

The President's Club Monthly

The Monthly Newsletter of the Retail Division of the American Homestar Corporation

Company Expands Deep into the Heart of Texas with New Cedar Park Location; Presence Increased in Granbury with Art's Acquisition



Mesquite's Newman Takes Early Lead in 3rd Quarter Sales Contest

Brandon Newman of Nationwide in Mesquite rocketed to the top of the 3rd Quarter Contest standings by selling an impressive 5 new doublewides in December. His 60.0 points places him 7 points ahead of Rick Harms of the SuperCenter. In third place is Instant Spring's new sales pro, Earl Williamson with 51.4 points. Instant Gulf's August Murray is not far off the pace with 51.2 points. Rounding out the top five is the incredible Jack Doss, who has 50.7 points. Good luck, everyone!

31st and 32nd Locations Added...

Nationwide of Mesquite, Inc. has expanded into the Central Texas corridor with a new location in Cedar Park, Texas. Located only a few miles away from Austin, the sales center returns our company to the second largest manufactured housing market in the state.

At the helm will be none other than industry veteran, **Randy Coffman**. A former regional manager for another manufactured housing retailing chain, Randy brings to the table a proven track record and important managerial experience. "Randy's the kind of guy we can

grow with," said Mesquite President **Larry Speck**, "he's going to be a great leader and teambuilder." Many in the company have already met Randy through his wife, American Homestar's decorator extraordinaire (and former Austin resident), **Lisa Coffman**.

In Granbury, Nationwide of Fort Worth's **Ray McKinney** has expanded his operations by buying out the existing dealership, Art's Mobile Homes. Now operating under the "Instant Living" banner, the new sales center will be run by longtime company superstar and

Granbury resident **Dave Davis**. Also joining the new team as office manager is Dave's wife, **Laurie Davis**.

At over 13 acres, the new location will be the biggest in the company. "Art's, located on a quarter mile of highway frontage on top of a hill, has always been a great traffic draw, said McKinney, "We'll have the biggest presence in Granbury with this acquisition."

Taking over for at the Nationwide location is returning sales pro, **Billy X. Alt**. As Sales Manager, Billy will be responsible for the day to day operations of the sales center.

New, Expanded Basic Training Classes a Huge Success

Forty-One of the company's best and brightest are recent graduates of the newly revamped basic training class. Held in the Lancaster training facility, this quarterly course has been reformatted to include one and half days of important topics relating to our company and the industry in general.

Day one started with an overview of the company and its history presented by **Ronnie Richards**. This was followed by **Larry Speck's** detailed

explanation of a salesperson's job responsibilities. American Mod's **Floyd Carr** then presented a detailed analysis of a Lender and Salesperson's fixed costs, opening the eyes of all attending to the substantial expenses of each prospect and application. After lunch, **Dwayne Teeter** spoke of the principles behind the Tracker Sales Management System. Soon thereafter, everyone was awakened to hear Key - Athen's **Jim Rudolph** discuss his philosophy on properly filling

out a credit application. Day one ended with **Rick**

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JANUARY, 1995

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New Basic Training Continued...

Carver's explanation of the President's Club and other incentive programs.

Stepping up to the plate the next three days was the one and only **Grayson Schwepfinger**, explaining his Sales Maker System. From the greeting to the close, all of the important steps of the sales process were covered. Just before lunch on day three, company trainer **Jim Morton** introduced the Model Value Guide system to all attending.

Day five provided another veritable cornucopia of lecturers, including insurance guru **Laurie Lowery**, manufacturing's **Dave Whitson** and Redman's **Gregg Melton**. Each educated the trainees on the unique facets of their individual business.

"By incorporating a wider variety of topics and speakers, we hope to show the new salespeople the "BIG PICTURE," in terms of what we do as a company and what role they play in it," said Western's **Laurie Lowery**. "We also hope the variety will make the five days more interesting and enjoyable." The next basic training class is scheduled for March 13 through 17. As **Jim Mixon's** article in this newsletter attests to, this class is not only for salespeople. Anyone needing a sales refresher is welcome.

COMPANY BIRTHDAYS

Bonnie Stevenson
February 3rd

Bryan Grace
February 5th

Jeff Goodrich
February 7th

Gregory Luman
February 8th

Robby Golden
February 9th

John Marin
February 10th

Luz Saenz
February 10th

Linda Toombs
February 11th

Tony Nash
February 12th

Brandon Newman
February 12th

Phil Essex
February 13th

Continued on Page 5

DON'T MISS THE BOAT!

