

RV EXECUTIVE TODAY

APRIL 2015

Go RVing's 2015 Promotion Cycle Begins

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Also:

**RV Rental Market Starts
Strong** page 16

Myths of RV Financing
page 18

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April 2015

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U.S. Census Provides Clues to the Evolution of RV Dealerships

By Phil Ingrassia, CAE, president

How many RV dealerships are there in the United States? It's a simple question, but it always requires a layered response. Do you mean any type of dealer who sells an RV? Or, like RVDA, are you focused on dealers with new RVs as their major product line?

Every five years, U.S. businesses are required to complete a survey sent out by the U.S. Census Bureau and report their annual sales, product lines, payroll expenditures, and other information. Called the U.S. Economic Census, the reports provide a snapshot of the amount and types of business and services dealers provide for their customers.

As data is released about RV dealerships, *RV Executive Today* analyzes and reports the results to the membership and the industry. RVDA also gets requests for dealer data throughout the year from members looking to show the economic impact of RV dealerships, as well as companies and investment groups looking at the scope of RV retailing.

The data is also a credible source for RVDA and state associations when talking to government officials about the importance of the RV business to the U.S., state, and local economies.

The latest economic census data was collected in 2012, when the RV industry was only halfway back to full recovery, and was just recently released. The data prior to that was collected in 2007, just shortly before the economy and the RV industry went south.

RV Executive Today covered the top line results of the most recent census in the October and November issues last year. The big takeaway is that the number of U.S. RV dealership locations declined 15.5 percent to 2,619 at the end of 2012, from 3,100 in 2007.

"As data is released about RV dealerships, *RV Executive Today* analyzes and reports the results to the membership and the industry."

RVDA also asked the Census Bureau, for the first time, to isolate RV dealerships that sold new RVs, and that number is slightly lower than the total RV dealership number at 2,332. The census also shows that the number of automobile dealers who reported selling RVs dropped from 1,943 in 2007 to 707 in 2012, as car dealers dropped RV sales or closed.

As more data gets released, there are some other interesting trends to note. The U.S. population continued to grow during the recession even as the number of dealers selling RVs declined. The upshot of that is that the U.S. population per dealership location was 23 percent higher in 2012 at 119,860 than in 2007 when it was 97,190. For further comparison, the number of people per dealership location was 88,417 in 1997.

The next round of data released later this year will be a state-by-state snapshot that will allow us to see what changes occurred to RV retailing regionally. Again, this will be valuable information for RVDA, the industry, and dealer groups to analyze the economic impact of RV retailing.

Thanks for your support, and have a great spring selling season.

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RV Executive Today is published monthly by the Recreation Vehicle Dealers Association of America at 3930 University Drive, Fairfax, VA 22030-2515. Periodicals postage paid at Fairfax, VA 22030 USPS No. 062450. Issued monthly to all RVDA members as a membership benefit paid for by their dues.

Postmaster please send address changes to:
RV Executive Today, 3930 University Drive, Fairfax, VA 22030-2515 The annual subscription rate of \$30 is a part of membership dues.

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RV Executive Today (ISSN #1088-873X)
Volume 19, Issue 4

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Getting Ready for a Strong Year

By John McCluskey, chairman



With the first quarter already on the books, all indicators are pointing to a strong market as we head into the spring and summer.

Despite tough weather in the Northeast and parts of the Midwest, the reports from retail shows showed strong sales, traffic, and interest in our products. Last month, RVIA increased its estimate for year-end wholesale shipments to just over 379,000 units, a 6.3 percent jump over 2014.

The industry will also benefit from a \$15 million advertising and marketing budget for Go RVing. Our national ad campaign generated more impressions than ever last year, and the multi-media approach to media buying will continue through this fall.

Another positive development is the increase in RV transport drivers, so we should be able to get product more quickly than we did this time last year.

I just returned from the RVIA Annual Meeting, where the biggest news was the impending retirement of the association's president, Richard Coon. Richard will be missed when he steps down at the end of September. I, along with many other RVDA dealer leaders, enjoyed working with him. He is well known to our current and past board members as a straight shooter and reliable ally on many issues that affect the industry. We didn't always agree on everything, but we always respected each other's position. We wish him all the best – he's certainly earned the right to a happy retirement.

This month's issue focuses on finance and insurance issues, which are key components to dealership revenue and profitability. How strong are you in the F&I department? In my experience, product penetration rates vary widely

"This month's issue focuses on finance and insurance issues, which are key components to dealership revenue and profitability. How strong are you in the F&I department?"

from product to product and dealership to dealership. Some rates are as high as 75 percent and as low as 10 percent.

The F&I department is one of the most highly regulated areas of our dealership operations. State licensing requirements and federal compliance regulations on disclosures, privacy, and advertising abound. Thankfully, RVDA has a number of compliance resources available for F&I professionals, and it's often the focus of workshops at the RV Dealers International Convention/Expo. Also in this issue, we check in on the status of the RV rental market.

As I write this, the volunteer leaders on your board of directors are preparing for our March meeting, where we will discuss how to better serve dealers. Topics on the agenda include the post purchase customer experience, the ongoing debate over model year introduction, and how to improve the content and delivery of education and training courses.

I hope you're enjoying a strong spring – and thanks for your support.

John McCluskey

Take Advantage of Your RVDA Websites

The RVDA, Mike Molino RV Learning Center and convention websites are the dealership employee's complete online resources. These innovative, interactive websites provide easy access to the critical resources that assist dealers and their employees in running the dealership effectively. Visit both sites to download fact sheets on dealership best practices or the latest retail statistics, search the listings of training opportunities, and purchase CD-ROMs, publications, videos, or webcasts to enhance your dealership's knowledge. RVDA member dealerships and any of their employees can have 24/7 access to most of RVDA's dealer specific information. Make www.rvlearningcenter.com, www.rvda.org and www.rvda.org/convention your first source for all dealership information.



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North American Dealers End 2014 with Larger Inventories

By Thomas Walworth, Statistical Surveys/The Thrive Group

U.S. and Canadian dealers had larger inventories at the end of 2014 as they prepared for the early 2015 retail show season, and they had generally optimistic views about the market this year, according to market research firm Statistical Surveys/The Thrive Group.

There was optimism particularly in the case of the towables sector, where inventories grew at faster rates in December and during the full year 2014 than was the case in 2013. The December 2014 towables inventory index was 44.0, compared with 45.3 in December 2013, while the full year 2014 towables inventory index was 90.9, compared with 96.1 for 2013.

When the RV Inventory Index is below 100, there's an expansion of dealer inventories. When the index is above 100, there's shrinkage. If the industry sold a unit at retail for every unit delivered at wholesale, the RV Inventory Index would be 100.

