

❖ The President's Club Monthly ❖

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

Editor: Dwayne M. Teeter

March 1993

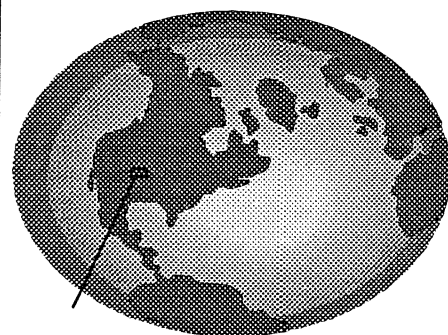
3 STATES DOWN - 47 TO GO!

Nationwide Expands Northward w/ Additions of Oklahoma Locations

Nationwide of Mesquite, Inc. recently acquired two new locations north of the Texas border. The established businesses will operate under the Nationwide name and are located in Oklahoma City and Tulsa. Mesquite President Larry Speck had no reservations about going to Oklahoma (pun intended). "These two new outlets give the company a strong foothold in a great mobile home market, not only for the mobile home retail end of

things, but also for American Homestar, said Larry. "I'm excited about the potential there."

The Oklahoma City store will be operated by Oklahoma native Jim Stevenson. Jim is a former Skyline factory rep. and has also ran 7 lots for another retailer. He will soon be joined by his wife, Sharon. The Tulsa store is run by Industry Veteran Joe Branscum. These fine people are a welcome addition to our family.



View of Oklahoma from Space Shuttle Columbia

- 3rd Quarter Contest Results - CALL HIM MR. SCHWARTZ! The Davemeister Does it Again.

Like a racehorse that runs fastest down the stretch, **Dave Schwartz** blew past the competition to nail down first place in the 3rd Quarter Contest. When asked to comment on how he achieves this kind of consistency, Dave simply commented "When I come to work everyday, I work." Heavy. Dave took down 50.9 unbelievable points to give himself a very comfortable margin of victory, not to mention the \$2,000 in winnings. **Gay "Consistency" Clary** finished in 2nd place and will be seeing a big, fat check for \$1,500. All Hail Gay. Coming in third was the King himself, **Randy Hise**. For his efforts, Randy will take home an extra 1K this pay check. Rounding out the winners were the SuperCenter's **Rick Crosby** with \$750 in bonus money, and Tyler's Wayne Allen with a none-too-shabby \$500 in additional earnings. Congratulations, everyone!

APRIL TRAINING

The esteemed professors **Grayson Schwepfenger**, **Fred Townsend** and **Beth Goss** return to the College of Family Housing for another round of in-depth training in the month of April. On April 5, 6, 7 & 8, Fred and Beth bring their "Basic Housing Sales Training" (#101) Mega-Course to town. Remember this course is essential for anyone wanting to obtain degrees, so sign up now. On April 20 & 21, Scwep teaches "Handling Objections and Closing" (#322). This is an advanced class which will apply towards higher degrees (Bachelor's, Master's and P.H.D.'s). Sign up now!

AMERICAN HOMESTAR UPDATE

American Homestar's Lancaster product line continues to evolve and grow with the changing needs of our market. As was promised when the manufacturer began operations, Homestar has involved the retailers in shaping the make and look of its houses. Recently, when retailers in higher-end markets commented that they needed some upgradability in the home's cabinets, the factory reacted by offering a deluxe drawer system and deluxe white-lined cabinetry, all at a very reasonable price. Another issue taken up with Homestar has been its lack of an "Almond Package." It seems customers who wanted the craftsmanship of a Homestar but liked the light-look of the other homes were out of luck. Not anymore. Homestar recently added their "Silver Oak Package." For just \$75, customers receive white cabinets in the kitchen and bathrooms, matching white trim, white passage doors throughout, matching white door jambs and white dividers.

As of this writing, Lancaster is putting the finishing touches on its first line of 14 wide homes. Also, the first doublewides out of the Lancaster plant will roll off line sometime in mid-to-late April. Details are still somewhat sketchy at this point but look for some exciting 3 bedroom, 2 bath, mid-size floor plans to roll off first, followed later in the year by a 4 bedroom model.

