

❖ The President's Club Monthly ❖

Nationwide, Advantage, Key, and Instant Living's Monthly Newsletter

Editor: Dwayne M. Teeter

July 1992

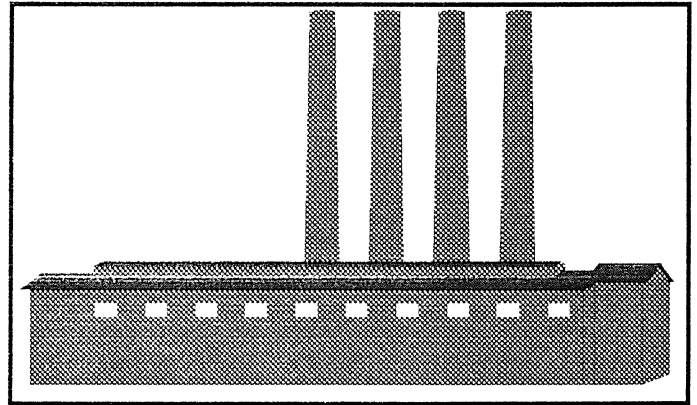
Mobile America Purchases Plant 1st Homes to Roll Off-Line in the Fall

Mobile America Housing Corporation announces a New Manufacturing Joint Venture which combines the talents and expertise of the following four groups of Partners: MAHC, Oak Creek, Nationwide/Advantage Presidents, and Wayne Stelter.

As President and Chief Operating Officer, Wayne Stelter brings to the table 30 years of Manufacturing experience. He worked with Redman for over twenty four years as a General Manager of a number of plants and ultimately as Director of Manufacturing for the entire country. He has experience in all facets of mobile home production and is a tremendous asset to the team!

Ladd Dawson, President of Oak Creek Homes, will be actively involved in product development and the marketing of our new high value, low price product offering.

Located South of Dallas in Lancaster, Texas, the plant is, without question, the finest in the Southwest. Not only is it one of the newest plants in the state, it is home to an extensive and modern office facility which is the future home of the Nationwide/ARGI Retail Training Facility. This will be the kind of plant which you will be proud to walk through with one of your customers.



The front of facility, located on the I-35 Frontage Road, will support a Model Home Display center which will act as a showplace for the ARGJ products.

The plant will be producing homes by early November, 1992 and will have the potential to build 10+ homes per day after the first of the year.

Forget those used homes, folks, and get excited about our new, low-end product!



New Trucking Company Gets Rolling

Larry Moran heads up the new Transportation Division and is ready for Business. Trucks began to roll the second week of July with Jack Maxey and Mike Wallace receiving the first two deliveries. At the Nationwide lot, the 28x80 that was delivered was much more than a "drop off." Two homes had to be moved out of the way in order for the new one to fit. The guys at RoadMasters didn't complain, though, and went right to work. "They did a tremendous job and had a great attitude," said President Mike Wallace, who also cited excellent communication as a plus for doing business with RoadMasters.

Larry has plenty of trucks available to handle your transportation demands. What he really needs right now is more business. Please

call him at 1-800-677-8550 to advise him of your pick-ups. Let him know each Friday of the following week's off line schedule. This will allow him to organize the delivery plan and expedite deliveries to your sales centers. Also, advising Larry of retail spots is a "must" so give him at least three day's notice on a retail delivery.

With the Texas market coming back at this rate, the demand for professional drivers will continue to increase. Having this company will provide a significant edge over the competition for years to come!

RoadMasters is now part of the company. Let's do our best to use this new resource!

Bermuda Trip a Blast!

Dateline New York.....

Everyone, and I mean EVERYONE!, had a fantastic time on the President's Club trip to Bermuda. Between the golfing, partying, eating, snorkeling, tanning, swimming and boating, you were lucky to find time to sleep. Some of the highlights are as follows:

1) **Rick Brugge, Phil Surles, Larry Speck and Robbie Golden** winning the 1st annual Bermuda Scramble Non-Invitational Championship with each bringing home \$150 in winnings! (all on Bermuda's prettiest course)

2) 10 Different People from the Nationwide Group Winning at Bingo. **Sandy Arkelin** from Tyler won twice!