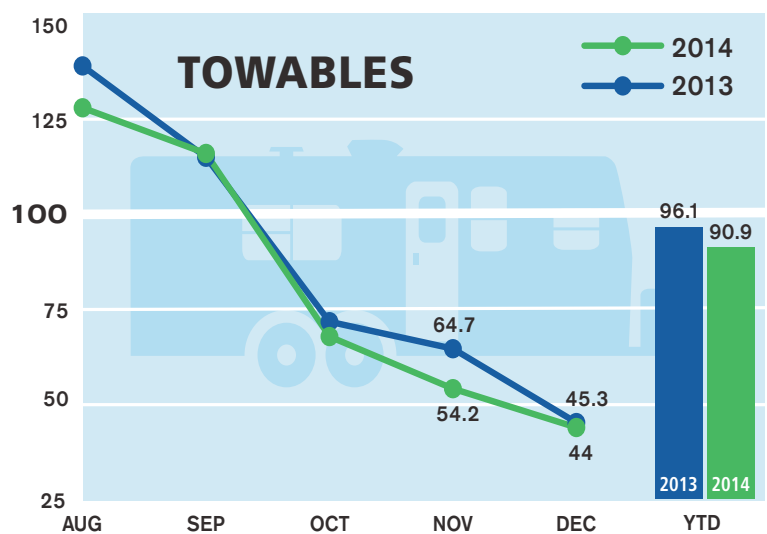
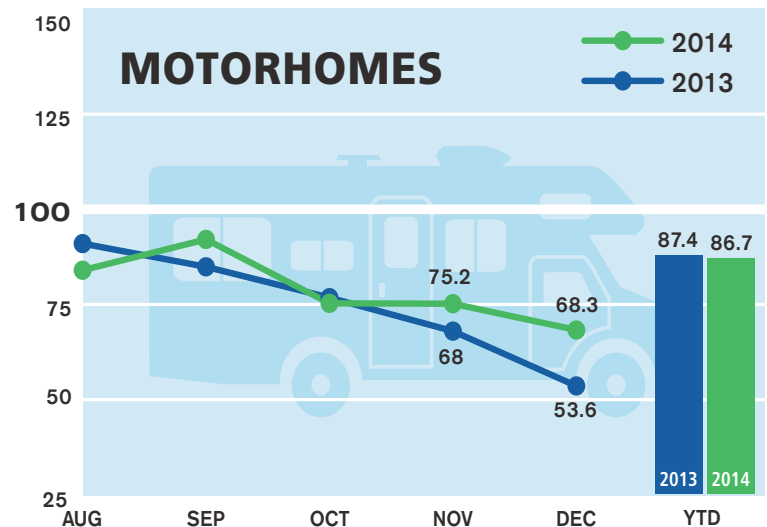
Motorhome inventories also expanded in December and 2014, but at slightly less rapid rates. The December 2014 motorhome inventory index was 68.3, indicating a significantly less rapid growth rate than the 53.6 in December 2013. However, the full year motorhome inventory indexes were relatively close at 86.7 for 2014, compared with 87.4 in 2013.

The 10,432 towable RVs retailed by U.S. and Canadian dealers in December 2014 represented a 24.5 percent increase when compared with the 8,380 units sold to North American consumers in December 2013. During the full year 2014, towables retail was up 5.5 percent to 282,798 units, compared with 268,027 units sold to North American consumers during all of 2013.

(U.S. towable retail sales were up 24.4 percent in December 2014 and 10.3 percent during all of 2014. In Canada, towable RV retail sales were up 9.1 percent in December 2014 but were 5.6 percent lower during the full year 2014.)

Wholesale shipments of towables increased 28.1 percent in December 2014 to 23,700 units, compared with 18,500 units delivered in December 2013. During the full year 2014, towable shipments were up 11.5 percent to 311,132 units, compared with 279,000 delivered during 2013.

In the case of motorhomes, 1,981 units were retailed in the U.S. and Canada during December 2014, a 27.6 percent increase over the 1,553 units sold in December 2013. (U.S. motorhome retail sales were up 27.4 percent in December 2014 and 16.4 percent during



the full year 2014, while Canadian motorhome sales increased 41 percent in December 2014 and were up 1.5 percent during all of 2014.)

Meanwhile, motorhome shipments in December 2014 totaled 2,900 units, the same as in December 2013. During the full year 2014, motorhome shipments increased 15.6 percent to 44,288 units, compared with 38,300 in 2013.

Based in Grand Rapids, MI, Statistical Surveys/The Thrive Group tracks RV retail sales for the RV industry. For more information, contact Tom Walworth at (616) 281-9898. The Thrive Group is a partnership between Statistical Surveys and Spader Business Management. ■

Go RVing's 2015 Promotion Cycle Begins

Edited by RVDA Staff

Go RVing's 2015 "Away" campaign has launched, backed by a \$15 million media budget, the highest level of funding for the industry's promotional outreach since 2007.

With consumer impressions hitting an all-time high of 4.2 billion last year, Go RVing has added new components to its mix of traditional and digital media marketing.

New TV commercial

This year's Go RVing campaign features a new "Away" television commercial that will debut just before the spring and summer selling season. It will join the original "Away" TV spots that debuted in 2012 and the popular "Victory" ad featuring a family-oriented tailgating theme that was introduced in 2013.

With the addition of the new ad, Go RVing will retire the TV spot known as "Closer." Industry members who downloaded that ad can no longer air the spot

because the royalty expired. The ad has already been removed from GoRVing.com and the Industry Only section of the site.

The "Victory" ad has been refreshed with a new musical background. Dealers who have downloaded this ad for local market use must stop using the existing version and download the new spot free of charge. Emails with instructions have been sent to those affected.



New video microsite

Go RVing has also launched a new video microsite that features high-quality video content curated from real RVers. The site will be accessible via tablets and smartphones, since more consumers are accessing GoRVing.com via mobile devices. In 2013, 76 percent of visitors came to the website through traditional desktops or laptops. Last year, the number had fallen to 56 percent, with tablets (26 percent) and mobile devices (18 percent) constituting the remaining website traffic. An esti-

mated that 50 million people in the United States watch videos on their mobile phones, and that number continues to grow.

Media buy

Traditional media, including highly-viewed cable networks and popular consumer magazines, will remain a core component of Go RVing's outreach. Custom-produced commercials and programming will appear on Boomerang, CMT, Destination America, Fox Sports 1, Fox Sports 2, and the Sportsmen Channel and its online properties.

New this year: Go RVing is making a significant investment in Video on Demand (VOD) advertising. More and more consumers watch television programs on their own schedule through their cable television providers or on sites like Hulu, and VOD advertising offers a way to deliver messages to those viewers. VOD advertising requires viewers to watch ads before accessing their desired programming.



