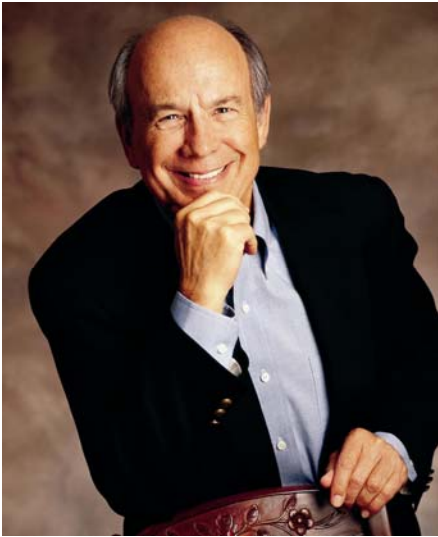


2010 General Session Keynote Speakers

Jim Clayton to Deliver Wednesday's Opening General Session Keynote Address



What better way to celebrate our Congress & Expo 20th Anniversary than to hear first hand from **Jim Clayton**, the industry legend who formed today's largest producer and seller of manufactured homes, Clayton Homes. Don't miss this exciting opportunity to hear from one of the most keen business minds of today who made his own American Dream come true. *Jim Clayton* is an inspiration for today's challenging times. Business is not always easy, but Jim will motivate you through his story of how hard work, applying lessons learned along the way, and perseverance, made him one of the most successful entrepreneurs of our time.

The Thursday morning keynote speaker will be **Dr. Harold Gross**, President of Market Research Answers, Inc., a market research and marketing consulting firm in Irving, Texas. Dr. Gross has written extensively on the role demographics play in the US economy, and has provided consulting services to the companies Nike, Pepsi and Starbucks, as well as numerous homebuilders and property developers.

Though financial excesses on the part of consumers and lenders have received most of the blame for the nation's current economic malaise, it's also clear that profound generational changes are also taking a toll. Baby Boomers – who fueled consumer spending for the past fifteen years – are moving past their prime earning and spending years. Gen X'ers, many fewer in number, won't come close to replacing diminishing spending by Boomers. Gen Y – approximately the same size as the Baby Boom generation – will begin to impact the market as early as 2012 but won't impact the economy in significant numbers for at least a decade. In addition, their spending habits are likely to be quite different from Boomers and even Gen X. Thus, even after the current recession is declared over, things aren't going to return to the way they were.



The market for shelter is likely to be particularly affected, and Dr. Gross will document, explain and forecast the implications for housing in detail, as well as identify strategies manufacturers can use to adapt to a changed homebuyer. Understanding these new customers will be crucial since their expectations and preferences in housing are likely to differ markedly from what manufacturers, retailers and community owners have been accustomed to in the past.