

◆ The President's Club Monthly ◆

Nationwide, Advantage, Key and Instant Living's Monthly

Editor: Dwayne M. Teeter

September 1992

COMPANY JOINS COMPUTER AGE!

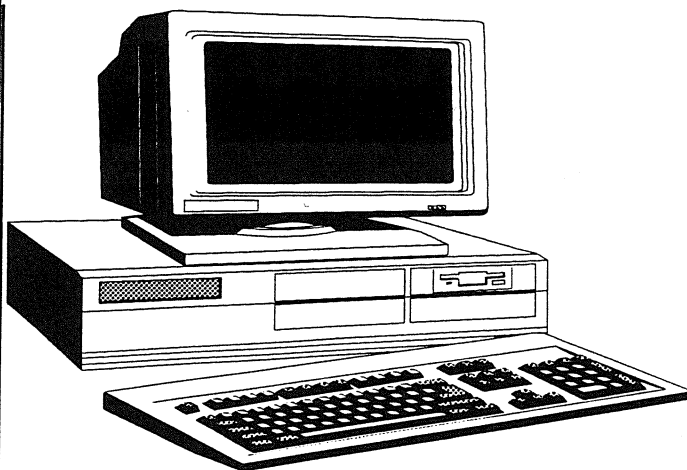
"Pursuit" Software Shows Promise as Effective Computer Based Sales Tracking System

After weeks of presentations, evaluations and negotiations, Retail Management System's "Pursuit" has been chosen as the company's future sales tracking software. There were a number of factors affecting the decision including ease of use, effectiveness and cost.

Of all of the programs evaluated, Pursuit was the easiest to use because of it requires no computer experience. With the exception of simple data entry (name, address, etc.) each function of the computer requires only a single key punch for execution. The program prompts the user at all times by listing the available function choices and provides a full-time, on-line "HELP" system in the event that the user reaches a point where he/she does not know what to do. As a result there will be no manuals to suffer through; only a punch of the key will be needed to solve your problem.

In terms of effectiveness, "Pursuit" provides a number of services that will make the salesman's, sales manager's and President's job a lot easier. Pursuit will help them:

Track Prospects, Print Call Sheets and Follow Up Letters, Spec-out Factory Orders, Calculate Terms and Print Proposals, Keep Tabs on Customer Deposits, Stay on top of Credit Applications and Lender Credit Conditions, Write Job Cost Purchase Orders, and Charge Internal Items. Manage Home, Appliance, Furnishings and Parts Inventories, Organize and Merchandize Resale Listings and Consignment Units, Reconcile Profits and Calculate Commissions, Wash Your Car, Brush and Floss your Teeth



With respect to cost, no one came close to "Pursuit." Other developers wanted as much as \$20,000 per location *plus* monthly fees for their systems. With that kind of commitment without any trial use of the product, they were essentially asking us to get married without ever dating. (Excuse me, we're not that kind of company!) With "Pursuit", we get a better, more accessible product while paying only small set-up and monthly fees.

Representatives from Retail Management Systems will be in Houston September 28 through October 2 to conduct 5 days of intensive training. Laurie A. Lowery, Dwayne Teeter, Rick Carver, Chuck Carney, Jr. and Chuck Ladd will be in attendance. Soon thereafter, Dwayne will be installing the system at the first two "Pursuing" locations: Instant Living on the Gulf Freeway and the SuperCenter at 288 South. These locations have been chosen because (continued on next page)

1st Quarter Contest Winners Announced!

Doss, Arkelin, Jackson, Duran, Lujan!

Jack Doss of Channelview narrowly edged out the great Sandy Arkelin of Tyler for the \$2,000 Grand Prize in one of the most dramatic quarterly sales contests ever. Jack had the lead coming out of the second month but lacked a very strong carry over into August. Sandy on the other hand, had 3 new doubles on order and showed no signs of slowing down. By Jack Doss's standards, August was no barn-burner (1 new single, 2 repos) so he knew he had to maximize every deal. He did this by selling an incredible \$5,838 worth of physical damage insurance (more than many entire lots!) and \$2,394 in credit life. Also, Jack took full advantage of the "Fast Start" program

by scoring an additional four President's Club points on two of his deals. This proved to be the difference. In Sandy's case, if one of her customers had not been a few days late bringing in their money, she would have easily won first. Her second place prize was good for a whopping \$1,500! Way to go, Sandy! Fort Worth's resident powerhouse Roger Jackson had a fantastic August to come out of nowhere and place third for \$1,000 in winnings. Nationwide of Albuquerque had not one but two sales gods placing in the top five-Al Duran won fourth place (and \$750) and Yvonne Lujan won fifth (\$500). Congratulations everyone! The top 20 is listed on page 2.

