



A Message From Bill Simone

Welcome to the September issue of *The HomePlus Finance Business Success Letter*! Much has been happening at our offices as we prepare for The Remodeling Show. If you have plans to attend the show, please put us on your show agenda. We always enjoy seeing old friends and making new ones.

I also want to mention the overwhelmingly positive response we received to our new dealer-only website.

This initiative was designed to save you time and money. If you haven't registered to use the new site yet, please contact your account executive today. He'll be glad to get you set up.

Finally, I just want to emphasize that though this summer has been challenging for many in the home improvement industry, we're standing firm in our pledge to support you and the industry as a whole. If you have a great deal that you want us to take a look at, send it in. We'll do everything possible to get it approved for you. Have a terrific September, and as always, thank you for your business.

Business Book Of The Month - Good to Great: Why Some Companies Make the Leap... And Others Don't

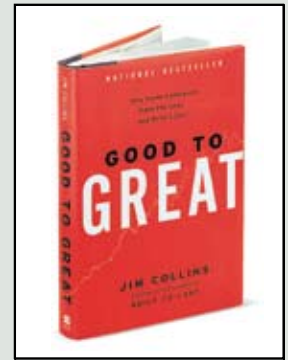
What does it take to go from good to great? In the perennial best-seller "Good to Great: Why Some Companies Make the Leap...and Others Don't," Jim Collins asks this provocative question and then goes about answering it.

Collins gathered a team of researchers and studied nearly 1,500 companies who had made significant improvements over time. The research team focused on companies who followed a similar pattern of having 15-years of cumulative stock returns at or below the general stock market, then a transition point followed by cumulative returns at least three times the market over the next 15 years. By choosing a time span of 15 years, the researchers were able to eliminate companies with short-term spikes of success or industrial advantage. They picked 11 top companies that met their criteria and then systematically compared them to discover what common themes had helped them succeed.

The book opens with the line, "**Good is the enemy of great.**" Collins presents the theory that most aspects of life

do not reach the level of "great" because people find it easy to simply settle for the "good". According to Collins, making the leap to great is not about having the highest-profile CEO or the latest technology, and a company's position is not based on luck. One of Collins' key points focuses on people – a company must first hire the right talent, put them in the right positions, and only then take on the task of creating new strategies and plans. He also discusses the importance of having a "level 5 leader" - one who possesses "a personal style of workmanlike diligence," taking responsibility while giving others credit for a job well done.

Filled with stories of both "good" and "great" companies, Collins' treatise is one of the foundational books that should be a part of any serious businessperson's library.



Per-Mile Deduction Raised For Second Half Of '08

The Internal Revenue Service has announced that it raised the standard mileage rate that taxpayers can use to deduct the cost of business miles on their income tax returns. Beginning July 1 though the end of this year, the new rate is 58.5 cents a mile, an increase of 8 cents. The higher rate allows self-employed workers to deduct a larger amount on their 2008

tax returns. It will also benefit workers whose employers reimburse them for the use of their vehicles. Self-employed taxpayers can deduct their actual expenses, or they can take the allowance on miles driven.



Putting Others at Ease - By Tom Hopkins

Any sales call or presentation generates a certain amount of tension in both you and the potential client. When entering someone else's home, be aware that they see you as a stranger. They don't know for sure if you're going to be what you say you are or someone who might be casing their home for future ill gain. Your first job when entering someone's home is to put them at ease with you. There are several simple strategies that work.

1. **Smile.** This may sound overly-simple, but too many average salespeople don't understand the power of a genuine smile. If you're truly happy to be there, show it!
2. **Look them in the eye.** There's an old saying that you can't trust anyone who won't look you in the eye. Make good eye contact when introducing yourself and maintain it throughout your presentation.
3. **Give them a sincere compliment.** As you enter a home, glance around you for something to compliment them on. They may have a unique style of decorating, nice artwork on the walls or a display of craft items. Be careful not to say something like, "I sure would enjoy having something like that in my own home." That again raises their fears about your motives for being in their home.
4. **Take control.** While most people will offer you a place to sit on the sofa or a chair in the living room, it's always in your best interest to have them sit across from you at the dining room or kitchen table. Say these words to get them there: "Mr. & Mrs. Johnson, I've prepared some exciting information to share with you this evening. I think you'll gain the most benefit if we sit at the kitchen table. Do you mind?" Gesture

in that general direction and start moving that way. They'll come with you. Or, they may rush ahead to clear the table for its use. Be certain to have them sit across from you. That way you won't miss any non-verbal interaction between the two people that could have a negative impact on your presentation.

5. **Let them know that you're just like them.** "Mrs. Johnson, when I'm not helping people get involved with the benefits of our fine (name your product), I'm a consumer just like you - looking for quality products at the best price. What I hope for when I'm shopping is to find someone who can help me understand all the facts about what I'm shopping for so I can make a wise decision. Today, I'd like to earn your confidence in me as an expert on (name your product). So feel free to ask any questions you might have."

By this time, they should recognize that you're there for a single purpose and that you're an expert in your field. This will help put them at ease and open their minds to what you have to say.

