



PC Trip Destination 2000 Announced

The Presidents Club Trip winners for our 1999-2000 program will be sailing the seas of the Eastern Caribbean aboard Celebrity Cruise Lines' fabulous ship, the Century, from July 29th through August 4th. What a great way to begin a new century but to sail on the Century! The itinerary for the cruise begins in Fort Lauderdale, Florida and includes stops in San Juan, St. Thomas, St. Maarten, and Nassau. This particular vessel played host to our group in the summer of 1996, soon after its maiden voyage and it was incredible. The "Celebrity experience" includes five-star service, award-winning cuisine, spacious and opulent décor, Broadway-style entertainment, wine tastings, 24 hour room service, movie screenings, and family programs in addition to several pools and whirlpools, a jogging track, and a fitness center. Those of you who were on the trip in 1996 no doubt remember it as the finest ship we've ever sailed upon. We look forward to sharing the experience with this year's deserving winners!

Retail Management Meeting

"THINKING OUTSIDE THE BOX" IS THEME OF RETAIL SENIOR MANAGEMENT MEETING

Homestar's top retail management personnel joined forces in Houston on January 17th and 18th to "think outside the box in 2000". Chairman of the Board and new Chief Operating Officer for the retail division, Buck Teeter opened the two day forum by assuring the team that he, with the help of First Value President Ron Krueger and Nationwide President Chuck Carney Jr., could lead them to victory by refocusing retail efforts and tackling key issues such as reducing turnover, increasing sales, improving customer satisfaction, streamlining administrative systems and reducing costs. On the first day all the participants, which included Division Presidents, RVPs, Home Office Personnel and other key management staff, were split into focus groups and each given the challenge of coming up with creative solutions to a given issue. The focus groups convened for several hours and presented their recommendations to the entire room for debate. The strategies that were formed from the

exercise will be presented to our General Managers for implementation during an upcoming conference call.

The second day consisted of presentations from various departments updating everyone on current initiatives.

Director of MIS, Steve Comstock and Tracker Wiz Dwayne Teeter gave a detailed past, present and future account of Project Infostar. They also provided information about future Tracker enhancements such as the addition of whizzes, e-mailable reports and the centralization of Tracker.

Another hot topic was the Intranet, where we will soon be able to securely post everything from home office data i.e. receivables, HR, accounting and MIS to sales results and Presidents Club information, including this newsletter. Director of Finance, Jim Brand also spoke, reminding everyone how important it is to properly complete a credit application. Jim will continue to train our sales force on a regional basis to improve our skills in this area.

Other presenters included Vice President of Training Lanette Carpenter and Vice President of Marketing Ronnie Richards. Lanette updated the crowd

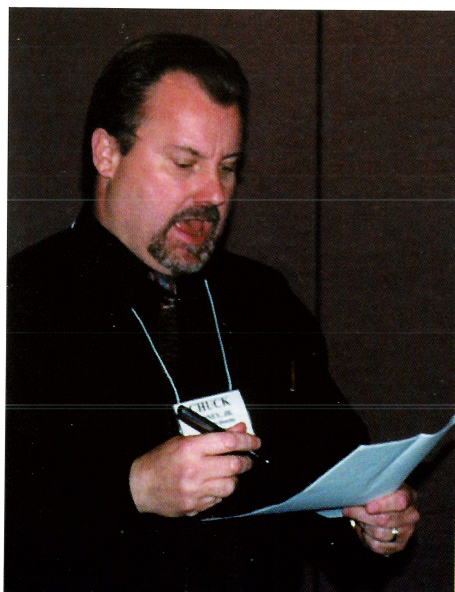
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Buck Teeter, Chairman of the Board and COO of the Retail Division, rallies the troops at the opening of the retail senior management meeting.