3) **Chuck and Sandy Carney** enjoying their 15th anniversary while overseas. Chuck also celebrated his 37th birthday on July 25.

4) **Dwayne Teeter** returning \$430.00 poorer (re: Blackjack) and five pounds heavier.

5) **Randy Hise** from Albuquerque singing "Blue Suede Shoes" in the Ship Talent Show. He was great, by the way, and won first place in the Mobile Home Salesman/Las Vegas Style Entertainer Category.

6) **Craig Reynolds** winning the company blackjack tournament. Let's go into more detail: It started with 13 players and with one hand left to go, it was down to two. **Randy Harris**, who won big the entire trip, put up his bet and Craig followed. The dealer drew too many, busting with 24. After the dust had settled, Craig had won the tournament by only five dollars in winnings. As a result, Craig won \$487.00 and Randy won \$162.00. There was high drama on the Nordic Prince that day.

7) The Annual Meeting was held in an empty nightclub underneath a very busy basketball court. Just the same, it was a great success as the previous record quarter and year were summarized and some exciting announcements were made.

8) **Randy Hise** and **Yvonne Lujan** each won big jackpots on the slot machine. Whether or not the machines reclaimed these funds, no one is very sure and these two aren't talking.

9) **Dawn Clark** was voted "World's Best Helmet Diver." There was much talk around the ship as a result of this high honor.

10) As part of a Scavenger Hunt, **Molly Brugge** was required to bring to the table one man in woman's shoes and one man wearing lipstick. So, **Phil Surles** was soon

(Continued..)in a pair of smashing blue pumps and **Buck Teeter** was seen wearing a beautiful shade of red on his smoochers.

11) **Don Simonson**- "Mr. Midnight Buffet!"

12) **Capt. Jim Clark** and **Adm. Mark Laznovsky** lead the nightly B-52 Bombing missions. There were many casualties but no one was feeling any pain.

A Real Opportunity... by Dave Davis

Written July 26, 1992

Today, as I was waiting for a flight out of New York's LaGuardia Airport, my wife and I were reflecting on the past seven days of our cruise to Bermuda with the Nationwide Group. I became very motivated to relate my emotions to all the sales representatives in our great organization. This trip was everything positive that you could imagine about a 7 day cruise with great people and I thank the company for the opportunity.

When I mention the word "opportunity," I think of how this happened and I want to challenge each of you to set your goals on being here next year. There was a statistic mentioned in the Annual Meeting that alarmed me: the average number of units sold per sales representative last year was 1.8 per month. I urge all of you to take this time to rededicate yourselves to achieve your goals and go after the very real opportunity available to you in this company. There's a future for you here-it's up to you to realize it.

The 1.8 sales per month won't put you at the top. I'll be there, and I hope to see you, too!

-Dave Davis

Nationwide of Mesquite, Inc.

P.S. If you really want to know more about our awesome company or the annual trip, give me a call!

Scoring the Secondary Sale by Laurie A. Lowery

Insurance, though secondary to the sale of the mobile home, results in important income. It can improve the bottom line of your Sales Center, improve your paycheck, and help pave your way to the President's Club.

After going over the numbers from last year, it was evident to me that there has been one President and one salesperson who have not lost sight of these points: **Chuck Carney, Sr.** at Channelview and **Randy Harris**, formerly at Channelview, now G.M. of Eastex. In addition to being, as a whole, extremely profitable, **Chuck's** locations succeeded in providing 24% of the total Physical Damage Insurance sold by the dealerships during our last fiscal year. I went (continued in next clm.)

to these two pro's to get their insights and philosophies on scoring the secondary sale.

Chuck believes the key to profitability is MAXIMIZING the sale. His salespeople know what their lenders will allow them to do and they do it! Cash deals are no different. Insurance is assumed to be part of the deal. When asked what his biggest challenge is when selling insurance, he admitted that the customer with his/her own agent is harder to sell. But, **Chuck** feels that if you properly educate the customer on their options and the product offered, most would rather handle it through their mobile home salesperson.

