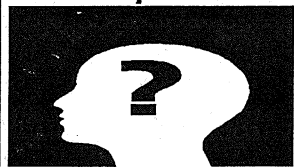


The President's Club Monthly

THE MONTHLY NEWSLETTER FOR NATIONWIDE, ADVANTAGE, KEY HOMES,
INSTANT LIVING, AND THE FACTORY OUTLET STORES

Nevis, the Jewel of the West Indies, Chosen as Site for Annual President's Club Trip

Year to Date President's Club Top 10



Who Will Make the Big Trip?

1. **Dave Schwartz**
Instant Gulf 344.8 pts.
2. **Vincent Cipollone**
SuperCenter 316.7 pts
3. **Louis Murray**
Instant Gulf 291.8 pts.
4. **Randy Tappen**
Albuquerque 290.8 pts
5. **David McMichael**
Key-Athens 256.8 pts
6. **Jack Doss**
Channelview 269.0 pts
7. **Mike Smith**
Key-Athens 256.8 pts
8. **Jack Williams**
Jacksonville 256.1 pts
9. **Diane Miller**
Huntsville 254.8 pts
10. **Jim Tierney**
Jacksonville 249.0 pts

First Class All the Way...

Located in the heart of the Caribbean, the island paradise of Nevis has been chosen as the site of the 1994 Annual President's Club Trip. All attending will stay in the luxurious Four Seasons Resort, positioned on one of the island's most beautiful white sand beaches.

The Four Seasons Resort

boasts of having the Caribbean's nicest golf course, along with plenty of tennis courts and water sport activities. For those who want to try their luck in a casino, gambling is only a 30 minute boat ride away. So far, two cocktail parties and a golf tournament have been planned as group activities.

Those who will be making the trip include all Presidents and Vice Presidents, qualifying

General Managers and the top ten President's Club Sales Professionals. "It's shaping up to be a great race for the trip," said Nationwide Housing Systems President **Chuck Carney, Jr.** "I think there are twenty different people who have a chance at being there." Last year, two salespeople rocketed from rankings in the mid-teens and mid-twenties to the top 10 in the final month. *The Point: It is not too late to make your move!*

Promotions Occur at Burleson and Lancaster Locations

Wilson and Raine Move Up, Industry Veteran Gillette Takes Burleson

The esteemed **Tom Wilson** has been promoted to Asst. General Manager of the American Homestar Factory Outlet in Lancaster. Tom has been with the company for almost 5 years, the last 9 months of which as Sales Manager of Nationwide in Lancaster. Tom is known as a "get things done" kind of guy who has the energy level and tenacity to turn this location around. Of his new opportunity, Tom said, "this is one of the most beautiful locations in the company. With the great staff I've got and the support of the factory right behind me, there's no

way I won't make this work."

Taking over Tom's spot as Sales Manger down the street is none other than **John Raine**. Also a company veteran, John has always been one of the company's top sales pros.

Across the Metroplex in Fort Worth, **Lou Gillette** has taken over the reigns of the Nationwide Burleson location. A veteran of the West Coast market, Lou has brought with him from Oregon a "can do" attitude and a great knowledge of the industry. "Lou is the kind of guy who can make this location a top producer" said Nationwide

of Fort Worth President, **Ray McKinney**, "he's also a real team builder."

Good Luck to all three of these pros!

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APRIL, 1994

President's Club Monthly

Laurie Lowery

The Insurance Page

Have you hugged your Office Manager today?

Then, do it! Better yet, send the editor a picture of the "bionic woman" and a note telling us why you couldn't live without her. We'll publish them in an upcoming newsletter for the whole company to see. (No resumes, please).