Continued from page 1.

on the status of her "e-training" project which will allow new salespeople to receive sales training on a variety of topics on-line, reducing the logistic and cost problems associated with sending new "students" to training classes. She is also working on providing more "train the trainer" courses for RVPs and GMs to enable them to do more on-site training. Ronnie Richards brought down the house with an overview of our marketing plan as it relates to the current environment and our new pricing strategy. We also received an update on our web site, which has had 1900 loan applications submitted to date. New programs that were unveiled included the toll-free phone program and traveling billboards i.e. all new doubles will be delivered with new poly wrap showcasing our website address and toll-free phone number. Ronnie also discussed the success of our recent direct mail key sale promo which produced 183 sales, over 37 participating sales centers and unveiled the new campaign theme, "SuperSize Your Home". The finale came with the presentation of a new finance partnership that will allow us to explore Land/Home financing in our core Southern markets, thus increasing our market share by having more competitive interest rates to offer our customers. This program will provide a huge opportunity to all our retail sales centers and is discussed in more detail on page ?.



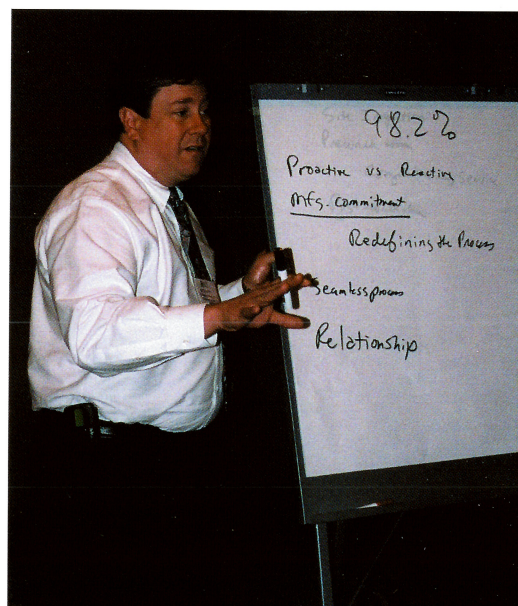
Nationwide President, Chuck Carney, Jr., leads an open discussion focused on increasing sales.



Barbara Silvertooth discusses increasing administrative efficiency with key retail management and home office personnell.

West Division President, Ray McKinney, organizes a focus group determined on improving customer satisfaction.

North Division President, Larry Speck, listens to debate regarding the reduction of turnover along with RVP Carrie Shipp and Lanette Carpenter.



Vice President of Training, Lanette Carpenter, parties with #1 GM Tim Foster and RVP Les Stone at dinner after the first day.

Closing A Sale? Hurdle Obstacles

The following is an article by Cord Cooper in a recent issue of *Investor Business Daily*.

Whether you're selling stocks, insurance or real estate, closing a sale depends on overcoming customer objections. People don't buy products and services; they buy "good feelings and solutions to problems," salesman Michael LeBoeuf wrote in his book, "How To Win Customers and Keep Them for Life." "When customers stall or raise objections, your job is to come up with more good feelings and solutions to show that your products and services are worth buying," he said. LeBoeuf coaches the sales staff of businesses ranging from Fortune 500 companies to medical practices. When encountering an objection or a stall, don't respond by trying to prove the customer wrong, LeBoeuf says. Begin instead by "listening intently and seeing the customer's point of view. Match his mood and tone of voice," he said. "Once you're in sync with the customer's feelings," LeBoeuf said, "start building value - by explaining the benefits of owning what you're offering".

Removing Blockades
To make a sale, you need to remove four obstacles, commonly known as the four noes of selling, LeBoeuf says.

- **No trust.** The customer doesn't believe what you're telling him. Be as candid and upfront as possible. LeBoeuf emphasizes. Honesty is one of your strongest selling tools. Sell a good product with integrity and conviction, and you've won half the battle. "Your basic purpose is to help people buy what's right for them and help them to get what they want," LeBoeuf said. When applicable, furnish letters from satisfied customers.
- **No need.** Ask customers questions to find out their current situation and how it could be improved. "When you demonstrate how your products or services will get them what they want, you build value in customers' minds," LeBoeuf wrote.
- **No help.** The customer is already using a competitor's product or service. "This is where an intimate working knowledge of your competitor's strengths and weaknesses can make a sale," LeBoeuf wrote. "Never knock a competitor. Instead, build value (in your product or service) by pointing out the benefits of buying what you have to offer."
- **No hurry.** You're given the standard line, "I'll think it over." "Your strategy is to minimize the risk of buying while maximizing the benefits of acting now," LeBoeuf said. Be aware of all possible objections that may be raised and deal with them before customers do, LeBoeuf says.
- **"Feel-Felt-Found"** LeBoeuf cites sales trainer Ron Willingham's "feel-felt-found" formula to counter customers'