The American Homestar Plant in Burleson continues to prepare for certification and expects its first taped & textured house off-line sometime in April. Be sure to sell some of your high-end stock to make room for one of these mamma-jammas!



Insurance Penetration

THE RANKS IN ORDER OF %

EASTEX	86% ***
CHANNELVIEW	85% ***
JACKSONVILLE	84% ***
INSTANT-HOUSTON	78%*
SOUTH	77%
MESQUITE	77%
NORTH TEXAS	76%
LANCASTER	72%
INSTANT-ALBUQ.	72% ***
EAST TEXAS	66% ***
MIDLAND	65%
GRANBURY	62% ***
FORT WORTH	60% *

NAT.-ALBUQ.46%

AVERAGE 71%

*INDICATE LOCATIONS THAT INCREASED THEIR Y.T.D. % IN FEB.!!!

***INDICATE LOCATIONS THAT HIT 100% IN FEB.!!!!

IN CASE YOU DIDN'T NOTICE, EAST TEXAS STARTED ITS CLIMB TO THE TOP THIS MONTH WITH 100% PENETRATION! FROM TALKING WITH JIM CLARK, THIS IS DEFINITELY NOT A FLUKE. THERE ARE MORE GOOD THINGS TO COME FROM THIS GROUP OF COMMITTED SALES PROFESSIONALS! THANK YOU FOR YOUR SUPPORT, JIM! -L.L.

About the Points...

With the end of the fiscal year coming up, there are sure to be a number of people jockeying for position when it comes to trip qualification. With this in mind, please remember the following unbendable rule: President's Club Points are awarded based on actual performance only. They can not be traded, negotiated or bartered in anyway. They can, however, be split in a 50/50 manner if the deal was actually a "split." Though it is hard to understand what would make someone, with clear conscience, want to take credit for something they did not do, recent events have made it clear that this kind of thing can happen. It will not be tolerated. If you have any questions, Call Chuck, Jr. or Dwayne.

QUOTES OF THE MONTH

"The worst bankrupt in the world is the person who has lost his enthusiasm." H.W. Arnold

"When a customer has a bankruptcy, the salesman usually loses his enthusiasm."
Jack Maxey

WHO'S HOT

Murphy LeBlanc- Instant Gulf

Murphy finally started flexing his muscle in February- 3 deals for 21.4 points!

Dave Schwartz-Instant Gulf

See Front Page. See last Newsletter. See Year-to-Date President's Club List.

Christi Linley- Denton

Christi keeps a copy of the 93 Cruise brochure on her desk as incentive to sell more houses. This method must be working- she nailed down 3 and a half deals in February. Way to go, sales empress!

John Sherrill- Fort Worth

John took down three new homes in February for an astounding \$20,526 in payable gross. That gave him over 30 President's Club Points for the month! Unbelievable!

Randy Hise - Graceland

4 New homes for \$18,452 in payable gross was enough to thrust Randy back into the big-money for February. Way to go, Ayotollah of Rock N Rolla!

David

McMichael-

Jacksonville

Talk about first impressions! In his first month, David sold an UNBELIEVABLE 4 new homes for an impressive \$21,374 in payable gross. Keep your eye on this man - he's going places!

Gay "Consistency" Clary -

Jacksonville

Number 2 in the Big Contest, Number 1 in our hearts. Gay's five (count them, 5!) deals in February landed her once again in the big money. Plans are currently underway for Gay to open "Gay's Country Living Mobile Home Plantation" which is to be filled only with homes which she sold. It should not take her long to fill it. Keep it going, Gay!

Sandy Chasteen - Key

Greenville

Sandy turned on the heat in February, rolling four homes for a whopping 20.7 President's Club Points. In fact, the whole Greenville team had a good month and deserve to be congratulated.

Tom Wilson - Lancaster

Are you ready for this? 6 deals in February! Holy Cow! Tom is positioning himself to be on one of

the year end trips by scoring big at the end of the fiscal year. His production in February was good for 20.3 President's Club Points! Keep it going, big dog!

John Raine - Lancaster

Tom's partner in crime knocked down three deals in February and had an average new home payable gross of over \$5,300! A member of the Gold Level of the President's Club last year, John knows what it is like to enjoy the warm summer air and tropical views on the company cruise. Knowing this man's capabilities, he'll probably be on it again this year. Stay at it, Johnny!

