

with class and dignity. It is hard to define what John Elway means to Colorado, but it is clear to me that he is more than just a football player. He is more than just a superstar. He is a figure that stands for something good, something strong and dedicated. John Elway is the athlete you don't mind being a role model. It makes you feel good to see his jersey on a kid playing in the park. I believe that says far more than any statistic.

I know that the people of Colorado join me in wishing John Elway and his family the very best. ●

SALUTE TO THE NATIONWIDE COMPANIES

● Mr. CLELAND. Mr. President, I rise today to recognize an exceptional company based in Atlanta, GA. The Nationwide Companies proudly established its national headquarters in Atlanta just 7 years ago, and through the progressive, dynamic leadership of its founder and president, Bill Case, it has succeeded in the marketplace from coast to coast.

Success earns recognition, and Money Maker's Monthly, the prestigious business journal, recently awarded this ever-growing company the distinction as "The Company of the Month" in the United States. The front-page feature, appropriately titled, "The Nationwide Miracle," meticulously describes the amazing progress of Nationwide, and applauds the company's founder and president Bill Case for his leadership and unquestioned integrity. Perhaps the best description of Nationwide as a uniquely American business is the conclusion in the feature that Bill Case and his company are "revolutionizing the way the American public earns and saves money."

The Money Maker's Monthly feature is a tribute to a man's vision and the ability to transfer dreams into reality. In order that others may celebrate this wonderful and well-deserved award and perhaps be inspired each day to realize the American dream, Mr. President, I ask you to join me and our colleagues in saluting the many successes of Bill Case and the Nationwide Companies. I ask that the Money Maker's monthly article be printed in the RECORD.

The article follows:

THE NATIONWIDE MIRACLE—ONE MAN'S VISION PRODUCES UNIQUE NETWORK MARKETING BIZ

Bill Case dreamed for many years of a business where people could enjoy financial freedom. He already knew that network marketing was the wave of the future, but concluded that the industry had complications that disillusioned many able and talented people. He wanted to find the simplest way that a home-based entrepreneur could earn impressively through network marketing without spending hard-earned money on things like inventory and also avoid obstacles like unproductive downlines. In other words, could you build a business where financial freedom was obtainable through good, honest work?

After carefully researching other network marketing companies and interviewing a cross-section of successful networking entrepreneurs throughout the country, Case found the answer. The result became The Nationwide Companies, his seven-year-old business that is viewed by many observers as a miracle in the network marketplace.

"Instead of selling marked-up merchandise, we sell a benefits package which gives the owner the right to purchase popular items like cars, boats, furniture and health insurance with the same group buying power and low prices enjoyed by Fortune 500 Companies." Case emphasizes that the Nationwide Benefits Package is "a hot item because of value in savings." Case says his network marketing business, which is headquartered in Atlanta, is revolutionizing the way the American public earns and saves money. Skeptics are few and far between as Case and his company gladly showcase a growing number of success stories from California to Florida who are earning six-figure incomes. Nationwide networkers called Independent Marketing Directors (IMDs), publicly and rather proudly state that they are enjoying genuine financial freedom as associates of Case's "Team Nationwide."

With evangelical drive, Case welcomes everyone to visit under the umbrella of The Nationwide Companies. "We are truly one of a kind among network marketing companies," observes Case. "We have a quality product that stands on its own in the marketplace because it allows purchasers to obtain items of genuine value." He emphasizes that the Nationwide Benefits Package can be purchased by anyone. It is a retail item in the truest sense of the word. The Benefits Package allows the owner, according to Case, to buy or lease cars, trucks, RVs, boats, along with furniture, eye care, health insurance, and even exotic vacations. "Our Benefits Package saves consumers substantial amounts of good, hard dollars. The benefits are from recognizable Fortune 500 companies like "the big three" automakers, General Electric, United Parcel Service, Hertz and LensCrafters, just to name a few," says Case, adding that the Package is "one of the best bargains in the country!"