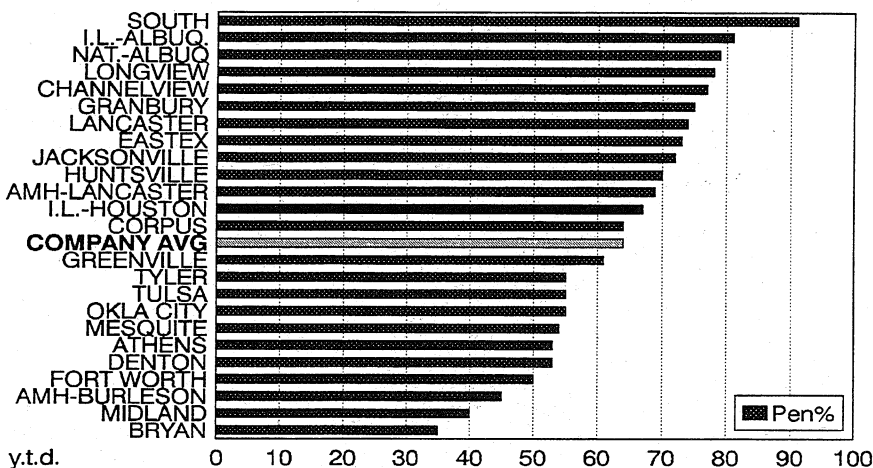
Double Dollar Days

In March, the Nationwide locations sold over \$100,000 in credit life premiums, DOUBLE what was sold in February! The biggest contributors to this figure were Nationwide and Instant Living of Albuquerque, led by Business Manager, **Richard Fenley**. Their combined sales in March tallied at more than \$35,000, bringing in additional profits of over \$10,000 to the location and its rumored, over \$4,000 to Fenley's pocketbook. When asked about his overwhelming success in March, Richard had little to say except to give most of the credit to his office manager, **Karen Stevens**. "Without Karen, I don't know how we would function on a day to day basis. She's the glue that keeps this place together." Thank you, Richard & Karen. Congratulations on an excellent month!

Most Successful In-

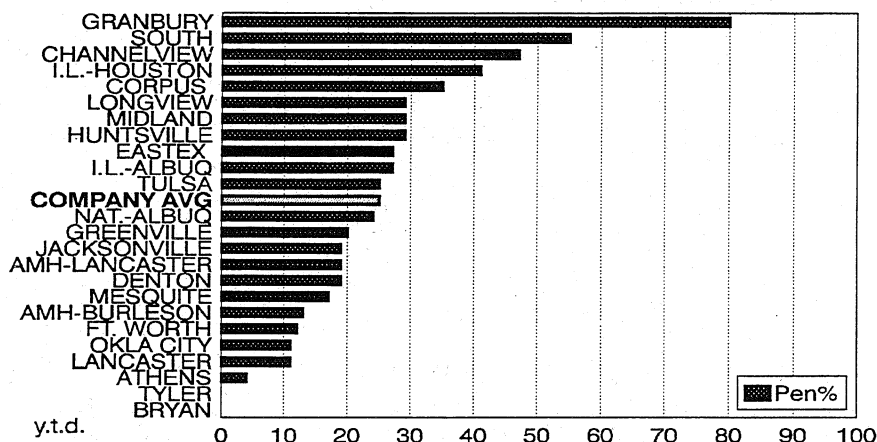
Nationwide, Advantage, Instant Living & Key

Physical Damage Penetration Comparison



Nationwide, Advantage, Instant Living & Key

Credit Life Penetration Comparison



Insurance Sales Teams- Year to Date

Physical Damage:

1. Richard Fenley (Bus. Mgr.) & Tom Threadgill
2. Randy Wilson (Bus. Mgr.) & Vincent Cipollone
3. Richard Fenley (Bus. Mgr.) & Randy Tappen
4. Dave Schwartz & Himself

5. Randy Wilson (Bus. Mgr.) & Rick Crosby

Credit Life:

1. Richard Fenley & Randy Tappen
2. Randy Wilson & Vince Cipollone
3. Richard Fenley & Earl Ortega
4. Richard Fenley & Tom Threadgill

5. Cathy Jackson & John Raine

For those of you who haven't jumped on the insurance bandwagon (and you know who you are!), ask to see the P & L of a location who has (for instance South, Albuquerque or Fort Worth). You'll see it makes a huge difference!

President's Club Monthly

COMPANY BIRTHDAYS

Diane Miller
May 2nd

Shelly Griffin
May 4th

Phillip Marchbanks
May 4th

Dick Willingham
May 6th

Dawn Clark
May 10th

Mary Holsted
May 12th

Michael Brown
May 14th

Lewis Dooley
May 15th

Wayne Whitehead
May 16th

Buck Teeter
May 16th

Castulo Rodriguez
May 18th

David Foy
May 18th

Hugh Poindexter
May 20th

Kim Stafford
May 21st

Jim Clark
May 22nd

Jonathon Alt
May 25th

Cecil Trammel
May 27th

Glen Davis
May 31st

Blue Ribbon Sale

One of the Best Ever!

From April 22 through April 24, Nationwide of Mesquite's Metroplex locations held their 75th annual Blue Ribbon Sale. As always, the promotion was a big success, with 17 deposits being taken in Mesquite, 15 at the American Homestar Factory Outlet (way to go, Tommy & company!) and 17 at Nationwide in Lancaster. The top salespeople at each of these locations were **Wes Chorn**, **David Dalley** and **Eddie Price**, respectively. "It was our best sale of all time," said Lancaster's new Sales Manager, **John**

Raine, "we're thrilled with the results."