Pursuit Continued.....

of their proximity to the home office and current hardware situations. Dwayne will be spending approximately half of each of his working days at one of these two locations until the system gets to working on its own. Once "Pursuit" is proven, additional locations will be installed at a rate of one every two to four weeks. Albuquerque, Fort Worth, Mesquite and Denton have requested to be computerized as soon as possible. In case you were wondering, here are the recommended specifications for "Pursuit" supported hardware:

IBM Compatible 386DX/33 Mz
8 MB RAM, 200 MB 18 MS Hard Drive,
250 MB Tape Backup, 9600 Baud
Modem, SVGA card & SVGA Color
Monitor, Dot Matrix Printer

Before you buy a new computer or upgraded your own, please contact Dwayne for pricing guidelines and recommendations.

What about security, you ask. "Pursuit" is designed around a pyramid system of passwords which allow the user to see only their own "business." No outside computer will have access to your records without the required clearance.

What does the future hold for this system? Its up to each of you. If "Pursuit" is used to its fullest potential, it will eventually be used as part of a network which will allow for access of inventories and other important information between locations. It is not unrealistic to think that successful salespeople will have access to their own office terminals in the not-to-distant future. Also, Retail Management Systems has assured us that they will make their software capable of printing most closing forms and applications. This, however, will happen well down the road.

"Pursuit" is not the cure-all, do-all for the current problems and needs of our organization. In fact, it is better described as a *revolution* in the way things are currently done. It will make you more efficient by enabling you to get sales feedback instantaneously. If information is kept up to date, a salesman or manager will always be able to know exactly where he stands. A word to the wise, though. Don't jump into this with just a passing interest in becoming computerized. It will not just take effort, it will take total commitment. Revolutions such as these do not succeed without *total commitment*.

WHO'S HOT

Chad Stephan- Denton

Are you sitting down? Brace yourself for these numbers-6 Houses, 20,459 payable gross, 36.9 President's Club Points! North Texas' most eligible bachelor just added independently wealthy to his list of credentials. Applications for girlfriends are being accepted on a first come, first serve basis. Please include picture.

Christie Linley & Jennifer Ames-

Denton These two winners of the most recent monthly deposit contest combined for 7 deals in August. Unbelievable!

Rick Mendez- Albuquerque Instant Living 3 new homes with an average payable gross of just under \$5,000. Holy Toledo!

Tom Threadgill- Albuquerque Instant Tom has made the "Who's Hot" section by virtue of surviving an attack by an insane, knife-wielding, ex-con/plumber while on a condition run at a customer's home. Way to not get killed, Tommy!

Yvonne Lujan- Albuquerque Nationwide

Yes, this is the same Yvonne who finished fifth in the 1st Quarter Sales Contest! She kicked butt in August with a payable gross of \$17,444 and 26.7 President's Club points. Take no prisoners, Yvonne!

The "Point"er Sisters are Back-

Sandy Arkelin & Vivian Lowery Tyler Perennial Mega-Superstars *Extra-ordinaire* Sandy and Vivian had traffic backed up throughout East Texas in August because the streets were filled with their deliveries. They combined for 7 deals and \$28,484 p.g. Did I mention that Sandy also was 2nd in the Quarterly Contest? Look for more big things from these two ladies.

Doris Jones- Instant Living-Gulf Fwy.

This pro is putting Instant Living on the map in Houston. In August- 3 homes for \$10,336 payable gross!

2nd Quarter Contest!

Yes, there will be a Second Quarter Contest and the format you've grown to know and love will remain the same. The salespeople with the highest number of President's Club Points for the quarter wins \$2,000. Second place wins \$1,500, third place wins \$1,000, fourth place wins \$750 and fifth place wins \$500. Good luck to everyone!

Billy X. Alt- Mesquite

Hanging out with **Larry Speck** and **Dave Davis** on a daily basis has paid off in a big way. Billy has put together his second big month in a row by selling 4 new houses for 13,802 payable gross and 31.9 President's Club Points. Billy has really set himself apart on a lot that has its fair share of heavy hitters.