PRESIDENT'S CLUB CRUISE

DON'T MISS THE BOAT!
Earn five President's Club Points
on every Meridian Residence or MVP
retail sold order now through
February 25th!

Confessions of a Newly "Schweped" Sales Manager

By **Jim Mixon**, Sales Manager of the SuperCenter

With Mr. **Jim Taylor's** infinite wisdom, and with much dismay, I was selected to attend the newly revamped sales training course in Lancaster the second week of January. Being a sales manager, and having worked with the company for several years under the tutorage of such luminaries as **Larry Speck**, **Mike Wallace** and **Chuck Carney, Jr.**, I actually thought I knew everything there was to know about our sales system. **WRONG, WRONG, WRONG....**

Concepts that were being taught, I only partially remembered. Verbage that I thought I knew by heart was all wrong. Only my enthusiasm was still there. I was humbled by my lack of proper knowledge and listened intently to absorb all possible ways to increase my personal sales production and that of my staff.

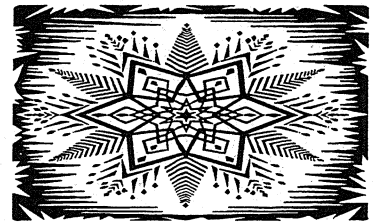
The first day, we had several different speakers, introducing the corporation to all the new people and letting them know what was

(Continued on page 5)

President's Club Monthly

Laurie Lowery

Insurance Today



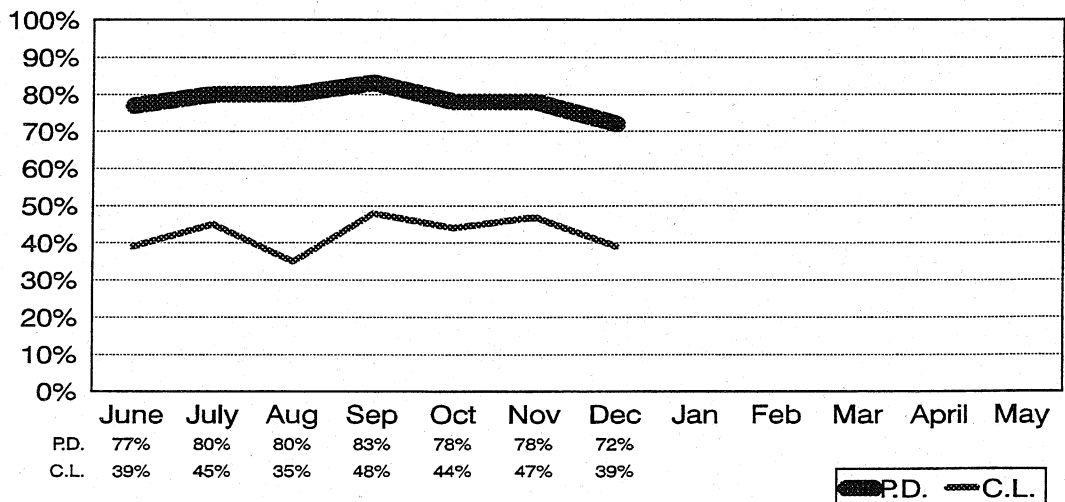
WHO'S WHO @ WESTERN

profile: Peggy LeVrier
Customer Service Rep

Many of you have probably not had the pleasure of talking to Peggy but if you have you know her by her sexy voice and bilingual voice mail messages. Peggy LeVrier began her tenure with Western Insurance as a file clerk but soon moved into a customer service role. Effective customer service demands excellent communication skills, which Peggy comes by easily. "I love customer service in that I am communicating with customers and providing them with protection for their homes.", confesses Peggy. "Although, the paperwork aspect leaves somewhat to be desired." Prior to working for Coastal, Ms. LeVrier was a Special Ed teacher for 5 years and the Administrative Director for a Montessori school for 3 years. She currently conducts workshops on communication, assertiveness and effective parenting and finds time to volunteer with Child Protective Services as a Parent-Aide Trainer. Peggy is married (25% of the time) to husband, Wayne, who is on the road 75% of the time with his first love, his truck. They have two "wonderful" children: Monica 29yrs old, a student teacher living at home and Kevin, a married 26 yr old living in LaPorte, TX.. Both are very musically talented, though Peggy can take no credit for it. As most of us have set our usual new years resolutions, Peggy has added a twist. After having recently hired a personal trainer, she is "currently anticipating a hard body at 50 yrs of age!" Burn baby, burn!