A Cast of Tens

On hand to help sell their products were American Homestar-Burleson's **Sam Wynne**, Oak Creek Mike **Heninger**, and, as always, Redman's **Charlie Lohen**.

On the financing end, Vanderbilt's **David Tweel** made the trip to personally interview customers and to provide on the spot approvals. "David's presence helped turn this promotion from a good sale to a great sale," said Nationwide of Mesquite

President, **Larry Speck**, "he's an absolute pro!"

The Staff was Ready...



To prepare for the sale, Mesquite placed an incredible 2 column, 9 inch long advertisement in the Dallas Morning News (Big Bucks!), sent out over 3,000 mailers and cooked

over 50,000 hot dogs (the staff's gotta eat, don't they?).

All in all, the sale was a tremendous success and everyone is already looking forward to the annual Fall Extravaganza sale held on the last weekend of October.

The Fourth Quarter Contest

And they are off and running!

Al Chavez (you now know him as Mr. MVP) is in the driver's seat after the first month of the Fourth Quarter Contest. His 68 President's Club Points put him firmly in control. Huntsville's **Diane Miller** is in second place with 52.0 points after her fabulous month. **Garland Gregory**, of the surging Tyler location, is behind Diane by less than a point. **Norma Valdez**, the new pro from Corpus Christi, is two only two points behind Garland with 49 points. **Au-**

gust Murray, Instant Living's hot shot and lead singer of the Houston band "Hot Sandwich," rounds out the top five with an impressive 47.7 points.

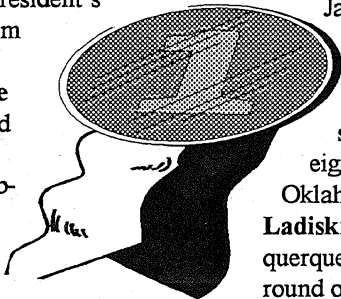
The remainder of the top ten is a Who's Who of company superstars. **Dewayne Click**, Midland's top dog, places sixth with 47 President's Club Points. Two

Jacksonville pros,

Jim Tierney and **Jack Williams** are

seventh and eighth, respectively.

Oklahoma City's **Rich Ladiski** and Albuquerque's **Nick Garcia** round out the top ten.



Here are the winnings at stake: \$2,000 for first place, \$1,500 for second place, \$1,000 for third place, \$750 for fourth place and \$500 for fifth place.

It's a Girl Dept! Christi Lancaster (formerly Linley), the superstar from Denton, gave birth to a beautiful 8 lb 4 oz baby girl on Friday, April 22nd. After a long laborious birth, both Christi and Courtney are doing well.

Baby Watch, Cont'd: Keep your ears open for good news out of Athens. Donna Melton, wonderful wife of Redman Sales Mgr. Extraordinaire Gregg Melton, is due to have their first child any minute. Good luck, Gregg and Donna! Buck's Turning 50 Dept: In case you didn't read it in the birthday section, Buck Teeter is hitting the big Five-O on May 16. Be sure to wish him well! Annual Redman vs. Nationwide Softball Game Results: It was a tough game that was close to the end. After all the smoke had cleared, it was won by none other than the folks fr



WHO'S HOT

MVP

Home Run Hitters

Yvonne Lujan, #69

Al Chavez, #75

Larry Murphy, #75

Keith Madden, #58

Craig Taylor, #60

Triple Hitters

Charlie Hall, #17

Al Chavez (2), #75

Double Players

Randy Taylor, #59

August Murray, #17

Bob Woznick, #41

Bob Mackie, #41

Barry Park, #21

Al Chavez, #75

Larry Murphy, #75

John Raine, #55

This Entire Column Reserved for Tyler Sales Superstars!

It looks like Jim Clark and company are making their annual move towards becoming the number one location in the company! In March, everyone got into the act... four different salespeople had over 15k in payable gross! Holy Cow!

Garland Gregory

What a great month! Tyler's Sales Manager Extraordinaire Rocked and Rolled in March by nailing down seven (yes, seven!) deals for an incredible \$33,149 in payable gross and 51.2 President's Club Points.

Nathan Templeton

Jim Clark calls his current staff the "best I've ever had" and Nathan is a big reason why. In March, he exploded for 4 deals, \$16,685 in payable gross and an impressive 32.1 President's Club Points! Roll, Nathan, Roll!

Randy Taylor

This veteran is never one to be left out of the sales action! In March, he took down 4 deals for \$15,848 in payable gross and 35.2 President's Club Points. Keep doing what you do, Randy!

Craig Pickett

Yes, this is the same Craig Pickett that you saw in last month's "Who's Hot" section and, chances are, you'll see him in next month's! In March, the big man had \$15,167 in payable gross and 32.3 President's Club Points. Way to go, Craig!