resistance. "When you get a negative response from people," Willingham wrote in his book, "The Best Seller," "Look them in the eye and say, 'I understand how you feel,...' Then let them know that others felt the same way until they found out...(and here inject what they found out that changed their minds)." Translate the features of your product or service into customer benefits. Whenever you mention a feature, Willingham says, follow it with six powerful words: "What this means to you is..." Then explain how the customer will directly benefit. LeBoeuf gives an example: "This television may be a bit more expensive but it comes with a five-year unconditional warranty on parts and labor. What this means to you is that you won't spend another penny on this set for at least the next five years. And in the unlikely event that the set breaks, we will furnish you with an equivalent one at no charge while yours is being repaired." As customers, LeBoeuf says, "We've all run into salespeople who rattle off features (such as megabytes, fuel injection or BTUs) that mean absolutely nothing to us. Tell the customer in his words and in terms he understands what the feature will do for him." To the degree possible, let the customer experience the benefits of buying. "The more customers can see, hear, touch, smell, taste or feel how wonderful it is to buy what you sell, the more value they will perceive," LeBoeuf wrote.



Longtime Top GM Don Simonson helps bring perspective to the open forum.

Ad Ideas!

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Burleson, Texas Salesperson Shines Via E-mail

The following is an e-mail received by Oak Creek Homes on December 16, 1999.

We recently stopped by Nationwide Homes in Burleson, Texas and was extremely pleased with the service we received. Our "Housing Consultant" was a man by the name of Shawn McCune. I hope that all of your sales people are as nice, helpful and knowledgeable as he. Good job. We enjoyed your homes and are in the process of a decision to buy. Thank you.
Tom and Jennifer Epperly
Great work, Shawn!

New Management Arrivals and Promotions

District President:

David Holmes - West Division, Pacific North West

Regional Vice Presidents:

Ron Hayes - Region 13 North Division, Kentucky and Tennessee

Carrie Shipp - Region 17 North Division, North Texas

Mickey Watkins - Region 11 South Division, Alabama and Mississippi

General Managers:

Peyton Woodlief	#6	Youngsville, NC	
Phil Essex	#19	Denton, TX	WELCOME BACK!
Tom Kline	#27	Lorena, TX	WELCOME BACK!
Dano Mesch	#34	Bryan, TX	
Julian Parker	#58	Tulsa, OK	
Alan Hickman	#63	Bryant, AR	
Roy Sanders	#68	Corpus Christi, TX	
Shirley Taylor	#87	Columbus, MS	
Todd Welch	#88	Midland, TX	
Rex Hall	#90	New Braunfels, TX	
Bill Vaughan	#92	Boerne, TX	
Craig Bryant	#94	Sequin, TX	
David Tomita	#102	Bowling Green, KY	
Ray Lowry	#161	Fayetteville, NC	
Ronnie Smith	#163	Lexington, SC	
Richard Taylor	#164	Asheville, NC	
Danny Keeling	#165	Sumter, SC	
Rob West	#166	Andrews, NC	
Hank Drewery	#169	Greenwood, SC	
Clay Worrell	#170	Garner, NC	
Ernie Davis	#167	Fletcher, NC	
Mike Collins	#168	Fletcher, NC	

98	Sherri Sigler	190
24	Laurie Davis	165
57	Jo DeJournett	165
15	Chere Kelley	155
21	Sherry Sanchez	155
39	Kathy Ramey	150
93	Charlie Hornberger	145
162	Edna Brockenfelt	141
53	Blair Schmidt	139
35	Tammy Daugherty	137
81	Mary Roper	135
88	SaDonna Rogers	135
25	Cindi Kinder	122

Salespeople:

(including Bonus Points thru 11/99)