John Raine and Don Blackburn-

Lancaster A gold level President's Club member from last year, John must be teaching the new guy Blackburn a thing or two. \$13,283 and \$12,346 payable gross respectively!

Roger Jackson- Fort Worth

Here are the facts- In August, 3 new homes, \$20,138 payable gross, \$6,712 average p.g., 33.3 President's Club Points, 3rd in the 1st Quarter Contest. What can we say about the man that hasn't already been said?

Gay Clary- Jacksonville

Despite the fact that her "competition" was superstar salesman **Jack Williams**, Gay Clary finished August as top salesperson at her location. She is also numero uno company-wide in Physical Damage Insurance Sales. Keep up the excellent work, Gay!

THE TOP 20

1. Jack Doss Channelview 90.4 pts.
2. Sandy Arkelin Tyler 87.0 pts.
3. Roger Jackson F.W. 67.8 pts.
4. Al Duran Albuquerque 66.9 pts.
5. Yvonne Lujan Albuquerque 65.9 pts.
6. Jack Williams Jackson. 61.5 pts.
7. Gay Clary Jacksonville 59.3 pts.
8. Noel Casares Eastex 57.8 pts.
9. Dusty Kollmans. Mesquite 56.5 pts.
10. Al Cassidy Lancaster 56.2 pts.
11. Gary Robson Granbury 55.2 pts.
12. Billy X. Alt Mesquite 55.1 pts.
13. Randy Wilson South 51.4 pts.
14. Terry Massey Eastex 51.3 pts.
15. Tom Wilson Lancaster 47.8 pts.
16. Skip Crosby South 46.8 pts.
17. Doug Walsh Key-Athens 46.3 pts.
18. Chad Stephan Denton 45.0 pts.
19. Bill Williford Key Quinlan 44.4 pts.
20. John Raine Lancaster 43.8

THE 8 POINTER PROGRAM

Remember, high grosses on these houses are attainable because of the lower invoice amounts (compared to similiar houses ordered today). Each home is open to sale by any housing consultant throughout the company. 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	4123	28x64	Albuquerque
Redman	6095	16x64	Midland
Redman	6944	28x52	Midland

Company Objectives

In 1987, when Nationwide Mobile Homes began operations, they declared four basic objectives. They are reprinted now for your benefit.

- 1) to Make Money through an honest & quality product offering.
- 2) to Have Fun within the scope of an open, trusting business relationship.
- 3) to Be the unquestioned best at what we do.
- 4) Posture ourselves to access the public capital markets in order to become diversified and, ultimately, a national factor in the industry.

Take a minute now and think....*What are your objectives?*

At the Home Office

If you call up to the home office anytime soon, be sure to say hello to the new receptionist, **Robin Sheppard**. Robin recently had worked with **Butch Newman** over at Instant Living Gulf Freeway and brings to the table experience in her field. Also, **Sheri Duay** has taken over **Sandy Carney's** duties and is a welcome addition to the staff. Sandy will now work for Nationwide Housing Systems on a part time basis and will soon be responsible for accumulation of President's Club points, the monthly deposit contest, and the Weekly Sales Status Reports. Managers, please have your Monday reports in by noon!

Birthdays! Birthdays! Birthdays! Birthdays!

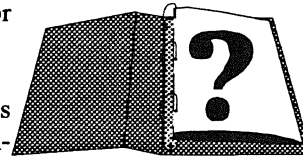
As usual, the editor would like to start this section with an apology. **Jim Rudolph** over at Key-Athens had a birthday last month and it slipped by without a notice. It is not known exactly how old he is but he swears up and down that he's younger than **Chuck Carney, Sr.** Personally, I want to see a birth certificate. Anyway, Happy Birthday, Jim!

OCTOBER BIRTHDAYS!

JIM SNOW DENTON 1ST
DWAYNE TEETER HOUSING 6TH
JANA REED HOME OFFICE 10TH
MICHELLE BUTLER H.O. 15TH
LAURIE LOWERY COASTAL 24TH
TERRY MASSEY EASTEX 29TH

A Word about the Model Value Guides

A number of people have mentioned that they are having trouble advancing on their Patriots when they sell the home for full Model Value Guide Price. Considering the great value of these homes for their reasonable prices, this is not an uncommon occurrence. The problem is the result of Patriot unexpectedly sending a supplemental invoice for additional freight of \$1,200 to \$1,800 to our lenders. Because the homes are priced at what we thought was max-advance, this puts us out of advance by a little over the amount of additional freight.