Dan Caywood **Nationwide in Tulsa**

What an unbelievable month! Dan sold 4 new homes in March with an average payable gross of almost \$5,600! That put him in a great position for the Fourth Quarter Contest. Good luck, Dan!

Those SuperCenter Superstars, Rick Crosby and Vince Cipollone!

These guys are incredible! The winners of two of this year's quarterly contests went nuts in March by combining for \$34k in Payable gross on seven new home deals. That puts each of them in great shape for the final contest of the fiscal year. Which one of them will take it? By the way, did I mention that they also combined for \$19k in physical damage premium and \$5,700 in credit life. Way to go, guys!

Rich Ladiski **Nationwide in Oklahoma City**

Rich played a key role in propelling Oklahoma City to their second big month in a row! His five new doublewide sales earned him 45.5 President's Club Points, not to mention a lot of commission! Congratulations, Rich!

Walt Goswick **Nationwide in Midland**

Walt had his best month of the year in March by taking down four deals for an impressive 43.7 President's Club

Points! Way to make it happen, Walt!

Dewayne Click **Nationwide in Midland**

You knew you wouldn't go long without seeing this superstar's name in the newsletter! His 6 deals in March put him in excellent shape to place in the Fourth Quarter Contest! Keep your eye on the distinguished Mr. Click!

Billy Alt **Nationwide in Mesquite**

Incredibly, Billy put together one of his best months ever all while being 8 months pregnant! Those who have seen Billy since the big event know that he's looking great and is rapidly dropping that excess weight! Folks, this guy brings home the bacon and fries it up in a pan!

Stephanie Hicks **Nationwide in Lancaster**

The first lady of profitability made it happen in March...4 deals, \$16,450 in payable gross and 30.8 President's Club Points! Holy Toledo! Keep rolling, Stephanie!

Alice Burke **Advantage in Greenville**

Alice almost singlehandedly was responsible for one of Greenville's best months of the fiscal year. Her \$15,214 in payable gross, \$3,909 in physical damage insurance and \$6,490 in credit life gave her a very well rounded month. Keep it going, Alice!

President's Club Monthly

WHO'S HOT

Continued

Al Chavez - Call Him "Mr. MVP!"

Instant Living- Albuquerque's **Al Chavez** deserves special mention for a number of reasons... of course his five deals and 68.0 President's Club Points puts him in first place in the big contest. However, it is the way that he got so many points that is really interesting...

Al sold so many company products that he earned an incredible 22 MVP Points! He did this with one home run, two triples and a double play. Great job, Al! Also, a big "atta boy" goes out to Al's great Business Manager, **Richard Fenley**. Richard has done wonders for Albuquerque's insurance business!

August Murray **Instant Living- Gulf Freeway**

What a March for August.. or is that "what an August for March"? Anyway, this sales pro exploded last month for an unbelievable 6 deals (four of them new) and 47.7 President's Club Points. There's a new Murray brother making waves in the mobile home industry, folks, and his name is August!

Jim Rea **Instant Living- Gulf Freeway**

You can't walk on this lot without meeting a sales superstar! Jim Rea put together one of his typical months in March... 4 deals, \$28,078 in Payable Gross and 36.9 President's Club Points. People, this guy doesn't mess around!

Tom Threadgill **Instant Living- Albuquerque**

Location #75's resident superstar, Tom Threadgill, shined brightly in March. He rocked the New Mexico market for an incredible 6 deals (five of them new), and thanks to the assistance of Richard Fenley, had fantastic insurance penetration. It looks like Tom is making his annual last-minute move for the company trip. Good luck, Tom!

Jack Williams **Advantage in Jacksonville**

A beacon of stability, Jack does what it takes month after month. Half way through March, Jacksonville General

Manager Dawn "Superstar" Clark wasn't happy with the way March was shaping up and looked to her staff for help. Well, Jack (along with **Jim Tierney**) came to the rescue and helped make March one of Jacksonville's best months of the year. Jack's 5 deals were good for over 24k in payable gross and a fantastic 45.9 President's Club Points. Way to go, Jack, you are the best!

Jim Tierney **Advantage in Jacksonville**

Jim stepped up to the plate in March and nailed down five deals... four of them new! His excellent sales production along with his phenomenal insurance penetration helped propel Jim to the top of the ranks of the fourth quarter contest. Way to go, Jim!

Diane Miller **Nationwide in Huntsville**

This lady is incredible! In March, Diane took down four new deals, sold \$3,605 in physical damage insurance, \$4,952 in credit life and earned 52 President's Club Points. The Huntsville locations, headed by Diane's hubby **Dave Miller**, had their best production ever last month. Congratulations, gang!