DEALER REP COLLAPSES AFTER READING DISMAL DECEMBER RESULTS

What happened? In terms of mobile home sales, December was right on targeted forecasts. In addition, we had the highest number of Ford financed deals ever. (Ford and CIT are our only two lenders that allow us to finance 5 yrs PD, CL and ES, without effect on budget or down payment) Why then would our premium volume dip from the high \$300,000s to a year low of \$322,000 for physical damage and from the low to mid \$100,000s to another low of \$90,000? Please call 1-800-926-3575 (or 911 for that matter) if you have the answer. In regards to physical damage insurance, its not important to name names but, (subliminal message: Advantage Eastex, Key Athens, Nationwide Bryan, Nationwide Tulsa, Nationwide Odessa, and Nationwide Midland) many locations produced penetrations of 60% to as low as 22%, resulting in extremely low premium volume. On a brighter side, there were a few locations that managed to pull out a good month: Instant Living-Spring, Nationwide-Fort Worth, Nationwide South and Nationwide East Texas all had 100% physical damage penetration and high premium volume. Also, "hats off" to Nationwide of Huntsville. **Elizabeth McCoy** took advantage of an incredible sales month and turned it into an additional \$35,000 PD & CL insurance premiums or an additional \$9K in profit. Believe it or not, by having a great unit sales month and utilizing lenders such as Ford and CIT, Huntsville had even more potential for profit. Penetration percentages of 64% PD and 35% CL can lead us to believe that another 7-8K in profit was there for the taking. No one in the company was able to pull off a perfect credit life month, although Instant Living-Spring, Nationwide Lancaster and both Albuquerque locations came close. On average each company location had five opportunities and closed two.



PENETRATION YEAR TO DATE:

NEW GREEN TREE AND FORD INSURANCE PROGRAMS ANNOUNCED!

As everyone has heard, Green Tree, historically our highest volume lender, recently announced they would begin to pay higher commissions on their physical damage insurance (including renewals) and on their credit life product. At the same time they announced that they too would go up to 5 years financed physical damage. The announcement may have been premature because the credit life product is on hold until they can determine how to process and pay commissions. However, we have been told that Green Tree is ready to go to 5 years PD immediately. **Buck Teeter**, American Homestar Co-CEO, and **Chuck Carney, Jr.**, President of Nationwide, plan to meet with Green Tree execs to discuss the option of financing our own products on February 1st. Ford Consumer Finance is currently working out the details necessary to allow us to finance our own credit life insurance. This is very important in that then all of our credit life business would be positioned to roll into our own credit life company to be created in the coming months. Stay tuned for more exciting news as it happens.

PRESIDENTS CLUB UPDATE....

TOP 5 BUSINESS MGRS

1. Bruce Reynolds 309.3
2. Cathy Jackson 257.2
3. Jim Rea 215.8
4. Randy Wilson 191.6
5. Richard Fenley 180.4

WHO'S HOT

The Third Quarter Sales Contest

Every quarter, the five salespeople who earned the most President's Club Points earn cash prizes totalling \$5,750! This quarter, which is based on a fiscal year, ends February 28th. The first place winner will earn \$2,000, 2nd place gets \$1,500, 3rd...\$1,000, 4th... \$750 and fifth place gets \$500. Good luck, everyone!

Brandon Newman *Nationwide in Mesquite*

FIVE BIG, FAT NEW DOUBLEWIDE DEALS FOR THE STALLION OF SALES! Brandon exploded in December, making sure five families had a brand new place to put their Christmas trees. His incredible production was good for \$34k in payable gross, \$7,406 in physical damage insurance and an unbelievable 60.0 President's Club Points. HOLY COW!

Earl Williamson *Instant Living in Spring*

The new guy is making a strong impression right out of the gate! In December, he took down four big deals for \$22,747 in payable gross and, with the help of Business Manager **Jim Rea**, closed plenty of physical damage and credit life insurance. Keep rocking, Earl!