17	Robert Russo	685.84
17	Mario Giraldo	630.83
93	Charles Weinacht	587.01
31	Bridgett Burnett	525.66
53	Ronald Elliott	494.59
11	Jimmy Whatley	493.57
17	Luis Pena	493.47
38	Scott Weilacher	487.88
33	Lisa DuPre	481.97
17	Chad Lake	470.28
48	Tom Pritchett	459.34
64	Brenda Hodges	448.43
09	Vincent Barbour	437.28
53	Vicki Hayward	433.91
97	Donald Derouchie	428.00
52	Ralph Ramsey	423.76
56	Armando Garcia	423.08
34	Jeremy Smith	407.81
43	Martin Zera	403.96
51	Christi Lancaster	401.79
45	Carol Christian	394.29
56	Francisco Alvarez	377.50
92	Bill Vaughan	364.69
03	Sergio Posada	361.18
48	Luis Corral	358.76

Presidents Club Standings thru 11/99

(The following totals have not been prorated)

General Managers:

17	Tim Foster	1235
56	Brad Stevens	629
51	Don Simonson	599
97	Dennis Williams	581
45	Brandon Stanley	495
33	Mike Levin	459
94	Craig Bryant	457
53	Rick Vaughan	451
60	Dave Shetler	444
93	Trey Webb	420
64	Dave Humphries	400
37	Jimmy Jones	343
43	Dave Schwartz	303
52	Jerry Hughes	274
18	William Coyle	266
26	John DeRouen	251
42	Art Carreon	241
34	Doug Birdsell	235
11	Leon Dooley	232
15	Tom Sanders	212
96	Jimmy Fannett	203
104	Ron Hayes	193
31	Ron Burnett, Jr.	191
44	Atley Turner	147

Business Managers:

51	Cathy Jackson	472
59	David Fortriede	357
60	Christine Baker	294
48	Pamela Bond	257
26	Trudi DeRouen	246
33	Steven Williams	243
42	Ronnie Alvidrez	241
53	Jeannie Thompson	180
17	Robert Russo	155
43	Eric Geffert	118

Office Managers:

51	Dottie Moore	620
59	Betty Haney	436
26	Gracie Sandoval	359
45	Sherri Sterling	350
17	Cindy Garcia	312
60	Kim Stafford	303
97	Angie Bryant	280
48	Lee Ann Duncan	242
46	Mary Gamboa	237
58	Rhonda Perkins	221
34	Brenda Carlson	207.5
55	Linda Tombs	201

Land Home Sale Commission Pay Program

Effective 12/1/99 the Sales Associates commission program was revised to provide our Sales Associates with 50% of the estimated commission from each Land/Home Sale transaction at the time of TITLE COMPANY CLOSING with the remaining commission being processed for payment after the transaction becomes FUNDED.

401K Update

Effective 1/1/00, the maximum pre-tax dollar amount a participant can contribute to the 401(K) plan increased \$500.00. Participant total salary deferral amount for calendar year 2000 is \$10,500.

PRESIDENT'S CLUB 2000

Awards: Gold Level Gold Presidents Club Watch
 Silver Level Presidents Club Clock Plaque
 Bronze Level Presidents Club Certificate

PC Trip: Top 25 Gold General Managers
 Top 25 Gold Salespeople
 Top 3 Gold Business Managers
 Top 5 Gold Office Managers
 Gold Level Regional Vice Presidents

Eligibility: Program runs June 1, 1999 through May 31, 2000
 Points prorated for hire dates between 6/1/99 and 8/31/99
 1 Trip per family
 Trip is not transferable
 Must be employed at time of trip
 Points are not transferable between programs

General Managers Program: **Gold = 1350 Silver = 1250 Bronze = 1150**

Points:

2 pts. Per \$1,000 Pre-tax Profit (after bonus)
 3 pts. Per New Home Unit Sold
 7 pts. Per Primary Lender Land/Home Deal
 1 pt. Per Rate Upsale

Insurance Penetration Points:

PD 85%+ = 10 pts	CL 60%+ = 20 pts	ES 60%+ = 10 pts
	50%+ = 10 pts	50%+ = 5 pts
	40%+ = 5 pts	