The Entire Nationwide of North Texas Team

Once again, the pros North of the Metroplex united for a great month. They sold an impressive 15 houses (12 of them new) for \$67,495 in payable gross. A very pregnant Christi Lancaster was their top sales-

person with three new homes and \$15,267 in payable gross. Congratulations, Robbie Golden, Christi Lancaster and everyone else on the Denton team!

Jack Doss **Advantage in Channelview**

This man is a pure salesman, a consummate professional who proves himself month after month. In March, Big Jack took down four big deals. Of the three new homes he sold, he had an average payable gross of almost \$7,000. As always, Jack sold a ton of insurance. Keep going, Jack, what you are doing works!

Jerry Nail
Key Homes in Bryan
Bryan's esteemed Sales Manger put together another great month in March! Four deals with healthy payables helped earn Jerry 29.6 President's Club Points.

Norma Valdez
Corpus Christi
Corpus Christi's newest addition had a fantastic March... four new home deals, \$5,800 average payable gross, \$5,986 in physical damage insurance premium and \$4,925 in credit life insurance premium. Way to go, Norma!

The Entire Corpus Christi Team!

General Manager **Rene Nino** and Sales Manager **Tom Botenhardt** have made this new location one of the company's top producers. In March, Corpus took down 10 new home deals and 2 used for an impressive \$58k in p.g.!

President's Club Monthly

TQM UPDATE

Meeting Held in Lancaster

From April 18 through April 19, a Total Quality Management meeting was held at the College of Family Housing in Lancaster. The subject of the meeting was manufacturing and virtually every President, General Manager and Sales Manager in the company attended. Covered were topics that were initially discussed during each manufacturer's focus groups.

Lancaster Plant Steps Up to the Plate

Neil Scarborough, the new General Manager of the

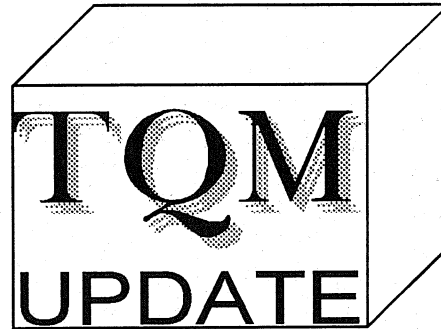
American Homestar Plant in Lancaster, discussed how his facility is responding to the requests of the retailers. A broader variety of floor plans (including a new 28x64 and 28x80 floor plan), more attention to quality control and new decors are just some of the changes that Lancaster has been making in re-

sponse to the focus groups.

The Oak Creek plant and the American Homestar Plant in

Burleson also have reacted to the requests of the retailers. As a result of the focus groups, new marketing

tools such as brochures and point-of-sale material are currently being developed.



TORNADO BARRELS THROUGH LANCASTER, DAMAGES HOMESTAR PLANT

In an event that made national news, a huge tornado blazed a trail of destruction through the town of Lancaster on April 26th, leaving nine dead and hundreds homeless. The two Lancaster retail locations were mostly spared by the storm's wrath, however, the Homestar plant did sustain some damage to its main building, fences and surrounding structures. "We are very, very lucky," said Homestar Sales Manager Brian Owens. "The same storm passed over my house in Arlington and dropped baseball sized hail. It eventually hit Lancaster and completely wiped out the entire downtown historic district." Another mobile home manufacturing facility, located just across the highway from Homestar, had two of its units thrown upside-down by the fierce winds.

Top Salespeople

President's Club '94

The Top 10 Sales Pros Can be Found Listed on the Front Page

11. John Raine	
Lancaster	222.5 pts
12. Dewayne Click	
Midland	210.6 pts
13. Rick Crosby	
SuperCenter	209.7 pts
14. Bob Mackie	
Eastex Freeway	203.9 pts
15. Brandon Newman	
Mesquite	201.0 pts
16. Randy Taylor	
Tyler	194.5 pts
17. Tom Threadgill	
Instant-Albu.	194.4 pts
18. Yvonne Lujan	
Albuquerque	194.0 pts
19. Byron Cook	
Midland	180.5 pts
20. Rich Ladiski	
Oklahoma City	178.1 pts

21. Christi Lancaster	
Denton	161.5 pts
22. James McCoy	
Huntsville	160.9 pts
23. Nick Garcia	
Albuquerque	160.5 pts
24. Dusty Kollmansberger	
Greenville	158.6 pts
25. Earl Ortega	
Albuquerque	157.8 pts
26. Billy Rolando	
Corpus Christi	150.6 pts
27. J. "Summers" Dubose	
Channelview	149.9 pts
28. Craig Pickett	
Tyler	148.2 pts
29. Bob Woznick	
Eastex Freeway	145.6 pts
30. Nathan Templeton	
Tyler	145.1 pts
31. Brad Marshall	
Fort Worth	145.0 pts
32. Robert Bennett	