Billy X. Alt - Mesquite

The illustrious x-man took down four more deals (three of them new!) in February. Billy has held down a spot in the top ten of the President's Club for the entire year and it looks like his grip is tightening. We're making your reservations, Big Billy, so bring a swimsuit

Dewayne Click - Midland

This man is to Midland what Buddy Holly is to Lubbock. Talk about making a difference! In February, Click continued contributing to the turn-around of Midland by taking down 4 deals. When this man gets rolling, get out of his way.

Sandy Arkelin - Tyler

The Queen of the Nationwide Scene scored again in February. 4 New Homes! 33.7 President's Club Points! TOTALLY UNBELIEVABLE!

PRESIDENT'S CLUB GOLD LEVEL

Three of the company's most distinguished sales gods have become this year's first entrants into the elite Gold Level of the President's Club. **Dave Schwartz** of Gulf Freeway's Instant Living, **Gay "Consistency" Clary** of Dawn Clark's barn-burning Jacksonville location and **Tyler's** amazing **Sandy Arkelin** each have easily the surpassed the 200 pts necessary for qualification. Needless to say, this qualifies each of them for one of the two year-end trips. Congratulations!

Grapevine...

"I would buy sooner, but..."

The SuperCenter's **Randy Wilson** recently received a letter from a very interested prospect who expressed an interest in one of Nationwide's homes. The man wrote that he would be in the market for new housing in two months...when he was released from prison.

Huntsville Takes Off...

Nationwide of Huntsville is off to a fast start. They recently closed their first deal... an American Homestar with a \$6800 payable gross. The salesperson was **Patty Roark**, who looks to be a superstar in the making. **Dave and Diane Miller** are finally getting comfortable in their new East Texas surroundings and are staffing up to support the high traffic that location gets.

Welcome to the Team

Nationwide recently hired two of Pearl Harbor's (sp?) top salespeople. **Louis Murray** of Instant-Gulf and **David McMichael** (see "Who's Hot") of Jacksonville are welcome additions to the team. Good luck, guys!

Eastex Freeway Promotion

Wayne Whitehead (formerly of 288's SuperCenter) has been promoted to General Manager of Advantage Mobile Homes on the Eastex Freeway. Owned by Advantage of Channelview President **Chuck Carney, Sr.**, the Eastex Freeway location is a proven winner in a great mobile home market. "We've just been missing the right man," said Chuck, Sr., "and I think we have found him in Wayne Whitehead. Wayne is good with the customers but also has a good sense for business. I think he has the right balance." Considering his previous management experience with Mobile America, Wayne should do well. Wayne successfully ran the America's Choice location on Spencer Highway in the mid-eighties and is currently fine-tuning his staff to prepare for the spring selling season. Next time that you all see Wayne, congratulate him on his promotion.

Houston Home Show a Huge Success

The Texas Home and Garden Show came to the George R. Brown Convention Center in Houston, Texas in late February. For the first time ever, an exhibitor displayed a fully constructed, decorated and furnished home. That exhibitor was none other than the Houston Nationwide/ Advantage/ Instant Living locations and the home was a beautiful 28x80 Oak Creek 985. The home was decked out to the hilt and had a price tag of over \$74,000.

Over 10,000 people walked through the unit in 3 days. Once in the home, they were helped by industry pros such as Oak Creek's **Rick Joseph**, Vanderbilt's **Mary Lou Houghton**, Greentree's **Terry Allen** and **Denice Lee**, Secpac's **Jim Bramlett**, Lane McDuff's **Brent Lane**, and Atlantic Air's **Mark Laznovsky**. Without a doubt, the MVP of the show was the SuperCenter's Sales Manager Extraordinaire, **Randy Wilson**. Not only did Randy coordinate getting the home set-up and prepared, he also did a heck of a job promoting Nationwide on the television program Good Morning Houston (not to be confused w/ Good Morning Viet Nam). In Randy's estimation, the SuperCenter expects to nail down 3 or 4 deals from the show in the next few months. "The show wasn't only about selling homes," said Randy. "It was about changing an image. The most common thing I heard said throughout the show was 'I can't believe this is a mobile home.'" We changed a lot of minds over that weekend."

