, the Number One business manager for NWHS, **Jack Smith**, was arrested and put "Behind Bars for Good" during the local MDA Lock-Up. Jack was taken to "jail" in a new stretch limo where he was held until he could raise bail. While there, Jack called on his many friends at Nationwide to plea for a pledge to MDA for his release. **Larry Speck**, Divisional President, was heard to say "Get him out of there quickly!" In all, Jack raised \$1,165 for MDA! Thanks to Jack and all of those that pledged to help MDA!





A STAR IS BORN Interview (continued)

(Continued from page 21)

Ed: To show a home to a prospective buyer, without knowledge of their needs, wants, desires and limitations will in all cases lead to the client buying from someone else. A professional approach designed to insure that you ask the correct questions in the interview process, is a necessity to making the sale.

Laurie: What motivates you?

Ed: What motivates me? I really don't know. Lets just say, I have a strong need to succeed....coupled with a daughter in college! Maybe this alone adds to my innate desire to be successful. Have you priced college lately?

Laurie: Do you have other children?

Ed: Yes. I also have a son living and working in Austin and two grandchildren.

Laurie: Besides your kids, is there anyone that has inspired you?

Ed: Yes! Don Simonson. When I joined the company three years ago. I had the good fortune to be given the opportunity to work with Don. Don has a unique place in this world. He's like no other. Just being around him, you pick up so many helpful things that make the art of selling fun. I guess what sticks with me most, is how Don never screens his calls. He deals with the problems up front. One of the most negative statements we can make to someone calling is "May I tell him who's calling?". This statement creates a negative image in the caller's mind. We have enough negatives to overcome. This statement should be null and void in the sales arena. Don also reinforced my belief that to be #1 you must have a solid staff with almost no turnover. Don's able to accomplish this through his people skills. What's the saying?....A successful person grooms his people for success.

Laurie: Where do you go from here? Where would you like to be in 5 years?

Ed: At my age, being alive will be a blessing! No, I really think that I'm going to take advantage of any upward step I can. The way this company is growing, who knows!

We are very proud of you, Ed.

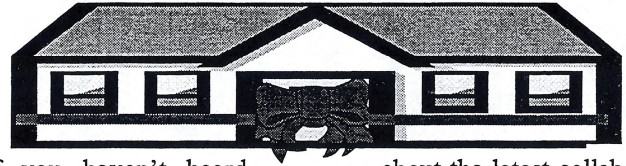
Ed Sampson is now a General Manager at our new Oak Creek Village store in Fort Worth, TX.

HEALTHY, FIT, AND A LITTLE CRAZY!

At 7:00 am on a cold, rainy Saturday morning about 21 21st Century staffers met a Cades Cover in the heart of the Great Smoky Mountains National Park to run, jog, walk or bike an 11 mile loop road in the Park. Headed up by Sandy Koons, this group of fitness freaks proved fit and survived - - - miraculously no one got sick or dropped dead!

21st's Editor's Note: the old guys got through first - Tim "won" the 11 mile run and Rich the 11 (or was it 22) mile bicycle ride. Editor's 2nd Note: Why is it so hard to find them at the office at 7:00 a.m.???

HOMES FOR THE HOLIDAYS



If you haven't heard about the latest collaboration between our retail, manufacturing and finance divisions then you must be hibernating! Mid-November marked the kick-off of our newest promotion entitled "Homes for the Holidays". The central theme of the promotion highlights:

*special financing through 21st Century that offers \$500 down on featured singles and \$1,000 on featured doubles

*a low first year "step rate"

* special pricing on the new Lancaster model 648 (model varies in certain regions).

All of our retail Sales Centers should have received "Homes for the Holidays" banners, window cards, postcards, bi-fold mailers, and gigantic gift ribbon by now. Time is short and the sales opportunity is boundless so, start planning your holiday promotions utilizing these amazing offers and materials today!



RETAIL CONTEST UPDATE

TEAM VISION CHALLENGE winners will be announced as soon as November has been closed. You know who you are!

THIRD QUARTER CONTEST HINTS

- deck is shuffled on December 1st
 - the more aged inventory you sell, the better hand you will have
 - winners will spend 3 days where there are no clocks
- Contest specifics will be fax'd on December 1st.

Nathan "Trey" Webb Promoted to General Manager of Boulder Ridge Park!

Randy Coffman, Region 6 Vice President, announced that Trey Webb, salesperson extraordinaire, has been promoted to General Manager of the new Boulder Ridge Park. The park/sales center, in Pflugerville, Texas, is joint venture between Nationwide Housing Systems, Inc. and Sun Communities, Inc. Weather permitting, the park will open January 1, 1998. Congratulations to Trey! We know that Dennis Williams, GM at Nationwide Austin will sorely miss the number one salesperson in the company!