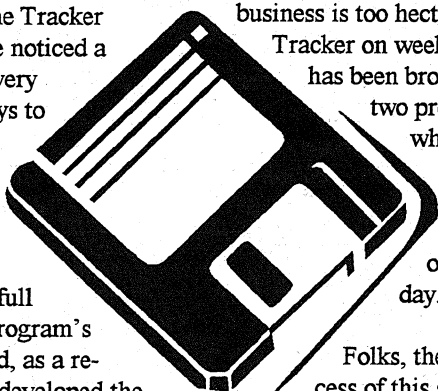
Oklahoma City	139.0 pts
33. August Murray	
Instant-Gulf	137.9 pts
34. Tom Wilson	
AHSFO-Lan	137.8 pts
35. Jim Rea	
Instant-Gulf	136.3 pts
36. Gerald Nail	
Key-Bryan	133.9 pts
37. Gaye Wood	
Longview	133.5 pts
38. Tom Merritt	
Granbury	133.4 pts
39. Susan Justice	
AHSFO-Burl	125.9 pts
40. Billy X. Alt	
Mesquite	122.8 pts
41. Kris Kaiser	
Denton	121.5 pts
42. Fred Sledge	
Denton	121.3 pts
43. Howard Odom	
Denton	120.6 pts

President's Club Monthly

The Tracker Page

What it will Take to Make it Work

During my first round of follow up visits to locations who are using the Tracker system, I've noticed a number of very creative ways to manage the use of the system. None of these, however, make full use of the program's features, and, as a result, I have developed the following plan which details everything which must be done with the system on a daily basis.



This schedule (detailed at right) has been designed around the fact that business is too hectic for using Tracker on weekends. Thus, it has been broken down into two procedures, one which is used Monday through Thursday, and one just for Friday.

Folks, the key to the success of this system is to use it everyday because, if you don't, prospects fall out of the follow-up loop. If you have any comments or suggestions, please call technical

Daily Tracker Schedule

Monday through Thursday (each day)

1. Enter the previous day's prospects onto the system.
2. Enter all updated information from the previous day's (or weekend's) call back sheets.
3. Print follow-up letter for each customer.*
4. Print call-back sheets for every salesman *for that day only*.

Friday Only

1. Enter Thursday's prospects onto the system.
2. Enter all updated information from the Thursday's call-back sheets.
3. Print follow-up letter for each customer.
4. Print call-back sheets for Friday's date through Sunday's date for all salespeople.

* On Monday, you should use the button marked "Print Letter by Salesperson/Contact Date" to print this letter. Type in Friday's date and Sunday's date and hit "enter" when it asks for the salesperson's name. This will print a letter for everyone who visited the location during the weekend.

Computer Terminology

Know the Basics...

Program: Synonymous with software, a sequence of instructions that can be executed by the computer.

File: A complete, named collection of information, commonly a set of data used by a program.

Database: Loosely, any aggregation of data; a file consisting of a number of records (or tables) each of which is constructed of fields (or columns) of a particular type.

Nationwide Tracker is actually a file that is written and operated by a customized database program called Microsoft Access.

*Source: Microsoft Press Computer Dictionary

Smith Interviews...

The Supercenter's Top Star Talks about Tracker

John Smith, co-programmer of Nationwide Tracker, interviews Vince Cipollone about his use of the Tracker software and other important issues.

S: Many now call you the godfather of mobile homes. What exactly is the relationship between our industry and the "family"?

VC: Oh, John, there is none.

S: Whatever you say. With regard to more recent developments, the President's Club Monthly would like to know if you have made use of Tracker.

VC: I certainly have!

S: Please give us your uncensored opinion of the program.

VC: This is a fantastic marketing tool. If the entire sales force will utilize Tracker, each

salesperson will see his sales go up and the company profits go up with it.

S: Has Tracker made doing your job any easier?

Yes, those familiar with my style are aware that I am a firm believer in the 1/31 file. In the past this has proven to be the most effective way to capture prospects. Tracker has now, in less than a month, completely replaced my old 1/31 file. I find Tracker most effective when callbacks are made within 24 to 96 hours. Additionally, the letter allows the effective use of just another medium. The name of the company and the salesperson are in front of the prospect, keeping us on their mind.

S: Have any of the features of Tracker proven useful to you personally?

VC: Yes, the memos. As I keep referring back to our prospects, I find I am able to monitor and keep records on each of them. No changes go unnoticed. I can answer any and all questions hurled at me by management.

S: Do you have any suggestions for the next version of Tracker?