Our advice on the situation is to hold your price up front. It is not out of the question for the customer to come up with more money down. Also, it's much easier to come down on a price than it is to go up. Secondly, try financing it through SecPac first; you'll find that you get more out of your advance. Either way, bring the situation up at your next Saturday meeting and come to some kind of conclusion. Make sure everyone on each location is on the same page saying the same story.

The Model Value Guide prices are now being calculated differently, taking into account the supplemental freight. They are done for an FHA advance and can be sold for the bottom line price with 10% down payment. If you would like to discuss this situation further, please contact me (Dwayne) at the home office.

Special thanks to the Jacksonville Sales Crew for bringing this to my attention -editor.

SCHWEPFINGER TOWNSEND AMERICAN TOUR '92

Here is their revised training schedule:

Albuquerque

Oct. 21 Diagnostic Selling Fred
 Nov. 17 Telemarketing Beth Goss

Houston

Sep. 17 & 18 Fundamentals Schwep
 Oct. 23 Diagnostic Selling Fred
 Nov. 19 Telemarketing Beth Goss

Dallas

Sep. 22 & 23 Fundamentals Schwep
 Oct. 22 Diagnostic Selling Fred
 Nov. 18 Telemarketing Beth Goss

Everything You Wanted to Know About Cash Insurance Policies but Were Afraid to Ask

by Laurie A. Lowery

Last year 24% of the company's mobile home sales were cash deals. Out of these 317 deals, 283 were closed without physical damage insurance. That's, on the average, \$32,000 in lost revenue opportunities for the sales locations and \$8,000 in lost commission opportunities for the salespeople. This year, opportunity is knocking again but no one seems to be home.

Insurance is not required to close a cash deal, so I would imagine it would be easy for a salesperson to bring up the subject, get an objection and decide to give up before the boat gets rocked. To steal a quote from **Craig Reynold's** column last month, "Easy Don't Pay Much!" The fact is, the customers need insurance. Lienholders only require insurance for the purpose of protecting their investment. Why wouldn't an individual want that same protection? Why wouldn't a salesperson want to fulfill this need and fatten their paycheck at the same time?

Cash policies are unique in that they are more flexible than financed policies. If a lienholder is not involved there are no coverage requirements. The customer that doesn't want or can't afford adjacent structures coverage, personal effects coverage, etc, can get just what they need. In addition, single year and multi-year cash policies can be paid on one of several payment plans which allows the customer to come up with a down payment rather than a full premium.

Cash policies can also be sold on financed deals. In the case of lienholders that will not finance insurance other than their own, a cash policy will pay more commission. We are happy to provide "paid in full" receipts for this purpose. If you fax us the application and either a P.O. number or a copy of their check, we can have the receipt to you in less than half an hour. The commission structure for cash policies is as follows:

1 Year/ Paid in Full.....Full Commission
1 Year/Payment Plan.....\$20 to Salesperson
Multi Year/Paid in Full.....Full Commission
on total amount of the policy
Multi Year/Payment Plan Policy.....
\$20 Check to Salesperson
Multi Year/Payment Plan w/ 1st Year Down..
Full Commission on 1st Year

-Editor's Omission-
September marks Barbara Jaworski's 8th
Anniversary with the Company.
Congratulations, Barbara

ANNOUNCING The Coastal Insurance Agency "LET'S KICK SOME CASH" CONTEST!

From October 1st through December 31st we will be closely monitoring cash policy sales. Each salesperson will receive **one point** for each \$450 of cash premium they sell, **one point** for each cash policy sold, and **1 bonus point** for each cash policy they sell on deals financed through any GreenTree office. The overall winner will receive \$150 and the sales secretary from the same location will receive \$25. There will also be a winner from each of the three regions listed below:

Region #1: Instant Living-Gulf Freeway, Eastex, Channelview, South SuperCenter Locations.

Region #2: Lancaster, Mesquite, North Texas, Fort Worth and Granbury Locations.

Region #3: East Texas, Jacksonville, Midland and the two Albuquerque Locations.