Here's the Line-Up

National TV

Go RVing will advertise on popular cable networks through December, including: Boomerang, CMT, Destination America, Fox Sports 1 and Fox Sports 2, Sportsmen Channel.

Direct-response advertising will appear throughout the year on these cable networks: Animal Planet, Bravo, CNN, Cooking Channel, Discovery, DIY, Esquire, Food Network, GAC,

GSN, Hallmark, HGTV, History, Lifetime, MLB Network, NBC Sports, Nick at Nite, TBS, TLC, TNT, Travel Channel, USA Network, Weather Channel.

Go RVing will also air commercials on Video on Demand (VOD) programming from: CBS (The Amazing Race and Big Bang Theory), Fox (Gotham, Sleepy Hollow, American Idol, and Master Chef Jr.), and NBC (The Voice, Grimm,

America's Got Talent, and The Biggest Loser).

National Magazines

Go RVing print ads will appear in these eight magazines:

- *Coastal Living* (February, July, and August issues)
- *Country Living* (June and September issues)



Go RVing increases its event marketing

Over the past two years, Go RVing has worked with media partners such as Sports Illustrated, Garden & Gun, Country Living, Outside, and Live Nation Entertainment to showcase RV travel at fairs, festivals, and sporting venues that draw large crowds. After last year's tremendous success – more than 50,000 event attendees were introduced to RVing – Go RVing is expanding the program this year. It will have displays at these events:

- **Country Living Fairs** in Nashville April 24-26, Rhinebeck, NY, June 5-7, Columbus, OH, Sept. 18-20, and Atlanta Oct. 23-25. This is the third consecutive year that Go RVing will have RVs at these popular events.
- **The Dominion Riverrock** in Brown's Island, VA, May 14 - 18 and the GoPro Mountain Games in Vail, CO, June 4 -7 as part of the media buy with Outside magazine
- **Coastal Living's Seaside Events** (locations and dates to be determined)
- **The Des Moines County Fair** from July 28 - August 3 through a partnership with *FamilyFun* magazine.
- **Jamboree in the Hills** in Belmont, OH, from July 16 -19 in conjunction with Live Nation, plus another country music festival to be determined with CMT in June or July.
- **The Wild Georgia Shrimp Festival** in Jekyll Island, GA, from Sept. 19-20, in affiliation with *Southern Living*.

Go RVing is also exploring potential partners to continue having a strong presence this fall at college and professional football games.



The broadcast plan also includes direct-response advertising on a wide range of popular cable networks that have a history of running Go RVing spots at optimum times and delivering strong consumer response.

Digital and print ads

In the past five years, Go RVing's media buy in digital outlets has jumped to 40 percent of its annual media investment. This year, it will spend as much on digital media as it does on cable television.

Go RVing banner ads are appearing on top websites and search engines. After a successful debut last

year, native advertising will again be a centerpiece of the digital effort. Native ads allow Go RVing to provide a custom message to online viewers through a variety of media – including video – to provide an individualized message.

This year's print media buy includes magazines with compatible demographics for RV ads. Issues featuring Go RVing print ads began appearing in February and will run through September. In addition to ad space, the publications are also providing custom content, advertorials, contests, and sweepstakes. ■

- *Family Fun* (April and May issues)
- *Garden and Gun* (February/March and June/July issues)
- *National Geographic Traveler* (April, May, and June issues)
- *Outside* (April, May, July, and September issues)
- *Scholastic Parent & Child* (April and May issues)

Digital

Go RVing custom content will appear on these partner websites throughout the year: Burst Media, Discovery Network, Eventful.com, GSN.com, and GumGum.

Go RVing banner ads, interactive video ads, and native advertising will run across the Internet via search engines like Google and other ad networks.



2014 Travel Trailer Sales Surpass 2007 Level

By Jeff Kurowski

The U.S. RV market

continued its recovery in 2014, with sales of travel trailers and Class A, B and C motorhomes all increasing by more than 10 percent over 2013, according to market research firm Statistical Surveys Inc.

Retail sales of travel trailers, by far the most popular RV product type, increased 12.3 percent in 2014 to 169,467 units, compared with 150,879 in 2013. Last year's sales also exceeded the most recent peak level of 163,193 units sold in 2007.

Fifth wheels, the second-most popular RV product, also experienced solid growth, increasing 7.1 percent to 58,629 units, compared with 54,741 in 2013. But sales last year still were below the most recent peak of 76,021 in 2006.

Retail sales of travel trailers, by far the most popular RV product type, increased 12.3 percent in 2014



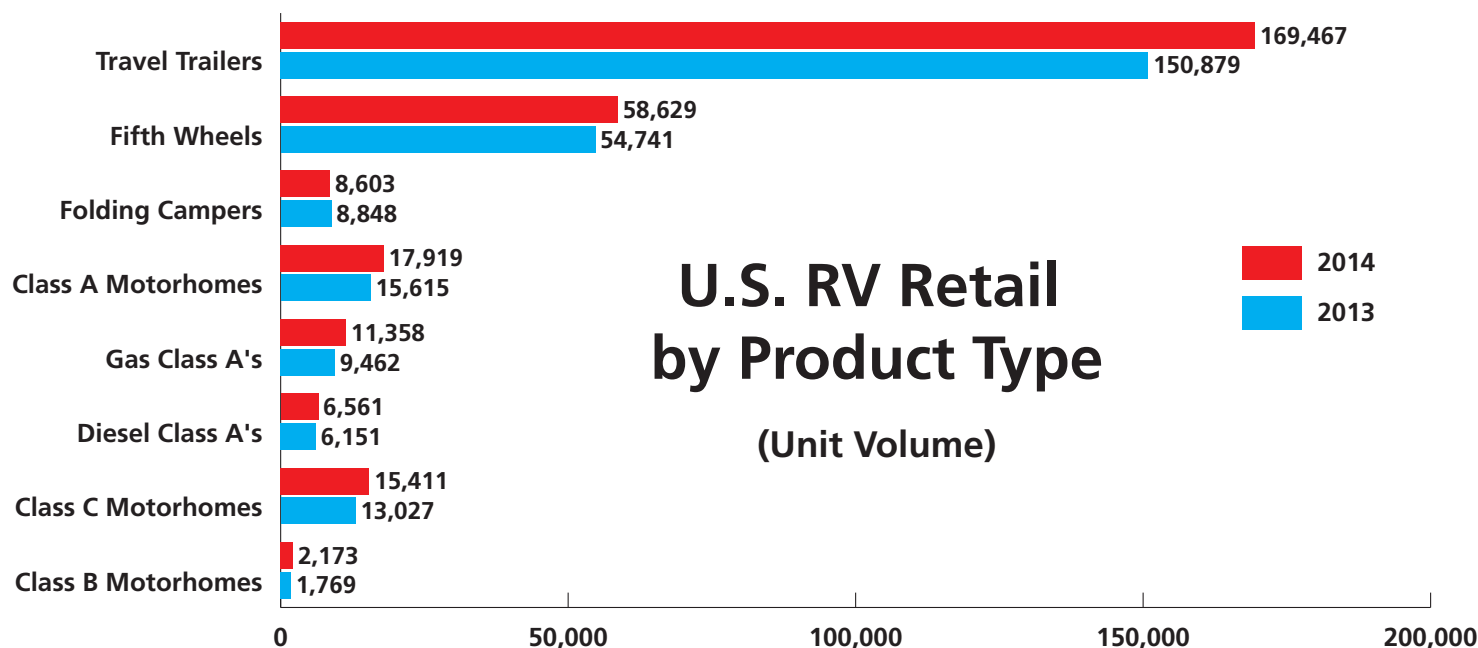
Motorhome sales made significant strides in 2014, with Class A sales increasing 14.8 percent, Class B sales climbing 22.8 percent, and Class C increasing 18.3 percent.