August Murray *Instant Living - Gulf Freeway*

Augustus, the mythical Roman God of mobile home sales and patron saint of the homeless, blew the doors off of the competition in December, exploding for four big, new deals and almost 13k in combined credit life and physical damage insurance. As a result of his incredible performance, the editor has agreed to hang a porcelain likeness of August from his car rear view mirror. Hail the Roman God of mobile homes!

Jack Doss *Advantage in Channelview*

How does he do it? THE GREAT ONE, whose name can be found in this column month after month, made it happen again in December. His four deals earned him 50.7 President's Club Points and a current fourth place standing in the Third Quarter Sales Contest!

Ralph Segars *Key Homes in Bryan*

He's fifth place with a bullet! Ralph, Bryan's resident sales superpro, rocked Aggieland with an impressive five new home deals in December. His \$23,642 in profit (now that payable isn't gross!), \$5,941 in physical damage and \$1,361 in credit life earned him 48.3 President's Club Points and a shot at winning the quarterly contest. Good luck, Ralph!

Mary G. Hohn and Marcee Huntington *Nationwide in Midland*

Midland's newest superstars struck oil in December, taking down 12 big deals between them (6 of them new!) for an impressive \$50,340 in combined payable gross. Word is that Mary and Marcee have what it takes to be two of the company's top pros come year end, and with great months like this, you know they'll be there. Way to go!

Michael Levin *Nationwide in Mesquite*

A cornerstone to **Dave Shetler's** dynamite sales team, Mike showed everyone what he could do in December. His 6 deals (four of them new!) resulted in almost 22k in payable gross and 10k in combined insurance premiums. This great production was good for an impressive 43.0 President's Club Points. Nice month, Mike!

Darrell Shanks *Nationwide in Lufkin*

What a month for the esteemed Mr. Shanks! His five deals resulted in \$24,950 in payable gross and almost 6k in physical damage insurance premiums. Nationwide of East Texas, Inc. President **Jim Clark** called the Lufkin team "one of the best sales teams in the company." With people like Darrell Shanks, they must be destined for greatness.

Tim White *Nationwide in Granbury*

He sells anybody and everybody! Tim, one of the company's most consistent stars, had one of his typically high profile months in December... 5 deals (four of them new!) and \$20k in payable gross. Tim, who is moving next door to the new Granbury location (formerly Art's), is doing everything he needs to to get on the big, year end Alaskan Cruise!

President's Club Monthly

WHO'S HOT *Continued*

Company Birthdays (Continued...)

Timothy Head
February 13th

Angela Clark
February 14th

Sandra Austin
February 14th

Diane Wilganowski
February 15th

Elena Chavez
February 26th

Dave Miller
February 28th

Jim Taylor
February 29th
*Because this date does not occur this year, Jim Taylor's birthday will not be recognized. -mgmt

Daved Dealejandro Advantage on Eastex Freeway

Mr. "One Stop Close" took down 5 new home customers on their first visit in December. This great production adds up to \$22,767 in payable gross, over \$5,114 in physical damage insurance and 35.0 President's Club Points. Nice going!

Susan Lewis Nationwide in Denton

Not one to be left out of this column very long, Susan made it happen in December, rocking the North Metroplex to the tune of four deals. When all the dust settled, she had earned 34.8 President's Club Points!

Peggy Richardson Advantage in Longview

Longview's newest superstar continues to take no prisoners! In December, she smoked the competition, selling 6 deals (5 of them new) for an unbelievable 33.3 President's Club Points! Nice Month!

Nick Deblasio Nationwide in Huntsville

Part of the surging sales team in Huntsville, Nick really made it happen in December. His four new home deals resulted in \$20,546 in payable gross and 31.8 President's Club Points. Roll, Nick, Roll!

David Foy Nationwide in Huntsville

Another rising star North of Houston and South of the Prison, David continues to set the standard in East Texas. In December, his four new home deals resulted in 29.3 P.C.P.'s!

Leon Dooley Advantage in Jacksonville

Leon continues to shine in Jacksonville. In December, he laid waste of the competition, selling four big deals and throwing in some physical damage for good measure. Keep up the great work, Leon!

Jim Mixon *Continued*

expected of them as salespeople. We were also informed of what great lengths our company will go to to insure our success.