Annual Bonus Points:

200 pts Unit Quota 100%	
100 pts. Pre-tax Profit (pre-bonus) \$500,000	200 pts. Pre-tax Profit % = 10%
75 pts. Pre-tax Profit (pre-bonus) \$400,000	150 pts. Pre-tax Profit % = 8%
50 pts. Pre-tax Profit (pre-bonus) \$300,000	100 pts. Pre-tax Profit % = 6%

*ROLEX WATCH awarded for Pre-Tax Profit (pre-bonus) = \$1,000,000 (one per person)

Salespersons Program: **Gold = 900 Silver = 800 Bronze = 700**

Points:

5 pts. Per New Home Unit Sold
 3 pts. Per \$1,000 Payable Gross
 3 pts. Per Credit Life Policy
 2 pts. Per Rate Upsale
 7 pts. Per Primary Lender Land/Home Deal
 5 pts. Per Deal in Home Office by 10th
 3 pts. Per Deal in Home Office by 20th

Business Managers Program : **Gold = 650 Silver = 550 Bronze = 450**

Points:

2 pts. Per Rate Upsale
 7 pts. Per Primary Lender Land/Home Deal
 5 pts. Per Deal in Home Office by 10th
 3 pts. Per Deal in Home Office by 20th
 Insurance Penetration Points: Same as GM Program

Office Manager Program: **Gold = 700 Silver = 600 Bronze = 500**

Points:

Insurance Penetration Points same as GM
 7 pts. Per Primary Lender Land/Home Deal
 10 pts. Per Deal in Home Office by 10th
 5 pts. Per Deal in Home Office by 20th

Bonus Money:

\$25 Per Deal in Home Office by 10th
 \$15 Per Deal in Home Office by 20th
 \$20 per Cash Sale paid off within 7 days of deposit

NATIONWIDE'S TOP PRODUCERS SEPT, OCT & NOV

Top New Unit Sales Centers

1	#17	Houston, TX	GM - Tim Foster
2	#51	DeSoto, TX	GM - Don Simonson
2	#53	Tulsa, OK	GM - Rick Vaughan
3	#56	Austin, TX	GM - Brad Stevens
3	#64	Spring, TX	GM - Dave Humphries
4	#48	Ft. Worth, TX	GM - Larry Turner
4	#52	Cedar Park, TX	GM - Jerry Hughes
5	#03	Durham, NC	GM - Rob Sauls, Jr.
5	#37	Ft. Collins, CO	GM - Jimmy Jones
5	#96	Lumberton, TX	GM - Jimmy Fannett

Top Payable Gross Sales Centers

1	#17	Houston, TX	GM - Tim Foster
2	#56	Austin, TX	GM - Brad Stevens
3	#64	Spring, TX	GM - Dave Humphries
4	#96	Lumberton, TX	GM - Jimmy Fannett
5	#53	Tulsa, OK	GM - Rick Vaughan
6	#52	Cedar Park, TX	GM - Jerry Hughes
7	#97	Austin, TX	GM - Dennis Williams
8	#37	Ft. Collins, CO	GM - Jimmy Jones
9	#31	Colorado Springs, CO	GM - Ron Burnett, Jr.

Top New Unit Salespeople

1	#38	Salt Lake City, UT	Scott Weilacher
2	#59	Tyler, TX	Jo McBride
3	#93	Pflugerville, TX	Charles Weinacht
3	#51	DeSoto, TX	Christi Lancaster
4	#17	Houston, TX	Robert Russo
4	#48	Ft. Worth, TX	Tom Pritchett
5	#11	Athens, TX	Jimmy Whatley
6	#03	Durham, NC	Sergio Posada
6	#29	Cleburne, TX	Richard Eudaly
6	#98	Monroe, LA	Doyce Jones
6	#81	Odessa, TX	Robert Hernandez

Top Payable Gross Salespeople

1	#38	Salt Lake City, UT	Scott Weilacher
2	#31	Colorado Springs, CO	Bridgett Burnett
3	#17	Houston, TX	Robert Russo
4	#17	Houston, TX	Mario Giraldo
5	#03	Durham, NC	Sergio Posada
6	#11	Athens, TX	Jimmy Whatley
7	#93	Pflugerville, TX	Charles Weinacht
8	#53	Tulsa, OK	Ronald Elliott
9	#56	Austin, TX	Francisco Alvarez
10	#104	Louisville, TN	Patricia Graves

Applicant Referral Bonus Winners

The following three employees have referred applicants who were hired and have been employed three months entitling the referring employee to receive an Applicant Referral Bonus of \$250.00.