A total of 17,919 Class As were retailed in 2014, compared with 15,615 the year before, and 15,411 Class Cs were purchased, compared with 13,027. The smaller Class B category also did well, with 2,173 units retailed in 2014, compared with 1,769 in 2013.

In the case of Class As,

63.4 percent of those retailed last year were gasoline engine-powered, compared with 60.6 percent in 2013. Gas Class A sales increased 20 percent to 11,358 units, compared with 9,462 in 2013. Diesel engine Class A sales also increased 6.7 percent last year to 6,561 units, compared with 6,151 units retailed a year earlier.

Folding campers were the only RV product category that struggled in 2014, with retail sales declining 2.8 percent last year to 8,603 units, compared with 8,848 units in 2013. ■



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Forest River Increased Its Lead in Travel Trailers in 2014

By Jeff Kurowski

The Forest River division of Forest River Inc. increased its lead last year as the leader in the travel trailer retail market, while Thor Industries Inc.'s Keystone subsidiary held on to the number one position in fifth wheels despite losing one-half of a percentage point last year, according to market research firm Statistical Surveys Inc.

Also, the Thor Motor Coach (TMC) unit of Thor Industries gained market share to strengthen its leadership position in the combined gas and diesel Class A motorhome category. TMC remained number one in Class C motorhomes despite losing three-tenths of a percentage point in retail market share last year.

Forest River, not counting travel trailers built by its Coachmen, Palomino, Prime Time or Shasta subsidiaries, captured 24.9 percent of the retail market for travel trailers in 2014, compared with 22.6 percent in 2013. Forest River's top-selling brands last year were Wildwood, Salem,



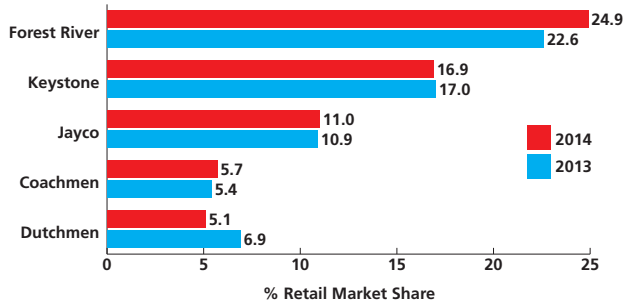
Rockwood, and Surveyor.

Keystone finished second in travel trailers in 2014, with a 16.9 percent retail market share, down slightly from an even 17 percent a year earlier. Keystone's top-selling travel trailer brands were Springdale, Hideout, Passport, and Bullet.

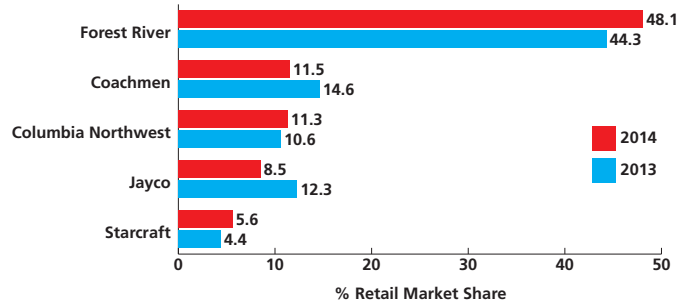
Jayco Inc. was third in travel trailers last year, with 11 percent of the market, while Coachmen was fourth at 5.7 percent. Jayco's Jay Flight was

Forest River captured 24.9 percent of the retail market for travel trailers in 2014.

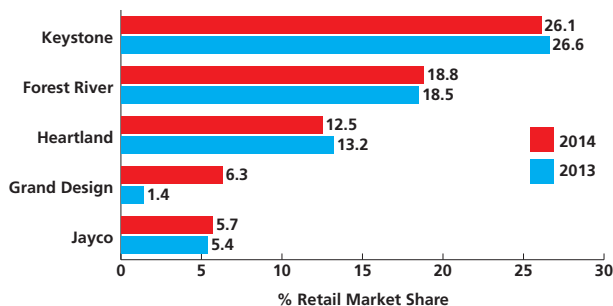
Travel Trailer



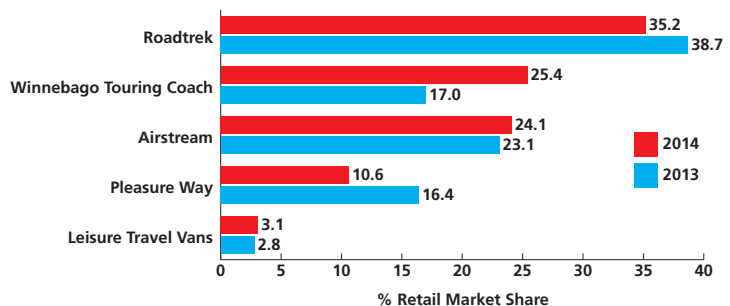
Folding Campers



Fifth Wheels



Class B Motorhomes



the top-selling travel trailer brand last year, with a 7 percent retail market share by itself, well ahead of Wildwood, which had 4.3 percent.

Fifth in the travel trailer retail market last year was Thor's Dutchmen subsidiary at 5.1 percent.

Three other Thor subsidiaries – Heartland, KZ, and CrossRoads – finished among the top 10 in the travel trailer category, while Forest River subsidiaries Prime Time and Palomino also finished in the top 10.

Heartland was sixth in travel trailers with 4.1 percent of the market. KZ was seventh with 3.3 percent. Prime Time and Palomino were eighth and ninth, both with 3 percent market shares. Rounding out the top 10 was CrossRoads with 2.7 percent.