After three days of high powered training by **Grayson Schwepfinger**, it became clear to me that if everyone would apply their new found knowledge after returning from the seminar, our stock prices will go out sight.

As can be expected, it took a few days for everyone in the class to warm up to each other, but by the third day, everyone had new friends, and with that thought I say hello to everyone and I hope that you are on your way to reaching your sales goals.

During the breaks and lunches, I was repeatedly told how impressive it was to have a manager going through the same training as the new people. To this I replied that the corporation has always been dedicated to training its people.

Again, thank you, Mr. Taylor, for insisting I go, it will pay off in the long. In fact, it has also paid off in the short run. When I returned to our location Saturday, we were in the mist of having one of our monthly sales. I immediately started applying everything that I had learned and, when the dust had cleared, I personally had sold four homes and our location had sold 18. Training really does work!



*Happy Oak
Creek Univ.
Graduates Gary
Hood (Bossier
City), Mike
Heninger, Dave
Davis, Jack
Maxey and
Buddy Webb
celebrate after
the end of Rick
Joseph's
moving com-
mencement
speech.*

President's Club Monthly

Oak Creek News

by *Charlie Boyer*

Thanks to everyone for your help! We appreciate your assistance in picking up your homes from our plant on a timely basis! Construction at Oak Creek has made yard storage a premium! The rear 5 acres of our plant is off limits to production while we pour this area of concrete and this has forced us to use parts of our parking areas to finish homes. Our hats are off to each of you for your help!

Oak Creek University a Big Success!

The first session of Oak Creek University was a huge success and as you can see by the photo, graduation was a lot of fun. 60 graduates spent one entire day entertained by the Oak Creek crew in the finer aspects of Feature Benifiting your Oak Creek products. Session #2 is planned for the second week of February so look for your invitations in the mail.

New Product Features

Over the past several weeks, our Oak Creek Value Engineering Program has instituted several new features into our product:

1) Metal Shower Heads: Oak Creek has always used metal shower risers and chrome extentions and now we have converted the acylic showerheads to chrome plated metal. This change

will add a quality touch to our bathroom package while adding durability to the fixture.

2) Ship Loose Carpet in Multi-Section Homes: On January 3rd we finally converted our Multi-Section homes to the "Ship Loose Carpet Program." We have thoroughly researched this program and are convinced this is the correct way to handle carpet installation for this type of home. Initial reaction from you has been very favorable. Please help us by providing input on how to improve the system.

3) Customer Preparation Crew "CPC": We have added a new work force station to our construction process called "The CPC Crew." This Customer Preparation Crew is made up of professional cleaning people whose main function is to completely clean each home after our final finish department's work is done. This gives us a 2 step cleaning process for each home, to assure a clean and crisp product.

4) New Decors: In 1995, we will be introducing a few changes to our Decors. The "Southern Belle" Decor has received great reviews and looks like a winner. We will be replacing the "Lakeshore" Decor with a new Blue Decor called "Indigo" and it looks super! Way to go **Nancy Cantu!** Later in the summer, we look forward to updating the Sante Fe II Decor which has been the #1 Decor in the Southwest.

5) New Models: The Southern Star product line will be expanded to include a

new 28x60, 18x80, and 16x80. Look for these new product introductions in early spring.

Oak Creek Division #1 in 1995

From all of us here at Oak Creek, we would like to thank you for your business during 1994. We reached all time highs in both volume and profits! We couldn't have done it without your efforts - Keep up the great work. In 1995, we pledge to surpass the 1994 records and remain the #1 plant in the manufacturing division.

Lancaster News

by *Brian Shaw*

We just want to remind all of our retailers that after reviewing our 1994 model mix for the Galaxy line, we are discontinuing the models that are not selling significant numbers and offering the models that are proven sellers. The singlewide line will consist of models 682, 690, 694 and 610. We have discontinued models 680, 670, 672 and 480. The doublewide line has not changed and will still include only the 556 and 560. For some of the Nationwide dealers that are eligible to handle our street dealer products, the Northstar line has been reorganized. We have added two new 16x80 floorplans, the 563 and 565. Customer sold units on discontinued models will be honored through the month of January. This model mix will allow us to streamline production, improve quality, give better delivery dates and give us an effective approach to customer service.