The Houston locations expect to cooperate on other shows in the future as a result of this success.

April Company Birthdays!

Butch Newman	Instant Gulf	4th
Susan Justice	Fort Worth	7th
Russ Madden	Mesquite	14th
Donald Creach	Midland	15th
Gary Robson	Fort Worth	18th
Christi Linley	Denton	23rd
Linda Gregory	SuperCenter	23rd
Louis Murray	Instant Gulf	24th
Marty Lanham	Tyler	24th
Tom Threadgill	Instant-Alb	25th
Mary Walters	Fort Worth	25th
Don Brogden	Lancaster	25th
Tom Merritt	Granbury	28th

April Company Anniversaries

Karen Stevens	Albuquerque	4 yrs
Roger Jackson	Fort Worth	2 yrs
Gary Robson	Fort Worth	2 yrs
Garland Boles	Lancaster	2 yrs
Richard Fenley	Albuquerque	1 year
Jack Williams	Jackson.	1 year
Gay Clary	Jackson.	1 year
Boomer Hilburn	Midland	1 year

* amount of time listed represents how long someone has been w/ their current company. Many have been w/ in the Mobile America family for a much longer period of time.

Letters to the Editor



Dear Editor,
I am a long-time industry veteran and I write to you in need of the truth. Every manufacturer offers the option of wayne's coating (sp?) but none of them spell it the same way. What is the proper way to spell this option? Also, I disagreed with your opinion about the first Darren on "Bewitched." He was a knucklehead and anybody who liked him better must be a schmuck.

- Dazed in West Texas

Dear Dazed-
You have made a good point about the spelling of this option. My team of researchers have revealed the following: "Wainscoat" (correct spelling) is derived from a latin word meaning "paneling applied by a guy named Wayne." Because of the nature of your question, they have also concluded that you have way too much time on your hands.

PRESIDENT'S CLUB LEADERS

1) Dave Schwartz	Instant Gulf	229.0
2) Gay Clary	Jacksonville	225.0
3) Sandy Arkelin	Tyler	212.2
4) Roger Jackson	Fort Worth	177.9
5) Billy Dee Alt	Mesquite	159.2
6) Jack Williams	Jacksonville	157.5
7) Vivian Lowery	Tyler	156.2
8) Christi Linley	Denton	151.7
9) Gary Robson	Fort Worth	148.9
10) Dennis Brinkhus	Denton	144.7
11) Tom Wilson	Lancaster	141.9
12) Randy Wilson	SuperCenter	141.8
13) Jack Doss	Channelview	138.5
14) Doug Walsh	Key-Athens	135.8
15) Al Duran	Albuquerque	132.1
16) John Raine	Lancaster	131.2
17) Yvonne Lujan	Albuquerque	128.5
18) Randy Hise	Albuquerque	125.9
19) Tav Blankenship	Mesquite	120.2
20) Randy Taylor	Tyler	117.8

SPECIAL "NEWCOMER" SECTION

WELCOME TO THE COMPANY...

FROM PRESIDENT CHUCK CARNEY, JR.

*In recent months, Nationwide and the entire Mobile America Housing Corporation family have taken a number of bold steps designed to move the company towards becoming a dominant player in the national manufactured housing industry. While producing our own product and expanding into other markets are essential to growth, they are not the key ingredients to success. What is? The answer quite simply is people. For many years, we, as a company, have invested hundreds of thousands of dollars in the training and development of our salespeople and management in hopes of meeting our goal of having the most professional, ethical, and prosperous sales professionals in the industry. In years to come, we'll continue to make this kind of investment in our staff so that people like yourself will choose to make working with our company something more than a job - you'll make it a **career**. I have learned in my many years of industry experience that a company could have the best location, in the best market, selling the best product available and not be successful if they do not have honest, hard-working, knowledgeable personnel as a steady backbone. These kind of people rarely simply "occur"; they are **developed** through training and experience. With dedication, they will be in a position someday to give back and will in turn **develop** others.*

*I sincerely wish you all much success in our company. I express to you now my commitment to do my part **every day** to make us a Nationwide success.*

We Sell Insurance, too...by Laurie Lowery

The "secondary sale" is very important to our company. So important that it is our immediate goal to sell physical damage insurance on every single deal. To this end, it is my job as the Dealer Marketing Representative to make that goal attainable by providing you everything from quotes to training to moral support. It is my advice to you as a new salesperson to take advantage of this and the many other resources made available to you. Call me at 1-800-833-8071 if I can be of help in closing your next sale with insurance! Good Luck!