In fifth wheels, Keystone remained on top last year with a 26.1 percent market share, down from 26.6 percent in 2013. Keystone's strength in this category comes from its Cougar and Montana, the two top-selling fifth wheel brands. Cougar had a 7.4 percent market share last year,

followed by Montana at 6.5 percent.

Forest River-brand fifth wheels captured 18.8 percent of the market in 2014, up slightly from 18.5 percent in 2013. Forest River's best-selling brands last year were Wildcat, with 2.6 percent of the market, and Cedar Creek, with 2.5 percent.

Thor's Heartland subsidiary was third in fifth wheels last year with a 12.5 percent share, and Grand Design, a company opened two years ago by three former Thor executives, was fourth with a 6.3 percent share. Heartland's top-selling fifth wheel brands were Cyclone, with a 3.5 percent market share, and Sundance, at 2.7 percent. Jayco was fifth last year with a 5.7 percent share. Jayco's Eagle-brand fifth wheel captured 4.5 percent of the retail market by itself.

In Class A motorhomes, TMC was the market share leader for combined gas and diesel engine unit sales. Its market share was 23 percent, followed by Winnebago Industries Inc.'s Winnebago and Itasca brands at 20 percent.

TMC also was first in the gas Class A category, with a 29.5 percent share, followed by Winnebago-Itasca with 21.2 percent.

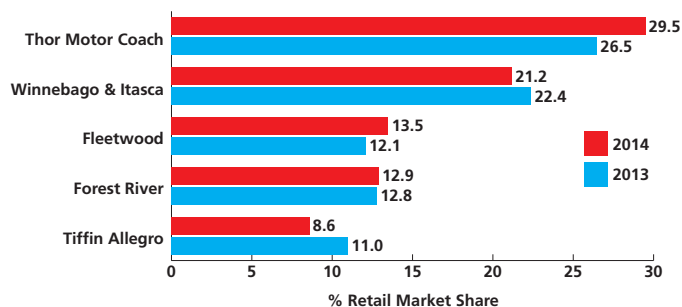
Tiffin Motor Homes Inc. was first in diesel Class As, with a 26.2 percent market share, followed by Winnebago-Itasca at 18.1 percent.

In the Class C market, TMC lost three-tenths of a percentage point of market share but maintained a strong lead position at 25.6 percent. Winnebago-Itasca made significant strides, climbing from 17.5 percent in 2013 to 21.8 percent last year.

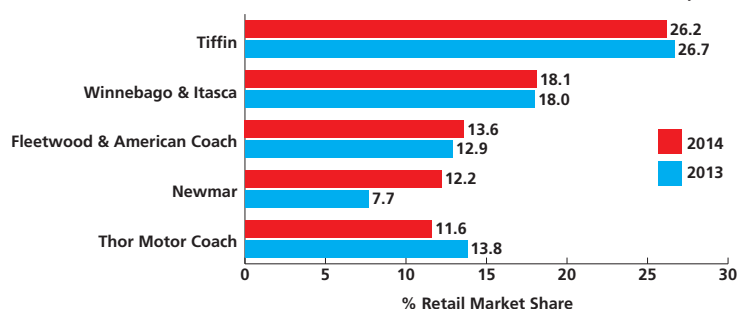
In folding campers, Forest River increased its dominance, growing its market share from 44.3 percent in 2013 to 48.1 percent last year. Forest River's Coachmen subsidiary was second, with an 11.5 percent share.

Canada's Roadtrek was first again in Class B motorhomes, with 35.2 percent of the market, followed by Winnebago's Touring Coach with 25.4 percent. ■

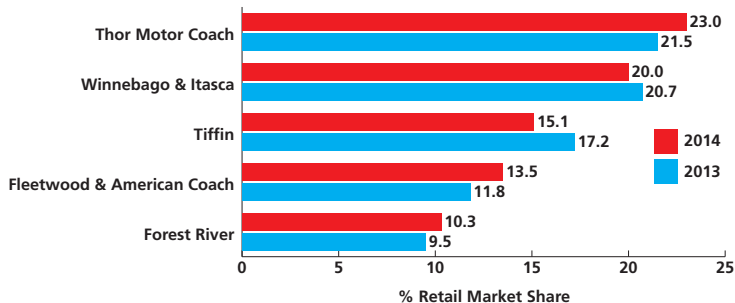
Class A Motorhomes (Gas Only)



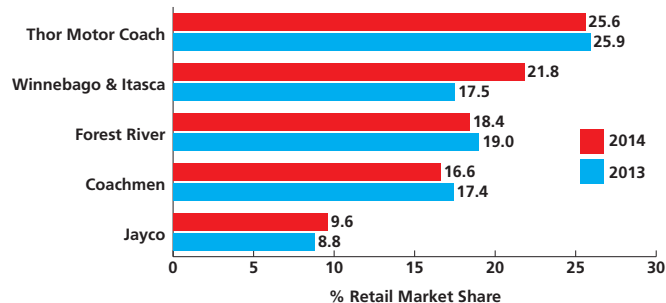
Class A Motorhomes (Diesel Only)



Class A Motorhomes (Gas & Diesel)



Class C Motorhomes



2015 RV Rental Market Gets Off to a Strong Start

By Mary Anne Shreve

Credit a strong national economy, or a thawing job market that's finally allowing people to relocate, or just good demographics – whatever the reasons, RV rental dealers are seeing signs of another great year.

Rental reservations are pouring in from all over the country and are about double what they were at this time last year, says Sandra Bate, president of Bates International Motor Home Rental Systems Inc.

And RV renters are booking earlier this year for special events such as horse shows, concerts, and sports events, says Barry Raye, president of RV Rentals & Service in Sussex, NJ.

At last month's sold-out MBA Rental School, "people

RV renters are booking earlier this year for special events such as horse shows, concerts, and sports events.

"People were very enthusiastic – their fleets are growing, and reservations are coming in very strong."

– Bert Alanko, president of MBA Insurance



were very enthusiastic – their fleets are growing, and reservations are coming in very strong," says Bert Alanko, president of MBA Insurance, which sponsors the school. "I think they're looking for a big season."

More customer mobility

Bate has noticed an increase this year in customers who want to pick up units in one location

and drop them off in another, and says the majority aren't vacationers but people who are moving. "Some want to tow a car or bring pets," she says. "It might be because the better job market means people can change locales now."

With locations nationwide and headquarters in Las Vegas, Bate's 42-year-old company's diverse clientele includes film production companies, international visitors drawn to the

WHY RENT?