Randy Harris has the illustrious title of "Most Successful Insurance Salesman" for his performance this past year. Not only was he first in the company, but he sold \$25,000 more in Physical Damage Insurance than the next best man. His commissions on these sales totalled more than \$2,700.00! It was obvious from my conversation with **Randy** that his success is due to a philosophy very similar to **Chuck's**: ASSUME and MAXIMIZE. When **Randy** sits down with a customer to discuss their monthly payment, insurance is already included in the figure. "I've never lost a sale because of insurance. Frankly, insurance is just never a topic unless the customer brings it up. Then, I *sell* insurance."

Now that you've heard the words of the wise, go out there and do the 3 things that are going to improve your bottom line, increase your paycheck, and eventually get you a tan-

(1) ASSUME that insurance is included in the sale.

(2) KNOW your product and your agency.

(3) MAXIMIZE your opportunities.

JULY BIRTHDAYS!

John "Yankee Doodle" Raine...4th
Cheryl Cowie.....South.....6th
Rita Mallatt....Home Office....7th
Rod Jones....Alb. Instant.....7th
Dave Davis.....Mesquite.....9th
Yvonne Lujan....Albuquerque...9th
Buddy Hopkins.....Tyler.....11th
Mike Wallace...Albuquerque...21st
Manuelo Carrillo.....South.....21st
Reeda Speck....Lancaster.....23rd
Chuck Carney, Jr...President...25th
Obie Williams.....Tyler.....25th
Rene Ramirez...Gulf Instant....28th

8 POINTER PROGRAM

Congratulations to Dawn Clark, Jack Doss, Dusty Kollmansberger, John Harper and Kevin Hinman for each selling an "8 Pointer" last month. We've added a few houses to the program so there is still plenty of inventory from which to choose. Don't forget that you are still eligible for income, new, and "fast start" points for each of these homes. The following homes are available to sell by all salespeople. Call the lot for more information!

Manufacturer	Serial Number	Size	Location
Torch	0986	12x37	Fort Worth
Oak Creek	2770	28x60	South
Oak Creek	4118	28x60	Eastex
Redman	5719	16x80	Mesquite
Redman	6132	18x80	Mesquite
Oak Creek	3144	28x70	Albuquerque
Oak Creek	4112	28x80	Albuquerque
Oak Creek	4123	28x64	Albuquerque
Redman	5927	28x60	Albuquerque
Redman	6095	16x64	Midland
Redman	6944	28x52	Midland

There is also a Samco T.O.E. which qualifies for this program:

Redman 5470 28x70 Metroplex

Call **Larry Speck** at (214) 613-4663 for more information! As before, please mark your commission sheet "8 Pointer!" to get credit. Good Luck!

Top Insurance Producers Announced!

The 1992 year is over and the results are out! Coastal would like to recognize the top five sales leaders in the company for Physical Damage Insurance. We were a little surprised by the actual numbers (look at the spread!) but certainly not by the producers of those numbers. Thank you, gentlemen. We appreciate all your hard work!

NATIONWIDE/ADVANTAGE YEAR END RESULTS-TOP FIVE PHYSICAL DAMAGE INSURANCE SALES LEADERS

Randy Harris	\$52,357	Channelview
James Lee	\$27,795	South
Jack Doss	\$27,771	Channelview
Tom Wilson	\$27,543	Lancaster
John Raine	\$23,346	Lancaster

The following statistics reflect the individual sales center's physical damage insurance sales performance. The penetration figure is the percentage of homes sold with insurance. These numbers do not include data on missed "multi-year" opportunities; therefore, the actual percentages would be slightly lower.

YEAR END RESULTS INSURANCE PENETRATION	
Channelview	84.3 %
Eastex	82.8 %

Lancaster	75.4 %
Jacksonville	74.6 %
North Texas	69.6 %
Instant Living	66.7 %
Mesquite	63.2 %
South	62.0 %
Midland	52.3 %
East Texas	50.8 %
Albuquerque	49.1 %
Fort Worth	48.0 %

AVERAGE PENETRATION = 61.1 %

It is the goal of both Housing and Coastal to increase our average penetration 28% this fiscal year.

