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Review of Jim Clayton's Autobiography "FIRST A DREAM"

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by GEORGE ALLEN

Someone truly significant within the HUD Code manufactured housing industry has given us a detailed look at his personal and business journey through life; creating at the same time, an enduring and valuable legacy for family, friends, business associates and peers.

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In several ways, Jim Clayton's *First A Dream*, is a near perfect example of why, when, and how to effectively pen one's memoirs.

Why an autobiography? To recall and describe, from his perspective, a full life as an entertainer, successful entrepreneur, amateur pilot, generous philanthropist, and banker. To share intimate, practical, poignant, and timeless 'lessons learned' along life's journey, that'll inspire and educate future generations of his family and CMH team members.*1

When? Best penned at the productive-turning-reflective apex of one's life and career, before memories wane; and while present day plans, decisions, and activities continue to hone the wit and wisdom of the teller.

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How? In this instance, with assistance of an able, experienced and motivated journalist/collaborator.

The **substance** of *First A Dream*, based on Jim Clayton's early life as a sharecropper's son, student, fledgling pilot, country singer, and young entrepreneur; and ultimately, successful businessman and banker, highlights **four categories of his insights and sageness**:

- Jim's general, personal, and business lessons, tips and principles
- Pithy insights relative to marketing and sales 'the Clayton way'
- Inside manufactured housing revelations unavailable elsewhere
- CMH-specific concepts and programs worthy of emulation

But first; what was **'the dream'** that inspired Jim's early life and direction? In his own words: *"I'm standing on center stage, performing at the Grand Ole Opry. Singing. Picking my guitar. Promoting my latest hit record. Awash in adoring fans. Bathed in bright lights. Drenched in applause. There I am, the consummate entertainer, taking it all in stride, totally at ease with my fame and fortune."* P.19. Furthermore, his **youthful goals** were "as grand as they were generic" - "I wanted to be recognized (respected) and I wanted to be rich (secure)." P.20.

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As Jim matured, so did his views. In essence, *First A Dream* was penned to demonstrate that "...hard work and commitment does pay off - if you balance it with faith in God, concern for others, integrity, a passion for learning, and a positive

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mental attitude. By dreaming dreams based on sound values, and sometimes realistic expectations, and working hard while remaining focused, we can succeed and accomplish most of the important goals we dream for ourselves." P.xii.

Then there are the **Three A's** he 'preaches' when given the opportunity. Positive & plentiful **action**; positive **attitudes** likely provide for positive actions; and a positive **atmosphere** or environment result in positive attitudes and positive action! P.xii.

The '**ageless concepts**' he carried from his boyhood home include: "Self-discipline. Willpower. Perseverance. Realizing that disappointment is not defeat. Knowing that problems often present opportunities. Obstacles may get in the way...But the human spirit can triumph... Adversity breeds resilience and can build character. It is possible to survive, even prevail." PP. 17 & 18.

At times, Jim's homespun wisdom is flavored with humor. About **planning**: "A bad plan is more likely to work than no plan at all." P.69.

About helping one's **competition**: "It's never smart to shine a light on your competition, not even a candlelight." P.110. And, **a simple truth**: "My experience tells me that high moral and ethical values can't be taught." P.243.

Moving from general, personal, and business lessons onto Jim's insights relative to marketing and sales, here's what he writes about hiring salesmen and women: "I believe introverts, those with a quieter, more thoughtful approach, sell more than extroverts do. Introverts listen better." P.90. And if you haven't heard this opinion by now, "One more comment on advertising, I don't think much of the Yellow Pages. Never have." P.105. How about '**mirroring**'? Here's how it works in the Clayton scheme of things: "Our salespeople are trained to be aware of and adapt to the tone, style, and manner of our prospects. If they talk fast, we talk fast. If they lean forward in the chair, we lean forward in ours. Whether they're monotone or animated, we do the same. These presumably small nuances are actually wonderful communication tools, a nonverbal way to say, 'I understand. We're on the same page.' P.252. Now, those three marketing and sales lessons, according to Jim Clayton, work very well at CMH, but are absent from many contemporary training resources. What does that tell you?

Then there are some pretty heady filled-in-the-blanks observations the author makes about manufactured housing. This is as succinct a description of our industry's umbrageous practice of 'packing' as you'll read anywhere: "Here's how it works: a retailer buys a \$30,000 home from the manufacturer, but asks the manufacturer to add a pack, or rebate, to the invoice for \$5,000. This could be labeled as marketing support, display materials, or even a furniture package. The invoice has now grown to \$35,000. The manufacturer, after receiving payment, rebates the \$5,000 to the dealer." P.84.