Why rent RVs when you can sell them? Because rentals are "the third leg of the stool," says Bert Alanko, president, MBA Insurance. "You're already in sales, you're in parts and service, but what about the customer who doesn't want to buy, or at least, not right now – don't you want his money, too?"

Not to mention that you're building a base of future customers, Alanko adds, since many renters do eventually buy.

The most common question he hears from prospective rental dealers at the MBA Rental School is, "Can you actually make any money at it?" He tells them about the dealer whom MBA has insured for 16 years. "He hasn't been doing it for 16 years to not make money."

The next most frequently asked question is about how to prevent customers from damaging rental units. This subject, along with pricing issues, business models, selecting the right units, getting financing, and everything else related to renting, gets covered at the 3-day annual school, says Alanko.

The course attracts dealers who are considering entering the rental business, large-scale rental dealers who want to improve their operations, and beginning rental dealers. "We had a guy in the school who had just bought a 15-unit rental business from someone, and he'd never even been in an RV," says Alanko. ■



American West, and corporate clients. In some markets, like New Orleans and Las Vegas, a quarter or more of her business is corporations. "Especially in fall and winter, when the conventions kick in, people request RVs as mobile offices that they can place outside of the convention center. They also use them for hospitality coaches," she says.

Foreign visitors represent a significant portion of RV renters in the United States. About 35 percent of Bate's business

is from overseas clients who find her company through the Internet. Raye says he had more foreign reservations last year than he's ever had and anticipates getting the same number this year. Individuals from Germany, Israel, Australia, and the United Kingdom find him online. "I spend enough on my website to make sure I get the leads," he says.

Rental dealers who specialize in the European market are booking heavily this spring, says Alanko, even though the dollar is currently strong against the euro. "And that's a good sign for tourism overall in the U.S.," he says.

Two recent rental trends are continuing this season: The overall renter demographics are getting younger, and there are more multi-family reservations. Bate says it's not unusual to get requests for units that can sleep up to eight, as families opt to travel together.

Continuing Trends:

- Younger demographics
- More multi-family reservations

RVing's rise in popularity

Establishing a successful rental operation requires dedication and focus but can pay off handsomely, says Alanko. "You can't find a dealer anywhere who doesn't get 15, 20 calls a week at this time of year from people saying, 'Do you rent RVs?' It's a revenue stream. I have a dealer who does \$1 million a year in rentals."

Bate says the RV rental industry is coming into its own. "Years before, people weren't even aware they could rent motorhomes. The ground work had to be laid to educate them. People are finding out that RVing is something different, something unique, and it gets them away from the stresses of everyday life. I see the future as really bright for this industry. It's really taking off," she says. ■



WHAT IT TAKES

If you're not renting, you're letting business in your own back yard just walk by, say dealers who have rental operations. Here are some things to consider before taking the plunge:

- Don't assume that the front secretary or salespeople can run the rental operation – it'll end up being a dealership stepchild. You need a dedicated manager, says Bert Alanko of MBA Insurance.
- Rental units must be spotless when customers pick them up. Think of them as hotel rooms, says Sandra Bate of Bates International Motor Home Rental Systems Inc. "You wouldn't want to go into a hotel room that wasn't fresh and clean."
- Service is everything. "We allow Sunday drop-offs and on-property parking for customers, and we empty the waste tanks," says Barry Reye of RV Rentals & Service.

4 Myths of Recreational Financing

By Heather Mariscal

Many consumers don't understand how recreational financing works or have heard myths about it that just aren't true. Your F&I manager is responsible for educating them about the realities. Here are some commonly held misconceptions and how an F&I manager can debunk them.

It's all about the credit score.

FALSE: Lenders consider a number of criteria when determining whether to accept a loan request. The credit score – the three-digit number between 300 and 850 that represents an individual's credit worthiness – is only one piece of a complete credit profile. Lenders also look at potential risk factors, including the borrower's income, age, employment status, asset amounts, debt-to-income ratio and loan-to-value (LTV) amount, which is the amount to be financed versus the cost of the unit.

F&I managers should explain to credit-challenged customers that even if their credit profile is high-risk, they may be able to obtain a recreational loan. There are subprime lenders accustomed to dealing with credit-challenged customers, and the dealership knows which lenders to approach for the best chance of approval.

There's only one credit score.

FALSE: There are three top credit bureaus (Experian, TransUnion and Equifax), and each one could have a different credit score for the same individual because:

- Lenders might not report to all three bureaus.
- Public records including collections, judgments, liens, and bankruptcies might not be reported to all bureaus.
- Closed accounts might not be reported closed.

- The last reported date of a trade-line might not be identical.

Because of these differences, your F&I manager should compare credit reports from the top three bureaus before submitting the best one to the lender.

Bad credit means a customer will never get a loan.

FALSE: Some 35% to 40% of customers are credit-challenged. For those who don't qualify for traditional loans, non-prime loans might be the answer. These loans take into account lower credit scores, insufficient or comparable credit, bankruptcy, and other unique credit situations.

A good F&I manager knows the right questions to ask credit-challenged customers to increase their chances of receiving a loan. For instance, showing a lender that there's income from other sources such as child support, alimony, rental unit, trust, or car allowance will improve a customer's chances of approval when income is tight.

Also, explain to customers that the higher the lender's risk, the more it will expect the customer to down pay on the collateral – probably starting somewhere around 20 percent – or a customer might receive a higher rate – somewhere in the teens – or a shorter term.

If, after your best efforts, a customer isn't approved for a loan, it's your responsibility to find out from the lender why the customer was denied. Then you can suggest these tactics for improving his or her credit profile:

- Always pay bills on time.
- Close unused accounts.
- Avoid "maxing" available credit.



Car loans and recreational loans are the same.

FALSE: Customers often compare obtaining a recreational loan with obtaining a car loan. Sure, they walked into the dealership, looked at the different models in the showroom, maybe even sat behind the wheel, but that's where the similarities end. It's the F&I manager's responsibility to tell customers that lenders tend to be stricter on recreational loans because their risk of being paid back is higher. Lenders know from past experience that when times get tough, customers will pay for necessities such as cars and mortgages before paying for discretionary items such as RVs.

Educating customers about the realities of recreational financing by replacing myths with facts will win customers' confidence in you and encourage them to return time and again.

Heather Mariscal is president of Priority One, an F&I managed services provider that has served the marine and RV industry since 1987. For more information, visit www.P1FS.com. ■

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A Refresher on “Trigger Terms” As the FTC’s Nationwide Sweep on Dealer Advertising Continues

By Brett Richardson, RVDA director of legal and regulatory affairs

The Federal Trade Commission is continuing its investigation of dealership marketing and F&I practices. “Operation Steer Clear” has resulted in the voluntary settlements of complaints against more than 20 dealerships since 2010. What’s often surprising is how clear-cut the dealership violations were and how easy it was for the FTC to find them.