The overall winner is not eligible to win the regional title. Each regional winner will receive \$50 and the sales secretary will receive \$10. All winners will have the option of receiving their prize in currency or.....Lottery Tickets! (we'll see who the real gamblers are!) **Good Luck to all of our Contestants!**

The Physical Damage Top 15

1. Gay Clary Jacksonville \$11,259
2. Jack Doss Channelview \$10,068
3. Noel Casares Eastex \$8,671
4. Terry Massey Eastex \$7,977
5. Randy Wilson SuperCenter \$6,588
6. Doris Jones Instant-Gulf \$6,104
7. Vivian Lowery Tyler \$5,783
8. Jack Williams Jacksonville \$4,649
9. Darrell Cotton Eastex \$4,146
10. Sarah Anthony Channelview \$4,031
11. Tom Wilson Lancaster \$4,005
12. Christie Linley Denton \$3,951
13. Diane Parr Denton \$3,915
14. Mandy Teel Eastex \$3,742
15. Lee Aswell Channelview \$3,698

Key Homes on the Move

Key Homes is moving their Quinlan location to Greenville, TX. The change is expected to drastically increase their walk-in traffic due to vastly increased visibility. Their new location will be on a site previously held by another mobile home retailer and is positioned on a very accessible stretch of I-30 frontage Road. Key Manager **Bill Williford** says he expects to complete the move in October.

Company Anniversaries

Rita Mallatt Home Office 8 Years
Debra Keller Albuquerque 4 Years
Greg Burnett Midland 4 Years
Walt Goswick Midland 4 Years
Christine Gomez Mesquite 4 Years
Don Simonson Lancaster 4 Years
Cheryl Cowie SuperCenter 3 Years
John Raine Lancaster 2 Years
Randy Hise Albuquerque 2 Years
Jeff Davis Mesquite 1 Year
Rick Mendez Inst. Albu. 1 Year
Skip Crosby South 1 Year

Letters to the Editor

Dear Editor,

Schweg always teaches us to use the company story, yet there is no set format for it. What's up with that?

-Disillusioned in Denton

Dear Disillusioned,

There will be a meeting the night of Sept. 17th with Schweg, Chuck, Speck & myself to decide on the correct format. Then we will do our best to get something out to everyone in the next 30 to 60 days.



ANNOUNCEMENT / PRESS RELEASE

800 NORTH BECKLEY DRIVE, LANCASTER, TEXAS 75146

(214) 230-3995

DALLAS, TEXAS September 14, 1992

AMERICAN HOMESTAR CORPORATION, a new manufactured housing producer based in the metroplex, announced today that it will soon commence operations at its first plant in Lancaster, Texas.

A company spokesman cited steadily growing product demand and a shortage of manufacturing capacity as the primary factors in the decision to form the company. The two main principals in the venture - Oak Creek Homes and Mobile America Housing - bring together proven manufacturing experience and a five-state retail distribution network consisting of a large number of quality independent and Associated retailers. Oak Creek Homes will continue to function independently, as always, with the ability to add AMERICAN HOMESTAR products to its well-known, existing product offering.

AMERICAN HOMESTAR will produce a line of distinctive and high-quality homes, starting with low- to moderately - priced single section models in Lancaster. This 80,000 square-foot plant, capable of producing up to 10 homes per day, is expected to be operational by November, 1992. Then, early in 1993, the Company will begin producing a line of multi-section homes from its second facility in Burleson, Texas.

Lad Dawson, a twenty-year industry veteran and founder and CEO of Oak Creek homes, will also serve as AMERICAN HOMESTAR'S Chairman and CEO. Wayne Stelter, with over thirty years of manufacturing experience, will direct the Company's Lancaster operations and will play a key role in future expansion.

The spokesman added that "the Company has held discussions with several key suppliers and lenders all of whom have been enthusiastic and supportive. With product development, recruiting and staffing well underway, the next major step will be product and facility certification, after which we can begin production."

The spokesman closed by stating that "the Company's very substantial and unique combination of resources, coupled with a receptive marketplace, should result in a very successful start-up. With the proven track record of the principals and key management, AMERICAN HOMESTAR is, in many respects, a new company with a long and successful history.

For further information, contact Lad Dawson (817) 478-5551
or Wayne Stelter (214) 230-3995