- Rhonda Jenkins at Lot 89 referred Donald Clark who was hired at Lot 89.
- Charlesa Allen (Larry Speck's administrative assistant) referred Equillar Ransom
- Caleb Arterbury at Lot 66 referred Stacy VanHoozer who was hired at Lot 66.

PCM Goes "Quarterly" And Gets Face Lift

In response to calls and e-mails inquiring "Why didn't we get our copy of the newsletter this month?", the Presidents Club Monthly has changed to "Quarterly". The retail publication actually went quarterly a year and a half ago when Nationwide President, Chuck Carney decided to revive the old retail newsletter that had been dormant since the issue of our company-wide version, the HomeFront. Embarrassingly enough it never occurred to anyone to change the name to reflect the actual timing of distribution. We hope this clears up any confusion the previous name caused and that our readers enjoy the new look that came along with the revision.

Special Thanks to President's Club Quarterly Contributors!

Ronnie Richards
Lannette Carpenter
Steve Comstock
Dwayne Teeter
Don Robison
Robin Pate

Nationwide Logo Change

In a move to more closely align the Nationwide brand name with the new and improved image enjoyed by manufactured housing, an all new logo has been designed and adopted in all markets where the Nationwide brand is used. The new logo will allow Nationwide to more closely align themselves with their positioning statement as "Your One-Source Home Source," a builder and retailer of high value quality homes.

The logo change is being coordinated on a national basis by Corporate Marketing and Corporate Construction. Each sales center will only be responsible for changing all local advertising to the new design. If logo slicks or digitized art is needed please contact Marketing at 281-334-9764

SuperSize Marketing Campaign

The new SuperSize marketing campaign is now rolling out. It focuses on our ability to put homebuyers into a much larger home for only a few dollars more. The new campaign targets the high value 32-foot wide homes now available in every region of the country.

Utilizing banners, point-of-sale and regional TV, the campaign will blast off in the core southwest and southcentral markets serviced by the Texas and Alabama plants respectively. Banners have been shipped to participating and all new TV is being produced that will air beginning February 1. Tracker mailers, newspaper ad slicks and a special web site supersizehome.com are in final design and should be available by early February.

Watch your mail and the Internet for more information as we launch the all new SuperSize campaign.



Se Habla Espanol

A new Marketing Supply order form will be coming to you soon with a larger selection of brochures in Spanish than ever before. All of these brochures are now available in Spanish for Nationwide and Oak Creek Village:

Sales Referral Brochure
8 Point Delivery and Set-Up
Tri-Fold Pocket Folders

Every customer that comes to your sales center or calls your sales center should be given the full brochure kit that includes Pocket folder, 2 folder inserts, 8 Point Delivery and Set-Up, Sales Referral Brochure, sample floor plans and a business card.

Conventional Financing Initiative to Increase Market Share

For some time now, market conditions have been negatively influenced by rising interest rates.. In conjunction with a major nationwide mortgage lender, our retail division is turning this problem into an opportunity by encouraging Land/Home financing. This preferred conventional mortgage program will offer lower rates, provide the customer the opportunity to buy more home at a lower payment and to buy land or borrow against owned land. This is a huge advantage to our sales centers and customers. Land/home financing is already predominant in our Western and Eastern markets but virtually untapped in our core, Southwest and South Central regions where recent conditions have discouraged buyers from purchasing manufactured homes because Chattel financing is so much higher than conventional sources. By utilizing this type of financing, our retail division stands to increase market share by being more competitive in the mid to high end market we call home. This is not to say that our B & C clients will be left out, they too will be offered lower interest rates and the opportunity to enjoy home ownership at a lower monthly cost.