Tom Hopkins, chairman of Tom Hopkins International, Inc., is world-renowned as a master sales trainer and authority on the subject of selling. Hear how to build new clients' trust right from the beginning in your initial greeting at <http://www.tomhopkins.com>. Phone: (800) 528-0446, Email: info@tomhopkins.com. Copyright 2008 Reprinted with permission of Tom Hopkins International, Inc.



We Hope To See You At The Remodeling Show!



In just a few days, on **September 10-12, The Remodeling Show** will take over the **Baltimore Convention Center** in Maryland. **HomePlus Finance** will be there at **booth #2413**, exhibiting our industry-leading financial products and tools. Will you be there? If so, we want to see you!

This is the show's 18th year, and a once-a-year opportunity to connect with other remodeling professionals and over 300 exhibiting companies for business building, education, and networking. Major emphasis this year is on green building, and many products and services will be on display.

More information is available at www.TheRemodelingShow.com, including detailed show schedules, a list of exhibitors, educational classes, and more. We look forward to seeing you there.



Quotable

On Commitment

"Individual commitment to a group effort – that is what makes a team work, a company work, a society work, a civilization work."

-Vince Lombardi



Are Your Assumptions About The Home Improvement Industry Holding You Back?

Innovation consultant Rowan Gibson says our assumptions often hold us back from our creative potential. Take Reed Hastings, for instance. He had a few assumptions about the movie-rental business back in 1997: That customers would only rent something they could see on the same day they thought of it, that late fees were a key source of revenue, and that he couldn't take on an industry goliath and win.



But Hastings set aside these assumptions and went forward with a unique business plan. He launched his online idea - Netflix - under a whole new set of rules and went head-to-head with movie-rental giant Blockbuster. Today Netflix earnings stand at \$2.1 billion, while Blockbuster's are \$643 million. **Key question for you to consider:** What industry assumptions, rules, or dogma can you challenge? How could changing the rules benefit your business?

VIP Dealers Get Lower Discount Rates

Would you like to save hundreds of dollars on every approval? As a **HomePlus Finance VIP dealer** you can take advantage of our new dealer-only website, www.HomePlusDealers.com. There, you'll be able to input applications, check the status of your deals, print important documents, and more, 24 hours a day. Most importantly, you will **get a 22% discount** on all of the approved applications you submit online. Faxed applications will be underwritten at 27.5%, so take a few moments to register, submit your deals online, and enjoy the savings.

For more information on how to become a HomePlus Finance VIP, contact your account executive right away.

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Money Matters

Because of high copper prices, it now costs the U.S. Mint 1.3 cents to make a penny and 7.7 cents for a nickel. It is estimated that there are some 150 billion coins going unused. That's about \$90 per house standing in jars and loose in drawers and sofa cushions.

According to the Sustainable Research Group, there would be big environmental benefits if just 10 percent of dormant coins were re-circulated. Water savings at the mint would be equal to about 82 million showers. Energy savings could light 4.1 million bulbs for 1,000 hours each. CO2 emissions equal to those from 12,619 cars would be kept out of the atmosphere.



The Guy Who Came Up With "Your Space"

Text Messaging Provides New Advertising Opportunity

You may have heard that presidential candidate Barack Obama chose to alert his supporters about his vice presidential pick via text message. This media is likely the newest marketing frontier, and one you may want to look into for your home improvement company.

Today, virtually all cell phones can receive text messages. Marketers like the idea of using text messaging for communicating with customers and prospects because of its low cost and the widespread adoption of cell phone use.

Space is limited to 160 characters, which means messaging must be concise. Companies including Coors Brewing

Company and Toyota have tested the medium. You may want to consider how you can add text messaging into your marketing program. Good uses could include confirming sales appointments or reminders for service calls or maintenance. You can begin by collecting cell phone information from customers and prospects, in addition to email and other contact information, for future marketing use.



Mark Your Calendar

Patriot Day

September 11

Honors those who died in the terrorist attacks of 2001. Flags fly at half-staff and a moment of silence is observed.



First Day of Autumn

September 22

Autumn begins in the northern hemisphere with the autumnal equinox at 11.44 a.m. EDT.



Watch Us Turn Your Trash Into Cash!

HomePlus Finance is here to help you with your customers' financing needs. When your first-look lender turns down a great deal, we can help you get that hard-to-approve customer financed. Unlike other lenders, we focus on your customer's intention to pay, rather than sticking with strict traditional lending criteria, such as FICO or Beacon scores. No equity is ever required.



We know you're busy, so we'll do everything in our power to make the financing process quick and easy. You'll get access to our VIP dealer site, www.HomePlusDealers.com, same day response to your applications, plus your own personal processor to handle your paperwork. All checks are paid directly to you. Give us a call today and we really will help you turn your trash into cash.

Balances On Credit Cards, Home Equity Lines Grow

With tighter lending standards on autos and home refinancing, consumers are tapping other sources of credit. The average balances on credit cards rose 9.5 percent recently, and balances on home equity lines of credit rose 8.1 percent, according to data from Equifax, Inc., and Moody's Economy.com.



Input your applications online at:
www.HomePlusDealers.com
Fax your applications to:
866-959-APPS (2777)

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The HomePlus Finance Business Success Letter



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