LEADERSHIP IS...

Leadership is...

...not shackling yourself with what is merely customary; on the other hand, not confusing merit with novelty. Do what is intrinsically right, and, even if others have done it a thousand times, it will seem new.

...sharing with others your goals and ideals. Include them as friends, and you will have their support.

...appealing to high principles, and not seeking support by an appeal to people's prejudices.

...recognizing the kindness and compassion higher principles than can be found in rules and precedents.

...to consider the team more important than the product. Remember, a good team can develop many products.

...not allowing your decisions to be influenced by personal likes and dislikes.

...inviting cooperation from others, rather than demanding their obedience.

President's Club Monthly

Profiles in Excellence

Lancaster's Don Simonson

There may not be a more liked person in the company than Don Simonson. His sense of humor and personal warmth endears him to most who meet him. Don has risen far above being simply a great guy, though. As Vice-President of Nationwide of Mesquite and day-to-day operator of Nationwide in Lancaster, he has developed into one of the company's premier managers. His location is currently one of the top two in the company and the consistency of his location's performance is rivalled by very few.

Born in Lynwood, California and raised in Fort Dodge, Iowa, Don is an only child and was raised by his mother who still resides there. After twelve years of Catholic school and a few years of college, Don went to work as a mechanic in an auto dealership. After seeing what kind of money the best salespeople made, Don realized that sales was his calling and, upon receiving the promotion, never looked back. Through a friend who worked for our company, Don learned of Mobile America and came to work in February of 1984. After two years of top sales performance, Don was promoted to manager of the Lancaster location, where he still works today.



Don Simonson (left) pictured here with Larry Speck and Christine Gomez, celebrate Christine's 6th anniversary with Nationwide of Mesquite, Inc. Congratulations, Christine, you've done a great job!

The President's Club Monthly recently had a chance to talk to Don Simonson about his success, and this is what he had to say....

PCM: The calendar year 1994 was a banner one for both the company and you, personally. What accomplishments of last year are you proudest of?

DS: I'm happiest that my pretax margin is as high as it is. I've accomplished this through consistently high payable grosses, increased insurance income and keeping costs down. People like my sales manager, John Raine, office manager Linda Toombs and business manager Cathy Jackson have made this possible. They have all really risen to the occasion.

PCM: What are some of your goals for 1995?

DS: There's a lot that I'd like to do. I would like to net \$500,000 by May 1st, I would like to sell 20+ new consistently and I also want to continue maxing out my 401k. It's a great investment in my own future. Oh, yeah, I want to beat Senator Jim Taylor

and be the number one location in the company!

PCM: You've helped take the two Lancaster locations to another level in the past year. To what do you owe your success?

DS: You mean to whom. Dwayne, it's all about people. It all started with Tom Wilson doing a great job staffing and developing my current sales team. When he left, John Raine took over and we haven't lost a step. Of course, the great Danny Rudd, as everyone knows, has made an incredible difference down the street. I'm lucky to have two great right hand men. Also, I couldn't succeed without my great sales staff. This is one of the best groups I've ever worked with and I'm lucky to be a part of their team.

PCM: You have a reputation for not only being a good manager, but also a great salesperson. What's the secret to establishing a rapport with a prospect?

DS: Enthusiasm is the key. When you meet the person at the door with a smile, you're off to a great start. Then, find

something that you have in common, like fishing, sports or whatever, and build on that. Also, I'm not afraid to roll up my sleeves and get on their level in order to find the right home and meet their needs.

PCM: You've been with the company a long time. What advice would you give to a young person who is considering coming to work with the company right now?

DS: I'd tell them that if they are willing to make a commitment to working hard, putting in the time, and running through walls if they have to, there is no better company to work for. Easy doesn't pay much, and it never has. If you can stay focused and pay attention to the details when necessary, this is the place to be.

PCM: What do you find the most rewarding about working with the Nationwide of Mesquite team and American Homestar in General?

DS: The support I get from

Simonson Profile

Continued...

Buck, Chuck and Craig at the home office is second to none. They have forced us to learn how to run a profitable business and have helped us make the transition from employees to businessmen. When we talk, they listen, and that's what a partnership is all about.

I hate to admit it, but what has made me a better person is that constant intensity and control on expenses that Larry Speck has instilled in me.