VC: Yes, I would like to see a wider variety of letters. A phone-up letter would prove most beneficial because I feel that the phone is our most under-utilized tool. Also, a post-sale congratulations letter.

S: Vincent, it is most obvious that you are taking Tracker seriously. After all, that's what we expect from the SuperCenter's Sales Pro!

President's Club Monthly

Burleson Plant News

Promotions and New Additions

"This looks just like a real home!" How many times have you heard that comment about the home we build at American Homestar of Burleson? Very soon, each of you will be receiving a product information guide that has been put together by our sales department to help you feature benefit our home. In addition, our sales staff will be coming to your location to assist you with it.

Congratulations to...

Our newest addition to the sales team is **Sam Winn**, who has spent his last 18 years in the production of our industry. He has been Director of Manufacturing at American Homestar of Burleson for the last year and will be able to answer any technical questions you may have as well as help feature/benefit.

Brian Grady, who has taken over the reins as

Director of Manufacturing has seven years of tape and texture background in California. Other promotions are:
Mark Gillham - Asst. Production Manager
Rick Holman - Quality Assurance Manager
Charlie Crocker - Quality Assurance
Gene Clark - Supervisor
We are very proud of our promotions because they all came from within.

Model Updates...
At your request, we have

modified the kitchen on the 880 Meridian and also are offering an alternate kitchen for this floor plan. Vinyl siding is now available on all models. Contact your District Sales Manager for more information.

One Final Thought...

Remember, folks, the quicker our house is set and decorated the quicker it will sell itself. Don't miss this opportunity!

Lancaster Plant News

New Homestar MVP Announced

A new, mid-priced Galaxy singlewide is now available from the American Homestar plant in Lancaster. The 16x80 model #694 comes standard with such amenities as a deluxe kitchen island with a built-in sink, a luxury bath package, vaulted ceilings throughout, R21/R11/R7 insulation, LR/DR dividers, wrapped moldings, a deluxe hutch, a grid mirror w/ wainscot and deluxe cabinet construction.

In an effort to streamline the production process, only a limited number of options are being offered.

Get your orders in now to **Brian Owens** or **Carol Cooper**!



These Folks are on a Roll... the Huntsville Team! (L to R)
front: Elizabeth McCoy, Diane Miller, Janet Bailey, Back: Bill Binckley, Jack Calk, Nick DeBlaisio, Dave Miller, James McCoy



All Hail the Tyler Team! (L to R)
Randy Taylor, Craig Pickett, Nathan Templeton, Betty Haney, Skip Clark, Jeff Vinson, Jim Clark, Back Row: Carol Pallitt and Bill Williford

Photo Corner

Top 10 List!

from the home office in Houston, Texas...the Top Ten Reasons to Sell Insurance:

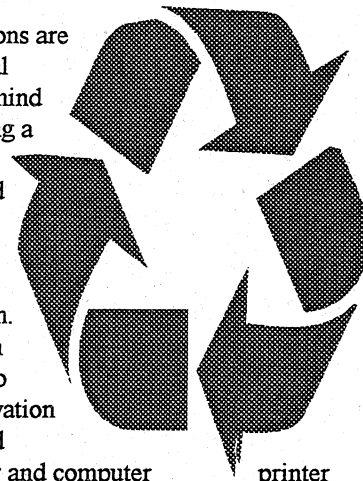
10. Makes you money! (What could be better than that?)
9. Reduces service headaches while it freshens your breath.
8. Makes Buck so happy he forgets to beat the editor.
7. Four Words: Customer Piece of Mind
6. Improves the image of our industry (Madonna is not, nor will ever be, a spokeswoman for American Mod.)
5. Maintains control of the sale. No nosey insurance agent telling your customer not to buy that "tornado trap".
4. Saves customer time and money of tracking down the right coverage.
3. Makes **Floyd Carr** and **Larry Williams** look good to their bosses.
2. Adds credibility to you and your product for just pennies an hour.
1. **Earns you DOUBLE Presidents Club Points for the BIG TRIP!**

Recycle Now

Take the Initiative

More and more locations are enjoying the additional income and peace of mind that comes from having a recycling program.

All forms of paper and aluminum products can now be recycled, resulting in additional income for the location. Also, one can make an indirect contribution to environmental conservation by purchasing recycled products such as paper and computer printer cartridges.



Making the move to becoming an environment-friendly business is an easy one. It just takes one person on the location (it could be anybody!) to step forward and do it! By the way, recycling wheels, tires and axles does not make you a conservationist.

This newsletter is printed on recycled paper - editor

Ray McKinney

The Fundamentals

The most successful businessman is he who is best at doing the basics. Whenever a salesperson or manager strays from doing what we know as the entire program, our results suffer.