WITHOUT BURDENS

Like other network marketing businesses, Nationwide operates through its IMDs from Hawaii to New York. From the company's Atlanta headquarters, Case's fast-growing enterprise provides marketing and sales information, computer support and state-of-the-art, easily accessible training for its IMDs. When asked what makes Nationwide different from other network marketers, Case, breaking into a wide grin, responds, "Our IMDs don't have to buy or keep any inventory. There's no quota of any kind, no penalties, no competition and no levels of unpaid production." Case adds that Nationwide's system "pays to infinity." "You get paid what you are worth with Nationwide, and you only have to make two sales each year. We believe that our IMDs should earn good money without unnecessary difficulty," he says.

Case describes Nationwide's management as "hands-on." "We have a National Sales Training Coordinator for Nationwide who has created the lion's share of the effective marketing tools used in the company's training program. Lynda is a crown jewel," says Hendryx. "Her training expertise gives our IMDs the head start they need in earning good, solid money as quickly as possible."

One of the key players on Nationwide's team is Dick Loehr, president of Loehr's

Auto Consultants in Ft. Lauderdale, Fla., who operates the benefits company for Nationwide. Loehr, who once owned nine automobile franchises, ranging from Porsche to Chrysler, has vast experience in the national automobile marketplace. A protégé of Lee Iococca (Loehr was an advisor to Iococca at Chrysler and still wears the lapel pin award given for his service to Iococca and Chrysler), Loehr is a virtual encyclopedia of knowledge of the automobile industry, including the complicated areas of financing and leasing. Nationwide recently produced a video interview with Loehr, which is a reservoir of vital information that any consumer would need to know before buying or leasing an automobile.

Loehr's joining Nationwide meant coming out of retirement. "When I heard about Nationwide, I did my own investigation and knew this company was a winner," says Loehr. With Loehr's auto industry skills, Nationwide continues to be able to make popular items like automobiles available to its associates through the same group buying power enjoyed by Fortune 500 companies. Also, Loehr's heralded experience in the car market is invaluable to Nationwide. "I understand pricing of automobiles and trucks, and financing and leasing is almost second-hand to me," says Loehr, who is not bragging, but stating fact.

One of the most recent benefits available to Nationwide associates is the availability of Program cars, which became possible through Loehr's esoteric knowledge of the automobile industry. Loehr says this makes the Benefits Package even more valuable. "A Program car is a recent model, low mileage auto in top shape from a fleet program which we obtain for sale or lease. These are incredible bargains available to anyone owning the Nationwide Benefits Package."

TRIBUTES FROM THE TRENCHES

Case describes his national network of IMD's as "my field generals." "I'm proud of the quality and high character of every one," he says. Robert and Donna Fason of Mount Vernon, Ark., are Nationwide's National Sales Directors who earned their lofty title through impressive success. "Every day is a vacation to us," says Robert, adding, "We are making more money than ever and our IMD's are truly excited about even greater earnings as we work together for financial freedom."

Two key Team Nationwide Associates, says Case are Ruby and Ray Riedel of Yakima, Wash. Both are successful veteran network marketers who left one of the big names in the industry for nationwide. Their story is a fascinating, personal endorsement of Case's network business dream. "Unlike our previous company, we now have absolutely no inventory, monthly quotas or penalties," stated Ruby Riedel, "How refreshing to be part of a genuine network company and to be free of all overhead, competition and no levels of unpaid production!" In place of these obstacles, Ruby says that IMD's now have "value with rewards," "We and all others are paid what we're worth without limitations, under an amazing income system that pays to infinity." She hastens to add that Nationwide's regular training program deserves accolades. "The intensive and effective support given to every IMD by people like Jack Hendryx and Lynda Davis keeps all of us going upward with our earnings. This training may be the very best in the network marketing industry."