Everyone knows the guy's a tight wad (laughing), but his persistence has helped our margins grow and grow.

Larry never forgets to call and tell you what a good job you've done. He's a great partner and a great friend.

PCM: Any final thoughts?

DS: Yes, I wouldn't be worth the gum on the bottom of my shoe if it wasn't for my wife. Her support and patience is what has kept me going and I appreciate her deeply.

American Homestar's Energy Advantage

Ronnie Richards

At American Homestar, we go to great lengths to assure our homes are built to the optimum level of cost-effective energy conservation. Utilizing state-of-the-art computer modeling, each home is engineered to contain the right energy efficient equipment and insulation for the specific climatic zone where it will be sited.

BURLESON NOTES

New Sales Training

We have joined forces with **Floyd Carr** to bring you a factory training presentation in conjunction with the regional sales training seminars. Our sales representatives will present an instructional and informative slide presentation and then provide a feature/benefit training class in our homes on your sales center. The more you know, the better we look!

New Options

Gas upflow furnaces, pickled oak cabinets in the MVP series, new oval, one-piece tub shower combination and porcelain kitchen sinks, are just a few of the new options available for your customers from Burleson.

New Sales Aids

Posters, full colored mailers,
(Continued on Next Page)

Well, the holidays are over and its time to return to what we do best... producing and selling the finest manufactured homes in the Southwest market. Take a look at what American Homestar of Burleson is doing to help make you more successful.

New Floorplans

The MVP series 858 and 859 are now arriving on your sales centers. These homes are designed for the more moderate buyer and have a very high retail turn rate. Don't delay in getting them set up, finished and decorated so you can benefit from their sales.

New Finance Plans

Just introduced, the Ford retail finance program for Burleson products. Now you can move your customers up into the homes they really want to buy. Details of this program can be found in the layout found on the back page of this newsletter.

The American Homestar Energy Advantage is based on optimizing "life cycle costs through savings on energy bills over the years of home ownership. To achieve this, the right combinations of insulation in the ceiling, floor and walls is selected based on the number and types of windows and doors.

Each American Homestar features properly sized heating and cooling ducts, high efficiency furnaces, "sealed envelope" style construction, energy efficient windows and insulated exterior doors to assure optimum energy savings. Your customers can count on American Homestar for high value, energy efficient homes.

HUNTSVILLE ON FIRE!!!

Hot on the heels of a fantastic month in September, Nationwide in Huntsville started off the new year with a BLOW OUT sale! All in all, 45 new customers and 16 be-backs attended, resulting in an unbelievable 11 deposits! This is the same team who had three pros, **Nick Deblasio**, **James McCoy** and **David Foy**, finish 1-2-3 in the monthly deposit contest. Congratulations also to **Elizabeth McCoy**, who was recently promoted to full Business Manager. She got off to a fantastic start in December, selling almost 25k in P.D., \$9,566 in credit life and an impressive 12 out of 16 home service policy opportunities! Way to go, Elizabeth!

President's Club Monthly

Burleson

Continued

banners, decor boards and soon to be printed new multi-part brochure that will compete with any residential brochure in the market. Also, a new 3 ring American Homestar binder is being developed for everyone's use.

New Product Awareness Schools

Under development is a new American Homestar product awareness school to help you

learn more about American Homestar of Burleson and why we are becoming the premier manufacturer of high quality homes in the market we serve. Target date for our first school is March 1st.

In Conclusion...

There is much happening at the Burleson facility and improvements will continually be added. Thanks for your support!

Burleson President's Club Point Leaders

Joe Cannon	AHFO - Burleson	15 pts.
Mary Goodner	Oklahoma City	15 pts.
Chuck Herrman	Instant Spring	15 pts.
Mike Levin	Mesquite	15 pts.
James McCoy	Huntsville	10 pts.
Earl Ortega	N/W Albuquerque	10 pts.
Barry Park	AHFO - Burleson	10 pts.
Danny Rudd	AHFO - Lancasater	10 pts.
Randy Tappan	Instant - Albuquerque	10 pts.

23 others have qualified for 5 points. Remember, you have until February 28th to order a retail sold Burleson home and collect 5 President's Club Points.