And this is Jim Clayton's succinct summary of what happens too often within our segment of the factory-built housing business. "...the industry becomes euphoric at the first sign of increased sales. Lenders rush in after seeing CMH earns more than \$100 million after tax each year, also because they believe the higher yields will offset poor underwriting, aggressive advances, and weak servicing. The lender looks like a hero for three years as the portfolio builds. Early warning signs are ignored because the next downturn is still three years down the road." P.85.

Then there are the CMH specific concepts and programs Jim proudly describes in his book. The acronym **TEAM** has been around for a long time. While generally accepted to mean '*Together Everyone Achieves More!*', the **CMH variant** is '***Together Everyone Accomplishes More!***'

Every company should have a **BUBBA program!** Initiated in 1990, **B**uying **U**nder

the **Bi-Weekly Budget Advantage** mortgage program has proven a boon for CMH homebuyers. "BUBBA is easy, fast, with no checks to write, no mail to send, and a 20 year loan can be repaid in 12 years." How? "BUBBA homeowners pay half the mortgage every two weeks, or bi-weekly. Instead of paying a \$400 mortgage on the first of the month, a BUBBA participant pays \$200 every two weeks, electronically, through a no-fee checking account." P.282.

And how about the **MBU program** (Million Dollar Business Unit) program initiated by Kevin Clayton. "Basically, anyone in our organization with an idea for a new product or service can make a presentation to senior management to sell the concept. The idea must be able to produce a net profit of \$1 million a year by the third year. If the program is approved, CMH will support the concept with start-up capital, a full-time staff, and a board of directors versed in accounting, legal, marketing, computer systems, and administration." P.283. What a terrific employee motivator!

With that said, this reviewer found the first 285 pages of *First A Dream* to be an easy, energizing, educational, inspiring 'read'! And up to that point I'd heartily recommend the autobiography to every young and aspiring business person or manufactured housing aficionado. Beginning with Chapter #17 and beyond, however, the pleasurable reading experience became a near chore. Why? The folksy-yet-sage like point of view shifted from sharing intimate and key life lessons and triumphs to contentiousness about folk who'd crossed the author along the way.

And it's not until 22 pages later the reader learns how a trusted CMH employee "had been embezzling money to the tune of \$3.8 million over eight years. From me (*Jim Clayton*) - not the company", that the preceding began to make sense. Unfortunately, the flow of the memoir is interrupted, and wading through the next 100 pages is, *with one notable exception*, tedious.

The exception? **A dual treat really.** Jim's thoughtful and thorough preparation for eventual retirement, and Kevin's rise in the CMH organization, are together, nearly as encouraging and inspiring as reading of Jim's early life as a sharecropper's son. In the first instance, most middle aged readers will likely come away inspired to begin similar planning for their retirement; in the latter instance, I gained additional respect for Jim's son Kevin, as the able exec I've watched him become at Manufactured Housing Institute meetings and other industry events during the past several years.

With all that said, and written, *First A Dream* concluded, leaving one posed but unanswered question: **'When will Jim Clayton receive his gold (retirement) watch?'** P.320.

Everyone who earns a paycheck, or receives a dividend check, from any HUD Code manufactured housing related business should study this book! At the very least you'll read of individuals, firms, and entertainers you've heard of or read about over the years. And at best, you'll come away impressed and inspired by the life experiences of one of the greatest businessmen to hail from Tennessee!

Where to get your copy for \$19.95? From any of the three sources:

- CMH @ (865) 380-DREAM or e-mail dream@clayton.net
- Manufactured Housing Institute @ (703) 558-0400
- **PMN Publishing @ (877) MFD-HSNG or 633-4764**

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Footnotes:

1. CMH = collective name of Jim Clayton's manufactured housing related

businesses

2. parenthesis added for clarity




Postscript.

If you're a manufactured housing entrepreneur or manufactured home community owner/operator with a 'story to tell', let Jim Clayton's *First A Dream* be the motivation that prompts you to research and prepare 'your autobiography as a legacy' for family, friends, and business associates! The best guide to use to get started on such a project is Dan Poynter's *Self-Publishing Manual*. Available for \$19.95 by phoning (800) 727-2782.

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