About our Training...



Course Held on Average 1 out of Every 10 Days

All of the company's salespeople have access to training seminars held 34 days per year at the College of Family Housing (henceforth referred to as C.F.H.). Located in the American Homestar factory in Lancaster, Texas, the C.F.H. offers a program that has been designed to reward its students based on both their scholastic accomplishments and their accumulated sales experience. To be more specific, different degrees can be attained by those who attend a commentary group of seminars. As a salesperson attends more seminars and gets more practical experience, they are eligible for a higher degree (the specific requirements will be printed later in this article). Of course, they will also realize the obvious benefit of having earned a much higher earning capacity as a result of their continuing education.

The C.F.H. boasts two of the industry's most talented and accomplished instructors: **Mr. Grayson "Schwep" Schwepfinger** and **Mr. Fred Townsend**. "Schwep", an industry veteran since 1953, has worked as a manufactured housing trainer from coast-to-coast and in Canada. Additionally, he has been an owner/manager of one of the largest manufactured housing dealerships in the United States, and President/CEO of the largest recreational vehicle and mobile home parts company in the country. "Schwep"'s courses (#203, #304, #322, #472) are mobile-home-industry-specific and focus on the mechanics and artistry of salesmanship. The entire sequence of the mobile home sale, from interviewing to feature-benefitting to closing, is dissected and analyzed so that a salesperson leaves his seminar with something more than knowledge - he leaves with a plan. Our other "Professor," Fred Townsend, is known as one of the industry's most successful merchandisers, promoters and advertisers. He, along with his accomplished wife and partner, Beth, teaches a quarterly, four-day course (#101) which not only emphasizes success in sales, it emphasizes success in life. Subjects as wide-ranging as the history of our industry to telecommunications skills to "how to achieve a life's crucial balance" are covered.

NEWCOMER SECTION, CONT.

(Training Continued)

Fred's broad material is meant to complement Schwep's industry-specific courses by giving the salesperson a better understanding of the psychology of the sale. Course materials such as workbooks and test forms are all a part of our training package.

The C.F.A. degree requirements are as follows:

ASSOCIATE DEGREE

Completion of course #101 (all four days) and 90 days of practical experience.

BACHELOR'S DEGREE

Completion of course #101 and/or 1 year of practical experience, and completion of 24 hours of advanced course (course #101 is not an advanced course).

MASTER'S DEGREE

Completion of Bachelor's Degree program, completion of 2 years of practical experience, and completion of an additional 16 hours of course work.

P.H.D.

Completion of Master's Degree Program and completion of 5 years of practical experience and completion of an additional 16 hours of advanced course work.

It is the responsibility of the location management to notify Dwayne M. Teeter [(713)333-5601 ext. 3057] when a salesman has become eligible for a degree.

About this Newsletter...

Published once a month, the President's Club Monthly is the means by which policies, promotions, news and other information are related to the sales force. Suggestions and letters to the editor are welcomed and should be received at the home office by the 15th of the month. Though often lighthearted in style, it should not distract anyone from the fact that the company takes what it does very seriously.

Regular features in the newsletter include "Who's Hot," which details who performed well in the previous month, and sometimes "Craig's Corner," which is a editorial written from the viewpoint of the company's Chief Financial Officer, **Craig Reynolds**. The newsletter is written by Dwayne Teeter. He can be reached at [(713)333-5601 ext. 3057].

ABOUT OUR COMPANY

Established in 1971, Mobile America Housing Corporation and its subsidiary, Nationwide Housing Systems, Inc., currently operate 22 sales centers in Texas, New Mexico and Oklahoma. Most of its locations are jointly owned by a managing partner or President who is responsible for its day-to-day business operations. Associated Retailers Group, Inc., another M.A.H.C. subsidiary, is a group of 31 independent dealerships who, as a result of their affiliation with A.R.G.I., enjoy many benefits such as increased purchasing power and professional training. When combined, Mobile America Housing Corporation and all of its subsidiaries make up the largest mobile home retail organization west of the Mississippi River.