The FTC generally uses one set of rules for dealership advertising, whether the ads are in print, television, newsletter, the Internet, video, email, texting, or social media. Don’t think that because your dealership is located outside the Washington, DC area, federal regulators aren’t viewing your ads. Several of the enforcement actions were brought against dealerships’ YouTube ads. And the FTC isn’t the only agency keeping an eye on you – state authorities also have jurisdiction over dealer advertising.

Although some of the FTC complaints filed against dealers involved technical violations, the bulk of



them involved simpler issues of unfair and deceptive advertising. The agency appears to be concentrating on inconsistent disclosures. Jessica Rich, the former FTC director of consumer protection, says, “These dealers ran print, Internet, and video ads that promised car leases or payments with no money down, but guess what – there were fees, down payments and taxes, in one instance totaling almost \$5,000, that were buried in the fine print.”

Disclosures are meant to reveal important terms of a credit transaction so that consumers can make informed choices. The main purpose of the Truth in Lending Act (TILA) and its implementing regulation, Regulation Z, is to assure the meaningful disclosure of consumer credit, including those in advertisements, so that consumers can easily compare terms and shop wisely for credit.

Before passage of TILA in 1968, an advertiser might have used only the most attractive credit or lease terms to distort the true cost of the credit to get the customer to visit the dealership. For example, an RV advertisement might have read, “1968 5th wheel only \$75 per month.” Whether this was a bargain depended on information missing from the advertisement, such as the down payment and the number of payments. The ad also omitted the annual percentage rate and didn’t state whether the transaction was a credit sale or a lease. TILA requires that the ad tell the whole story.

Other recent FTC investigations have involved teaser payments and rates, where the low payments or rates were

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continued on page 22

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only temporary, after which consumers would owe a different amount.

If an advertisement contains any of the terms specified under TILA, then it must also include required disclosures with equal prominence.

Trigger terms for sales

Regulation Z trigger terms include:

- **The amount or percentage of a down payment** (“10% down,” “\$1,000 down,” “90% financing,” “trade-in with \$1,000 appraised value required”)
- **The amount or percentage of any payment** (“monthly payments less than \$250 on all our loan plans,” “pay \$23.44 per \$1,000 amount borrowed,” “\$210.95 per month”)
- **The number of payments**
- **The period of repayment** (“up to four years to pay,” “48 months to pay”)
- **The amount of any finance charge** (“financing costs less than \$300 per year,” “less than \$1,200 interest”)

If any trigger term appears in an RV sales ad, the following disclosures must appear clearly, conspicuously, and in proximity to the trigger term:

- **The amount or percentage of the down payment**
- **The terms of repayment (the number amount and timing of payments)**
- **The annual percentage rate, which may be abbreviated as “APR.” Dealers also must disclose if an APR can be increased after the credit transaction is complete.**

If the ad doesn’t use triggering terms, it need not make the disclosures. The type of transaction you advertise – closed-end credit, open-end credit, or a consumer lease – determines whether a term is a triggering term and what disclosures are required. There are similar requirements for advertising an RV lease under Regulation M; however, as we understand it, RVs are infrequently leased to consumers.

The FTC treats advertising on the Internet and social media the same way it treats ads in print, radio, or television. All ads must be truthful, fair, and not misleading. If your dealership’s ad can’t fit into a Facebook post or a Tweet, be cautious about simply providing a link for additional disclosures, since the FTC or state authorities may already be investigating your advertisements.

If you would like additional information, please contact Brett Richardson at info@RVDA.org. ■

SPECIAL

BEST SELLING DIGITAL ADS



The screenshot shows the RVT.com website. At the top, it says "RV7.com" and "Millions of RV Buyers". Below that is a banner for "Stellar RV Co." with a picture of an RV and the text "Making you feel at home, when you're not even home." and "1 (800) 665-4321 1234 Main St., Boulder, Colorado". To the right of the banner are "Our Brands" logos for Thor, Forest River, and Airstream. Below the banner are several smaller images of RVs.

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Dancing with Warranties

By Michael Dolenga

Dealerships are at constant risk of attracting lawsuits. Fortunately, many state laws allow you to limit the risk. You need to know whether or not your state prohibits your dealership from disclaiming implied warranties, because it will help you understand and appreciate your legal risks.

Ten states (California, Connecticut, Kansas, Maine, Maryland, Massachusetts, Mississippi, Vermont, Washington, and West Virginia) have anti-disclaimer statutes prohibiting dealers from disclaiming implied warranties when they issue express warranties, or if they issue a service contract in which the dealership is responsible for paying for or performing repairs. However, if your state has an anti-disclaimer statute and you don't issue an express warranty or have obligations under a service contract, then you can limit your implied warranty risk. This article will explain how.

Reduce the time limit for filing a breach of warranty claim

Put a clause in your purchase agreement that requires breach of warranty claims to be filed within one year of the purchase. A majority of states follows the Uniform Commercial Code's section allowing sales contracts to reduce the four-year limit to sue to a one-year limit. However, seven states (Colorado, Florida, Louisiana, Mississippi, South Carolina, South Dakota, and Wisconsin) do not allow reductions of the statute of limitations for breach of warranty claims. Work with an attorney to draft a clause that complies with your state's laws.

Require that lawsuits be filed in your state and county

Attorneys frequently try to gain a tactical advantage by filing suits against dealerships in a state other than where the dealership is located. Place a clause in your purchase agreement requiring plaintiffs to file in the dealership's county and state. Although you can then argue that an out-of-state lawsuit should be dismissed because the court doesn't have jurisdiction, this clause is a stronger, more efficient way to dismiss an out-of-state lawsuit.

Choose the most favorable state warranty laws

Talk with an attorney about the strength of your state's warranty laws. If your state has favorable laws, your purchase agreement should include a clause requiring them to govern any legal action. If your state's laws are unfavorable – for instance, if your state has an anti-disclaimer law – the clause should require that legal actions be governed by the laws in the state where the vehicle is delivered and accepted.



If your goal is to have another state's laws apply, have the consumer sign an agreement requiring your dealership to deliver the vehicle in the designated state, and for acceptance of the vehicle to occur at delivery.

Reserve the right to recover your legal fees

Many states allow the prevailing party in a legal action to recover attorney fees and costs. Because many statutes allow consumers to recover their attorney fees, consider a sales contract clause allowing your dealership to recover attorney fees and costs if it is the prevailing party. That way, consumers have some risk involved even if their attorneys take the case on a contingent fee basis. An attorney can draft such a clause to fit your state law.