Using the Entire System

Why do we teach and use one sales system? Because every aspect of it works. Each customer deserves to see our entire presentation because it offers valuable information that can help them find the perfect home! The fundamentals of

the sales presentation include our appearance, greeting, interview, demonstration and use of value guide (the close!). To short-cut or skip any part of this important process is not only hurting our chances of making the sale, it is a disservice to our customers. By knowing, understanding and using the fundamentals of the sales process better than your competition, you become the one who has better chances at earning the business (and at a higher margin!). If we look and act like professionals in every respect, the sales process will be a pleasant and exciting one for both you and your clients.

It Takes Support...

We as managers cannot forget how important it is to support the use of the fundamentals for our front line staff. We need to provide them with a clean, organized location with well merchandized product at various price points. We need to make sure we provide a "sales conducive" environment with which they can thrive. We have to provide them with constant training in the fundamentals of sales to reinforce the importance of consistency in the sales presentation. Most importantly, we have

to provide our customers with professionalism in the way we service our products. They are our livelihood and they deserve excellent support.

In Conclusion,

It is up to each of us to be the best at the fundamentals and sales management...the basics work better than anything else. Someone else has experienced all the hard knocks already, all we have to do is benefit from their experience by learning to be the best. Remember, he who is best at the fundamentals will be the most successful.

President's Club Monthly

Ford Consumer Finance

New Land/Home Pkg.

Ford Consumer Finance Company recently introduced its new HomeSite Advantage Finance Programs. Made up of both a permanent and an interim finance program, this package will enable the customer to finance both their home and their land together in one conventional loan while also providing the retailer with access to funding of the home, site and improvements during the construction phase.

The program is beneficial to the retailer for a number of reasons. Firstly, it offers flexible advance guidelines thus insuring an acceptable margin of profit. Also, FCFC has kept the paperwork involved to a minimum to cut down on red tape. The HomeSite Advantage Program also can help increase a location's cash flow by eliminating capital outlay

for homes, home sites and improvements. So you'll always know where you stand in the deal, Ford will provide itemized statements during the interim finance phase.

From the borrower's perspective, the HomeSite Advantage program offers a number of benefits. Firstly, the will achieve in-

creased purchasing power by eliminating costs for mortgage insurance, pre-paid items and escrow deposits. As always, the customer will have a competitive rate, extended financing terms and one source financing when they do business with Ford.

Like other Ford programs, multi-year policies of physical damage and credit life insurance can be included with the loan.



Year to Date Rankings!

Payable Gross YTD

The Top Locations

1. Tyler
2. Mesquite
3. Instant-Gulf
4. Denton
5. Albuquerque
6. The SuperCenter
7. Jacksonville
8. Key-Athens
9. Lancaster
10. Burleson
11. Oklahoma City
12. Midland
13. Instant-Alb.
14. Huntsville
15. Channelview
16. Tulsa
17. Corpus Christi
18. Eastex Fwy.
19. Longview

Physical Damage Ins.

The Big Producers

1. The SuperCenter
2. Instant- Gulf
3. Jacksonville
4. Albuquerque
5. Denton
6. Lancaster
7. Mesquite

Credit Life Insurance

The Big Producers

1. Albuquerque
2. The SuperCenter
3. Instant- Gulf
4. Corpus Christi
5. Mesquite
6. Instant-Albu.
7. Midland
8. Granbury

Quarterly Contest

In the running

The Top 10 Competitors are listed in the Article on Page 3

11. Walt Goswick
Midland 43.7 pts
12. Tom Threadgill
Instant-Albu. 43.3 pts
13. Rick Crosby
SuperCenter 41.3 pts
14. Larry Murphy
Instant-Albu 41.3 pts
15. Keith Madden
Tulsa 41.1 pts
16. Vince Cipollone
SuperCenter 39.5 pts
17. Jack Doss
Channelview 39.4 pts
18. David McMichael
Key-Athens 37.9 pts
19. Dan Caywood
Tulsa 37.4 pts
20. Jim Rea
Instant-Gulf 36.9 pts

21. Alice Burke
Greenville 36.6 pts.
22. Randy Taylor
Tyler 35.2 pts.
23. Bob Mackie
Eastex Fwy 34.7 pts.
24. Craig Pickett
Tyler 32.3 pts.
25. Nathan Templeton
Tyler 32.1 pts.
26. Stephanie Hicks
Lancaster 30.8 pts.
27. Karina Johnson
Albuquerque 30.6 pts.
28. J. "Summers" Dubose
Channelview 29.8 pts
29. Gerald Nail
Bryan 29.6 pts.
30. John Raine
Lancaster 28.4 pts.
31. John Sherrill
Fort Worth 28.3 pts.