Perhaps no higher praise for Nationwide has been given than the observation of internationally respected and widely read author

Alfred Huang. A Maui, Hawaii resident and Nationwide IMD, Huang says he became an associate of Case's team not solely because of its proven earnings and savings, but particularly because the system "helps people to live a better life." "The true spirit and value of Nationwide is caring of people." Huang is a best-selling author whose next book, "The Century of the Dragon—Creating Your Success and Prosperity in the Next Century," is due for publication later this year. He is convinced that network marketing will soon be the mainstream solution for financial wellness.

"Nationwide," Huang says, "is the best network marketing [company] I have ever known." A native of China, who was imprisoned for 13 years after being wrongly convicted and sentenced as an American spy (his conviction was overturned), plans to write a book about Nationwide. "I want to tell people how to change their attitude and build their self-confidence by sharing the beauty of Nationwide, its philosophy, its system, its opportunity and its loving and caring of people."

INCOME TESTIMONIALS

Nationwide, according to Case, is a 100 percent debt-free company that parallels the American Dream of entrepreneurial success. "Just look at Jack Hendryx, says Case. "No man in America could, I believe, exceed his professional marketing ability and wonderful reputation for honesty." As a matter of fact, one of Hendryx's presentations, which he gives live in regional meetings, and is recorded on one of Nationwide's video programs, concludes with Hendryx' advice to everyone, "The Benefits Package will sell itself. All you have to do is tell the truth, the whole truth, and nothing but the truth. The rest is easy."

Case's expectations for 1999 and into the next millennium are high. "We turned the corner sometime back and this year and the next will see us explode with new sales. My projection is to have tens of thousands more IMD's on board, spread evenly throughout the geographical areas of America with resulting growth in sales of the Benefits Package." Case revealed that new benefits are scheduled to be added to the package soon, and as they are added, they will be placed retroactively into Benefits Packages already owned. "Remember, we are family and we share," says Case with his engaging smile and twinkling eyes.

Every great American business pioneer has said, in one way or another, that a company is measured by the accomplishments of its people. Perhaps no better measure of Nationwide's enviable position in America's network marketplace can be found than in the successes of its IMDs. Many companies, for whatever reason, are reluctant to disclose individuals with verifiable earnings, but not Nationwide "We want people who are looking for the best earnings opportunity in America today to contact our folks and ask them questions," Case says. "They are going to hear revelations from our people whose lives have been transformed because of the Nationwide miracle. And, I might add, I am talking about genuinely impressive earnings."

Joyce Ross, along with her husband Marvin, is a Nationwide Regional Director in Malden, MO. She revealed an upward transformation in income during her first year with Nationwide. "For 26 years, we owned a combination barber and beauty shop in a lovely small town, but worked ourselves nearly to death with an accumulation of bills and not enough money for the work we

were doing. Then came Nationwide," says Joyce. "It would have taken me ten years to earn as a hairdresser what I have earned with Nationwide in less than two years."

Similarly, Don Garrison of Lampe, MO discloses that he earned over \$300,000 in the first year. "This is the only way I want to live and work, as a free American citizen!" David Hervey mirrors Garrison's success by revealing that he, too, earned beyond \$300,000 during the past year as an associate of Team Nationwide. Hervey, it should be added, is a Nationwide Regional Director in Jackson, Miss. Lamar Adams, a Regional Director in Madison, Miss., earned over \$10,000, he says ". . . in just my first six months as a Nationwide IMD!"

Jack Hendryx, speaking from Nationwide's Atlanta head-quarters, confirms that there are "large numbers of similar testimonials that we are delighted to share with anyone, anytime, who has a genuine interest in bettering their lives and the lives of their families." Hendryx has an abundance of examples. "All of our Regional Directors have their own earnings success stories. Jack and Becky Hearrell, Fred and Betty Swindle, and Shelby Langston deserve special recognition, as does Bob and Judi Montgomery. The team is built upon the Regional Directors' Shoulders."