August Birthdays!

T.J. Beyene...Gulf Instant...4th
Bill Cobb....Albuquerque.....7th
Dave Holdbrook...South...13th
Joe Woods....Lancaster....14th
Betty Haney.....Tyler.....17th
Aaron Walton.....South..22nd
Allen Cassidy..Lancaster..22nd
Jack Maxey....Instant.....24th
Jason Rael..Albuquerque..26th

Editor's Note- In the future, birthdays will be listed for the upcoming month only.

WHO'S HOT?

Sam Hernandez Fort Worth

Sam has gone the extra mile through the use of innovative marketing techniques. The results show that his hard work has paid off. In June, Sam sold 3.5 houses for \$28,500 payable gross (tops in the company). Folks, that's an average of \$8,446 p.g. per deal! To top things off, his 40.1 points puts him in the hunt for the big money in the 1st Quarter Sales Contest. **Unbelievable!**

Roger Jackson Fort Worth

Roger, a perennial top producer, showed his stuff again in June. Roger sold 3 homes for \$18,979 payable gross. That translates into 27.7 President's Club Points and an average payable of \$6,326. Keep it up, Roger!

Jack Doss Channelview

Does this name sound familiar? It should! Jack's name was here last month and promises to be here over and over again. This pro took down 6 deals in June for a total of \$24,940 in payable gross. Because Jack took advantage of the aged inventory and "fast start" programs (25% of his total), he's in the number one position for the 1st Quarter Contest with an incredible 52.8 Points!

Randy Wilson 288 South

Randy sold 3 homes in June-All of them new! The result-\$12,776 payable gross and 26.0 President's Club Points. Way to go, Randy!

Noel Casares Eastex

Along with **Randy Harris**, Noel's helped turn around this location with 5 sales in June! After a long absence at the top, expect this location to be a contender once again! With people like these, it can't lose.

Jack Williams Jacksonville

This barnburner followed up his 5 houses in May with another 4 homes in June. With this kind of consistency, look for him on the next trip!

Tom Wilson Lancaster

The big man scored 5 deals for June! This puts him in the running for (you guessed it!) the 1st Quarter Sales Contest. Way to go, Tommy!

Dusty Kollmansberger Mesquite

Dusty really put it together in June. Her 3 deals and 32.7 points were tops for her location!

Al Duran Albuquerque

We saved the best for last! Talk about consistency! In May, 6 houses, 5 of them new-In June, 6 houses, ALL of them new! This guy sells houses, folks-LOTS of them! Keep up the great work, Al. You set quite an example!

Fort Worth's Success Formula- High Volume+High Margins-Big Profits

Here's the hard facts taken straight from the June P & L- \$85,386 Payable Gross; 5 Salesman with at least 9,000 P.G.; 10.42% bottom line profit margin (the company goal is 9.9%); Contribution Margin up 4 points; Average New Home P.G.-\$7,154! All of this was done while selling an incredible 15 homes.

How can a one location perform so well on so many measures? Because of the people. **Ray McKinney** has a staff dedicated to professionalism and profitability. Do they put more into their job than others? Yes, but not in terms of hours. The Fort Worth Sales Staff-Roger Jackson, Sam Hernandez, Gary Robson, Kenny Moore, Michael Henson, Benny Bulgar and John Sherrill are on a five day a week work schedule. How do they do it, then? Here are some observations.

1) Their aggressive advertising and marketing campaigns ensure each salesman a sufficient number of ups.

2) Their COMPLETE dedication to the Model Value Guide Pricing System is, in no small part, a reason for their incredible margins. As Ray put in the annual meeting, "Since we've been using the new Model Value Guides exclusively as our pricing source, our average payable gross has increased nearly 25%! This, of course, has resulted in a big raise for my sales staff and for me. It's the easiest, most effective pricing tool we've ever used."

3) Their work habits permit them to work the schedule that they do. This allows for the "balance" in life that **Fred Townsend** speaks of in his great "Life Management Seminar." They can't be successful at work if they aren't successful at home.