American Homestar of Lancaster, a joint venture between M.A.H.C. and Oak Creek Homes, is a new supplier of high-value homes built in the Texas' most state-of-the-art manufacturing facility. The company's second plant, opening soon in Burleson, Texas, will produce the most unique high-end, residential-style doublewides this market has ever known.

Coastal Insurance Agency, another affiliate of M.A.H.C., is the agency which provides most of the insurance for the mobile homes we sell. It offers a broad range of physical damage, extended warranty and life insurance products for our customers. Amcorp, the accounting arm of the company, handles all inventory, accounting and payroll functions for the retail outlets out of the home office in Clear Lake, Texas (south of Houston).

The President's Club...in Summary

The President's Club was formed in 1987 to recognize the company's top performers. Aspiring members are judged not only on sales volume, but also on a number of other criteria: what they sell, how efficiently the paper work was handled, and how much insurance was sold along with the home. Points are awarded on the following basis:

Salespeople-

1 pt. for each \$1,000 in Payable Gross

1 pt. for \$1,000 in Physical Damage or life insurance premium

3 pts. Bonus for each new home sold.

1 pt for each extended warranty sold

Special Programs

Fast Start Program- If a completed deal is into the home office by the 20th of the month, the salesperson will be awarded 2 bonus pts. If a deal is received by the 25th, the salesperson will be awarded 1 bonus point.

Other Special, limited-time-only programs are listed on the "contests and promotions" page.

All President's Club Points are derived from the data on the Monthly Traffic Logs (provided by

Amcorp). Unfortunately these forms do not notify us of split deals. Therefore it is management's responsibility to notify Dwayne Teeter or Adonna Boros if a deal should be credited to more than one salesperson. A deal can be split in a 50/50 manner only. In this case, payable gross, insurance and President's Club Points will be split 50/50. The month in which a deal is credited for by the home office accounting department determines the month in which points are awarded. Important: *Points are not a commodity that can be traded or negotiated by salespeople or management. Points are awarded only on the basis of actual performance.*

President's Club Levels

Bronze.....100 points minimum

Award.....Engraved Certificate

Silver.....150 points minimum

Award....Engraved Clock & Engraved Certificate

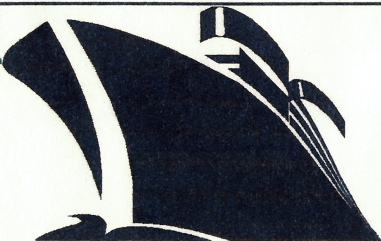
Gold....200 points minimum

Award...Watch & Engraved Certificate

Please see "contests and promotions" for addl awards!

CONTESTS AND PROMOTIONS

The 1993 Annual Meeting and Awards Trip



Each year, the company awards its top performers with a trip to an exotic location. Last year, it was a cruise from New York City to the islands of Bermuda, (and it was a blast). This year, the destination is the Southern Caribbean aboard Royal Caribbean's large, luxurious "Monarch of the Seas." The cruise departs out of San Juan Puerto Rico and includes stops in Martinique, Barbados, Antigua and Saint Thomas. The ship sets sail on August 1 and lasts until August 7.

Eligibility Requirements:

All Partners, all "Silver Level" V.P.'s & G.M.'s and Top 10 "Gold Level" Sales Professionals. Each participant may also bring 1 invited guest.

The Gold Level Trip



Anyone who makes the elite "Gold Level" of the President's Club, but does not finish in the top 10 rankings, is eligible for the Gold Level Trip. As of this writing, the possible destinations of this trip are still being evaluated. It is tentatively scheduled for late August and guarantees to be a load of fun. More information will follow in later newsletters.



MAXIMIZING IS VERY PROFITABLE

The MVP program has been designed to reward those who are best at maximizing their deals. A salesperson is eligible for additional P.C. points based on the extent to which he includes company products with the sale. The levels are as listed:

1) Grand Slam - American Homestar sold at MVG price, customer is sold a stock model, deal includes 3 years of Physical Damage Insurance and any form of life insurance product. Good for 12 Bonus P.C. Points 2) Home Run- Same as Grand Slam but any manufacturer may be sold. 10 Bonus pts. 3) Triple- Any new stock model sold at MVG price and

THE QUARTERLY CONTEST!!!