Case is inseparable from his wife, Carol. It is more than symbolic that he includes Carol in as many Nationwide activities as her time and schedule will permit. "Carol was instrumental in providing me with some of the central ideas that made Nationwide possible." Case says, "She, in an admirable way, has marketing and public relations talents that go well beyond what you might expect to find on Madison Avenue or even here on Peachtree Street in Atlanta. Plus, we believe in husbands and wives, along with their families, being the core of Team Nationwide."

The IMD Honor Roll of Nationwide bears out Case's "family" vision. The Regional Directors are almost invariably in husband and wife pairs. IMD's everywhere, pictured on his large conference room walls, are there with their respective husbands and wives and occasionally, other family members. Dick Loehr and his wife, Mary Lou are main stays in the Nationwide miracle; likewise, Jack and Heide Hendryx. "What a wonderful country this will continue to be if we have more businesses like Nationwide," says Case "where the preservation and betterment of the family unit is not only encouraged, but made possible through the miracle of financial freedom!"

Nationwide's story is the embodiment of the American dream. Case believes that Nationwide is just beginning its revolution in the network marketplace. During 1999 and well beyond, he is committed to making Nationwide the national exemplar of true financial freedom. He and his key team players like Hendryx, Loehr and Davis are driven toward their goal of financial freedom for everyone who is willing to work for it. Every bit of evidence, out in the national field and within their own business data in Atlanta, indicates that they must be taken seriously.

Nationwide is on solid ground in the precarious mine field we call the marketplace. Leadership, from Bill Case on down through the chain of command, is top-notch. The determination to grow and expand, based upon time-honored business methods, is evidenced dramatically by its affiliation with Superior Bank. The respected financial institution provides consumer loans and mortgages as one of Nationwide's benefits. Standing on its own, this banking relationship is a network industry original but merits applause.

Case lives his dream everyday, only now it's real for others as well. His IMDs are earning handsomely through the Nationwide miracle because Case has blended the magic business ingredients of planning, managing, and training with honesty and integrity, and combined it with a valuable, unprecedented Benefits Package.

Case and his team are telling America that a dream becomes a reality through hard work. The road to financial freedom took some effort to locate, but they found it and have it available today. It's a very rewarding journey.●

TRIBUTE TO THE REVEREND MONSIGNOR R. DONALD KIERNAN

● Mr. COVERDELL. Mr. President, I rise today to pay tribute to an outstanding Georgian and a good friend, the Reverend Monsignor R. Donald Kiernan, of Dunwoody, who today celebrates his 50th Anniversary of service to the Church.

Monsignor Kiernan is a man of great warmth and humor, strong compassion for others, and deep devotion to God, the Church, and to his community. I have been privileged to work with Monsignor Kiernan as a member of the Selection Committee that assists me in choosing nominees for appointment to the United States military academies. His perception and judgment have been invaluable in making those always difficult selections. But that is only one example of the community service that has distinguished his career.

In 1962, Monsignor Kiernan was instrumental in founding the Georgia Association of Chiefs of Police, and served as that organization's director and chaplain for over twenty years. He has also served as a chaplain for the Georgia State Patrol, the Georgia Bureau of Investigation, the DeKalb County Police Department, the Atlanta office of the Bureau of Alcohol, Tobacco, and Firearms, the emergency medical technicians, and several other organizations. Three governors have recognized his dedication to the law enforcement community by appointing him to state commissions on crime.

He also plays leading roles as a member of the executive committee of the Atlanta Area Boy Scouts of America and on the Board of Directors of the United Service Organization.

The Monsignor's many civic activities have been an expression of his devoted service to the Church itself. After graduating from Mount Saint Mary's Seminary in Emmitsburg, Maryland, he was ordained on May 4, 1949 by Richard Cardinal Cushing, Archbishop of Boston, at the Holy Cross Cathedral in Boston. He was assigned to serve as Assistant Rector at the Cathedral of St. John the Baptist in Savannah Georgia. He went on to serve as an assistant pastor and then pastor of nearly a dozen churches across the state of Georgia, currently serving All Saints Catholic Church in