HOMESTAR ADVANTAGE

American Homestar of Burleson and Ford Consumer Finance announce the **HOMESTAR ADVANTAGE** Finance Plan designed for the upscale homebuyer. The **HOMESTAR ADVANTAGE** is reserved exclusively for American Homestar Corporation Company Sales Centers and American Homestar of Burleson, Inc. homes.

5% Down
20 Years
11.25% APR

10% Down
20 Years
10.99% APR

The **HOMESTAR ADVANTAGE** is available for both A and B customers. Contact Ford Consumer Finance today for more details.

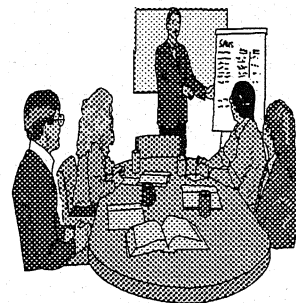


Ford Consumer
Finance Company, Inc.

New Training Offered

Sign Up Now!

Carol Cooper, formerly of the American Homestar plant in Lancaster, is now in the business of providing on-site computer training. Her courses include topics such as Windows 3.1 for beginners, Intermediate Windows, Microsoft Excel and Microsoft Word (beginning and intermediate).



For those President's, G.M.'s and Sales Managers who do not have computer experience, the introductory Windows class would prove to be an excellent starter course. Classes start at \$150, last six hours and can be scheduled by calling Carol at (817) 478-2722.

If you would like to know the in's and out's of proper backup and data restoration, **Jim Roccasano**, (computer coordinator of **Ray McKinney's** Nationwide of Fort Worth locations) is available to teach classes of his own. These 1 1/2 to 3 hour long classes can be scheduled through Jim's business, Composite Strategies, at (817) 738-2928. Jim charges \$35 per hour.

President's Club Monthly

Redman News

Tape and Texture Lowdown

As of January 18th, Redman is limiting the availability of tape and texture in its homes to the master bedroom and living areas due to increased demand. Also, they are now including as a line item on every invoice \$200 per room "tape and texture repairs." This money will be refunded to the dealer upon proof of retail sale of the house. Redman has made clear that they will not pay for any tape and texture repairs or rework.

Please keep this information in mind when stocking Redman houses.

Prescription for Happiness

R.L. Stevenson

"Make the best of your circumstances. No one has everything and everyone has something of sorrow intermingled with the gladness of life. The trick is to make the laughter outweigh the tears. Don't take yourself too seriously. You can't please everybody; don't let criticism worry you. Don't let your neighbors set your standards. Do the things you enjoy doing, but stay out of debt. Don't borrow trouble. Imaginary things are harder to bear than the actual ones.

Since hate poisons the soul, do not cherish enmities, grudges. Don't hold post-mortems. Don't spend your life brooding over sorrow and mistakes. Don't be one who never gets over things. Do what you can for those less fortunate than yourself. Keep busy at something. A very busy person never has time to be unhappy."

Many thanks to Robert Lewis Stevenson for this wonderful prescription. Let's all keep it and read it regularly.

Speck Announces New Prestigious Pride Award



The Lancaster Team, shown here at Larry Speck's Christmas Party, receive the first "Prestigious Pride Award" for being the top pre-tax margin location in the Nationwide of Mesquite family. Each month, the above pictured eagle sculpture will travel to the winning location and be displayed prominently in the lobby. Congratulations, Lancaster team!

Office Mgr.'s President's Club Point Leaders

Kim Stafford	Mesquite	121 pts.
Cheryl Cowie	SuperCenter	88 pts.
Angela Jackson	Jacksonville	81 pts.
Linda Toombs	Lancaster N/W	76 pts.
Elizabeth McCoy	Huntsville	75 pts.
Cindy Garcia	Instant Gulf	64 pts.
Devra Norton	Lufkin	51 pts.
Karen Stevens	Albuquerque	49 pts.
JB Hilburn	Odessa	39 pts.
Bonnie Stevenson	Channelview	36 pts.
Mari Owens	Oklahoma City	31 pts.
Sadonna Rogers	Midland	30 pts.
Janet Haws	Key - Athens	30 pts.
Bobbi Watson	Longview	27 pts.
Teri Ragon	Granbury	25 pts.
Mary Benson	Greenville	19 pts.
Jan Raine	AHFO - Lancaster	17 pts.
Diane Yaeger	Burleson	9 pts.
Carole Phillips	Tulsa	6 pts.