The top five salespeople (in terms of President's Club Points) each quarter win bigtime bucks through the quarterly contest. Here's how the winnings break down:

1st Place wins \$2,000.00!!!
2nd Place wins \$1,500.00!!!
3rd Place wins \$1,000.00!!!
4th Place wins \$750.00!!!
5th Place wins \$500.00!!!

The key to winning this kind of money is through maximizing every deal. Remember, this contest doesn't necessarily reward those who sold the most houses; only those who make the most out of each sale have a chance of scoring big.

The next Quarterly Contest is effective for business booked in March, April and May so push hard, new people. You have just as good of a shot at winning as the veterans!

The Monthly Deposit Contest

The three salesman who take the most deposits (including original trade titles) each month are eligible to win the Monthly Deposit Contest. Also, those who have the highest average deposit (minimum eight deposits taken) are also winners. The money at stake is listed below:

1st Place Overall # of Deposits \$100
2nd Place Overall # of Deposits \$75
3rd Place Overall # of Deposits \$50
1st Place Highest Avg Deposit \$100
2nd Place Highest Average Deposit \$75
3rd Place Highest Average Deposit \$50

All money taken must be deposited in the bank- no hold checks! All winners must send copies of their whizzes to Dwayne M. Teeter. Updates on the contest are faxed out every Monday evening so start looking for your name!

includes 3 years of P.D. insurance - 7 Bonus points. Double - Stock home sold at MVG price w/ 3 years of Physical Damage insurance-2 Bonus Pts. Single - customer is sold any model of American Homestar - 1 bonus pt. Good Luck, everyone!

Contest effective from February 1st through May 31st. Good for stock models only. Additional Add-ons or options must be added at at least actual cost. A "sale" is defined as a customer actually buying, accepting and keeping the product. Salespeople or their management must fill out a short form (already provided to the locations) in order for the points to be credited. It must be completed, attached to a signed MVG and faxed to Dwayne Teeter in order for points to be awarded. No exceptions. It is not necessary to fill out a form for a single- pts will be awarded.

CONTESTS AND PROMOTIONS

THE MONTHLY DEPOSIT CONTEST

The top 10 savers who have deposited the most money in their accounts during the month of January will win prizes.

- 1st Place wins \$2,000.00
- 2nd Place wins \$1,500.00
- 3rd Place wins \$1,000.00
- 4th Place wins \$750.00
- 5th Place wins \$500.00

The top 10 savers who have deposited the most money in their accounts during the month of January will win prizes. The money is based on the total amount deposited in the accounts during the month of January. The money is based on the total amount deposited in the accounts during the month of January.

THE MONTHLY DEPOSIT CONTEST

The top 10 savers who have deposited the most money in their accounts during the month of January will win prizes. The money is based on the total amount deposited in the accounts during the month of January.

- 1st Place Overall - Deposits \$100
- 2nd Place Overall - Deposits \$75
- 3rd Place Overall - Deposits \$50
- 4th Place Overall - Deposits \$25
- 5th Place Overall - Deposits \$10

MAXIMIZING IS VERY PROFITABLE

Maximizing is a very profitable way to grow your money. It involves investing your money in a variety of assets, including stocks, bonds, and real estate. By maximizing your investments, you can achieve long-term growth and wealth.

The 1993 Annual Meeting and Awards Trip

The 1993 Annual Meeting and Awards Trip is a great opportunity for members to network and celebrate their achievements. The trip includes a variety of activities, including sightseeing, dining, and entertainment. Members will also receive a special award for their contributions to the organization.

The Gold Level Trip

The Gold Level Trip is a special reward for members who have achieved the Gold Level of membership. The trip includes a variety of activities, including sightseeing, dining, and entertainment. Members will also receive a special award for their contributions to the organization.



The MVP program is a way to recognize and reward members who have made significant contributions to the organization. Members who are named MVP will receive a variety of benefits, including a special award, a trip, and other perks. The MVP program is a way to show appreciation for the hard work and dedication of our members.