4) ATTITUDE-These people know the truth- customers buy from who they like and trust. Price is usually not the most important issue. Right now, there's a contest among the salespeople on who can get the most deals with payables of ten thousand or more! The guys also realize that they work very, very hard on each deal and they should be compensated accordingly. They are white collar professionals who must wear the hats of construction, sales, finance and service specialists all at once. Why do all that for next to nothing?

Keep your eye on Fort Worth as they set the pace for the future!

1st Quarter Contest Leaders

1. Jack Doss	Channelview	52.8 pts
2. Al Duran	Albuquerque	46.3 pts
3. Sam Hernandez	Fort Worth	40.1 pts
4. Dusty Kollmansberger	Mesquite	32.7 pts
5. Noel Casares	Eastex	32.1 pts
6. Tom Wilson	Lancaster	31.9 pts
7. John Harper	Jacksonville	29.0 pts
8. Roger Jackson	Fort Worth	27.7 pts
9. Al Cassidy	Lancaster	26.8 pts
10. Bill Williford	Key-Quinlan	26.6 pts

Company Anniversaries

JULY

Craig Reynolds CFO-Mobile America
10th Anniversary on July 1, 1992
"Congratulations to someone who is the best at what he does!"

Laura Wilson	Coastal	8 years
Charla Ferguson	Coastal	8 years
Kim Werner	Home Office	2 years
Yvonne Lujan	Albuquerque	2 years
Laurie A. Lowery	Coastal	1 year
William T. Alt	Mesquite	1 year
Dave Davis	Mesquite	1 year
Joe Woods	Lancaster	1 year

AUGUST

Jim Taylor	South	5 years
Gilbert Chavez	South	4 years
Jim Clark	Tyler	3 years
Dawn Clark	Jacksonville	3 years
Casimiro Balderas	Tyler	3 years
Tom Wilson	Lancaster	3 years
Benny Bulgar	Fort Worth	1 year

Each company thanks you for your loyalty and important contributions!

At the Home Office...

Kim Werner has been promoted the position of Banking Coordinator. The way business has picked up for everyone, she will definately be a busy lady. Congratulations Kim and keep up the great work!

New to the Team....

A big Nationwide welcome to **Barbara Rowe & Jana Reed** at the Home Office, **Thomas Gugeler, Vicki Mosley** and **Patricia Williams** at Denton, **Morris Gatewood** at Jacksonville, **T.J. Beyene** and **Dave Schwartz** at Instant Gulf, **Robert Hunt** in Mesquite, and **Leslie Quisenberry** in Albuquerque.

Retailer Training Schedule

Alright everyone-Who can name the most features and benefits in a floor register? This question and others will be answered at our next round of training seminars. The subject will be (that's right!) Features & Benefits and the instructor will be none other than history's greatest F/Ber-Grayson Schwepfinger. The schedule is as follows:

August 13th **Albuquerque, NM**
9:00 a.m. to 5:00 p.m. Holiday Inn Pyramid
5151 San Francisco (505)821-3333

August 14th **Dallas, TX**
9:00 a.m. to 5:00 p.m. Holiday Inn
7050 Stemmons Freeway (214)630-8500

August 18th **Houston, TX**
9:00 a.m. to 5:00 p.m. Hobby Holiday Inn
9100 Gulf Freeway (713)943-7979

Don't forget to bring your Schwepfinger books from previous seminars!

Fast Start How to Maximize your President's Club Points

To take full advantage of this program, may we offer a few suggestions? Plan ahead and be prepared to put the deal together yourself. The following items are required:

1) Completed Buyers Order 2) Copy of Contract 3) Copy of Coach invoice 4) Commission Sheet 5) Copy of Credit Application 6) Copy of Whizzes and Validated Deposit Slip 7) Copy of any addition or deletion invoices (furniture/air, etc.) 8) Repo Commission Invoices 9) Trade-In Approval Sheets 10) Copy of Trade Title or Serial Number 11) Physical Damage Binder 12) HSP Application or Waiver 13) Copy of Form 500.

Remember, the deals must be *received* by the 20th or 25th so allow for 3 to 5 mailing days.