Top 10 Tips for Getting the Most out of Tracker

10. Make sure every service request goes directly into the system, not first onto some notepad or whiteboard. This allows you to handle information once and gains you one-click access to their service file, home information and previous service history.

9. Don't produce a commission sheet without first analyzing all of the costs associated with a house by pulling up the "View Costs Associated with a Home" report in the P.O. reports menu.

8. Require management approval on all "zero-ing" of prospects. Just because one salesman couldn't sell them doesn't mean that another one couldn't either.

7. Rely on Tracker's service schedule instead of something posted to a pad or a white board. This insures data integrity.

6. Don't list "phone-up" as an advertiser.

If you have it as one, de-activate it. If someone called in on the phone, find out which ad they responded to and note accordingly.

5. Make logging into Tracker phone-ups a mandatory policy. It gets the prospect on the system so they can be tracked via phone and mail, and it allows a manager to measure who is skilled with the telephone via the "Phone Traffic Report".

4. Check your quality control report on a daily basis. If a salesperson gets too many customers "out of the loop", it can become very difficult and time-consuming to correct.

3. Print your sales staff's call-back sheets first thing every weekday morning. Your sales staff will never use a call-back system they can't rely on.

2. Back-up everyday. No exceptions.

1. Create Tracker Mail-Outs Regularly

- There is no cheaper, more focused way to reach a group of people who have already expressed an interest in your product! Create mail-outs to advertise promotions or to notify customers of a change in their salesperson or a new product in your inventory. Remember, always include something in you mailer that will require them to bring it with them when they return to the dealership, such as a gas coupon. This will allow you to track the mail-out's effectiveness.



Did You Say Something?

Part II in a continuing series from Lanette Carpenter's "Keys to Effective Listening" class.

Key Three - Hold Your Fire: The bad listener tends to interrupt the speaker. The good listener doesn't respond until the speaker has finished.

An example of how this can negatively impact a sale:

Tom was asking Bill and Alice if they had been shopping? They said yes, that they had seen some doublewides, at a competitor that they liked. Tom asked them what features did they like in the competitors home and they said, "Well we liked several things. First we liked the large closets and second we..."

Before they could finish their sentence,

Tom jumped in and said, "Hey if y'all are looking for big closets we've got the biggest around and most of our closets are finished out, unlike our competitors." At this point Tom had lost them. They were not listening to a thing he said. After all, why should they listen to him, when he was not willing to let them finish what they had to say?

Key Four - Listen For the Central Theme: The bad listener listens for facts only. The good listener listens for the meaning of the message.

An example of how this can negatively impact a sale:

A young couple named Todd and Jennifer came into a sales center. Gwen a salesperson asked them, "Do you have a site to place your home on?"

Todd responded by saying, "Yes, my father said he was giving us some land someday before he dies." Gwen was selectively listening for the facts, so she heard "Yes, my father said he was giving us some land."

Todd and Jennifer found a house they loved and left with the promise that they would be back. Of course, what they meant was they would be back someday, after they received the land from Todd's father.

Looking over Todd and Jennifer's Client Need's Analysis, Gwen's manager asked her why they wouldn't come back in. "Gwen's reply was, "I don't know, after all they have their land."

By the time the manager got involved Todd and Jennifer had already bought a singlewide from a competitor, and were putting it in a park.

Tournament of Champions Update

Round two winners in the Tournament of Champions should be announced by the time this newsletter is received. The new brackets will be forwarded immediately as team matches up again team in both brackets. Winners in each bracket receive recognition awards as follows:

Winners Bracket

Round 2-Dec	Sweat Bands
Round 3-Jan	Cap & Certificate
Round 4-Feb	Shirt & Engraved Coaster
Finals-Mar	Embroidered Leather Jacket

Consolation Bracket

Round 2-Dec	Sweat Bands
Round 3-Jan	Cap & Certificate
Round 4-Feb	Shirt & Engraved Coaster
Finals-Mar	Embroidered Jacket

Tournament Trophy to the winning location

**Awards are subject to change based on availability*