Go with a judge, not a jury

After consulting an attorney, you may decide that judges would be more likely to enforce your clauses, or that bench trials would be faster or less expensive. If so, think about inserting a clause that requires a judge or arbitrator to decide any legal action.

Add a buyer-acknowledgement clause about manufacturer warranties

Dealerships are required to make manufacturer warranties available to prospective buyers for review prior to sale. Give buyers a copy of all warranties before they sign the purchase agreement, which should include a clause acknowledging that they've received and read the warranties prior to the purchase. Contact an attorney to see if state specific rules may apply to your agreement or business.

Litigation involving consumer products, especially those on wheels, continues to be a profitable business for plaintiffs' attorneys. In most states, clauses such as these can help limit your exposure to nuisance lawsuits, especially when properly drafted by a lawyer with warranty litigation experience.

Michael Dolenga is managing partner of Dolenga & Dolenga, PLLC, a Farmington, MI-based general practice law firm that specializes in civil litigation. ■

LEAD MANAGEMENT

Getting the Most from RV Show Leads

By Bob McCann

Make sure you're getting the maximum return on the time and effort you spend participating in RV shows with this comprehensive before-during-and-after strategy for handling the leads that are generated. No matter which stage you're currently in, you'll find tips for getting more mileage from the shows you attend this season.

BEFORE THE SHOW

It's all about building buzz.

- Drive buyers to your booth with a pre-show email campaign. Send a short message to your prospects giving the dates, location, and models you'll be displaying. Include a link to a page about the show on your website, not the show's website.
- Include freebies and discounts in your email, such as show tickets and parking passes, T-shirts, hats,

and koozies that they can receive by visiting your booth.

- Pre-show emails should be sent by a salesperson to get prospects' attention. Research shows when potential buyers hear from the salesperson they know, open rates are 400 percent higher



than when the email is sent by the dealership. This doesn't have to be time-consuming – there are lead-management solutions that let you segment your database and launch e-marketing



campaigns in minutes. Look for a provider that includes templates you can personalize to promote your dealership. With the right solution, you can customize a template-based email to change the default email name and address to those of the assigned salesperson.

DURING THE SHOW

Gather prospect info.

- Require your sales staff to collect as much info as possible from all prospects they spend significant time with.
- Motivate your sales team to gather lots of prospect data with a daily contest, such as giving a \$100 gift card to the salesperson who gathers the most customer information cards with either one e-mail address or two phone numbers (home and cell).
- Encourage prospects to share their info with a give-away they can enter by submitting their email address.
- Enter show leads into your lead-management system as soon as the prospect leaves the booth – don't let them be kept at the salesperson's desk. After the data



is in your system, follow-up activities can be automatically scheduled.

- Follow-up should actually begin at the show. Schedule a simple “thank you” email as soon as prospects’ contact information has been added to the database. The message should be short and branded with the dealership’s logo; thank them for stopping by, invite them to contact the salesperson they met at the show for further assistance, and include a link to your website. Starting follow-up right away increases your chance of being the first dealer to show interest.
- In the mornings, while the show is still slow, have salespeople make follow-up calls to thank prospects for coming by (they may not have read your email) and to find out where they stand in their decision-making.

AFTER THE SHOW

Bring them back to the dealership.

- Hold a post-show open house no later than two weeks after the event. Create two email campaigns – one for booth visitors and one for the remaining prospects in your database. Thank visitors for stopping by, mention the RV they discussed at the show, and invite them to the open house – their last chance to benefit from special show prices. Ask them to call or email to schedule an appointment, and include a link to your website. The email to remaining prospects should say, “Sorry we missed you at the show; come to our open house and benefit from special show pricing.”

Generating interest before the show, beginning follow-up at the show, and extending the opportunity for a great deal with a post-show open



house will help you stand out from the crowd and build customer relationships. This three-pronged strategy will make you the dealer who comes to mind when prospects are ready to buy. Small and large dealerships alike can use website and lead-management solutions to automate portions of the sales process and maintain crucial, sustained relationships with prospects.

Bob McCann is director of education at ARI, where he develops e-business sales processes for dealers and manufacturers in the RV, marine, power sports, and outdoor power equipment industries. He is the author of the e-business sales method known as TIPS. He can be reached at (757)217-3534 or at mccann@arinet.com. ■

Before you measure twice and cut once, learn to read the ruler.

Nothing flashy here, just some sensible business strategies that took us a few decades to master.

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**5 YEARS AHEAD, JUST
LIKE OLD TIMES.**



These RVDA associate members offer dealership insurance products.

Insurance Provider Survey 2015 Download the latest version from www.rvda.org/Member_Benefits	Area of Service		RV Retail Insurance								RV Dealership Insurance								
	National	Regional	Liability	Credit Line	Extended Service Contracts	Life & Health	Rental	Gap	Roadside Assistance	Tire & Wheel	Paint & Fabric	Liability	Open Lot	Garage Liability	Garage Keepers	Life & Health	Worker's Comp	Rental	Property / Crime
American Colonial Administration, LLC www.Acaadmin.com (855) 807-2885	X				X			X	X										
American Guardian Group of Companies www.agwsinc.com (630) 790-6000	X				X			X		X									
Andreini & Company www.andreini.com (805) 981-9585		CA	X		X	X						X	X	X		X	X		
Brown & Brown Recreational Insurance www.reedbrothersinsurance.com www.bbinsurance.com (270) 384-5800	X		X		X	X		X	X			X	X	X		X	X		
Coach-Net dealer.coach-net.com (800) 863-6740	X				X			X	X	X	X								
CornerStone United, Inc. www.CornerStoneUnited.com (828) 449-1180	X & Canada				X					X									
Dealer Advantage (480) 695-6888		AZ, So. Cal, Las Vegas, UT			X			X											
Diversified Insurance Management, Inc. www.rvbestquote.com (800) 332-4264	X		X		X	X		X	X	X		X	X	X			X		X
EasyCare RV www.EasyCare.com (678) 225-1000	X				X			X											
Farm & City Insurance Services - Your RVAdvantage www.rvadventure.com (641) 585-2925	X		X			X			X	X		X	X	X		X	X		X
Hi Sage Insurance www.hisage.com (800) 887-8467	X																		
Interstate National Dealer Services www.inds.com (678) 894-3500	X				X			X		X									
MBA Insurance, Inc. www.MBAInsurance.net (800) 622-2201	X		X				X					X	X					X	
NWAN/National Automotive Experts www.NationalAutomotiveExperts.com (877) 222-1645	X				X			X	X	X	X								X

These RVDA associate members offer dealership insurance products.

Insurance Provider Survey 2015 Download the latest version from www.rvda.org/Member_Benefits	Area of Service		RV Retail Insurance								RV Dealership Insurance								
	National	Regional	Liability	Credit Line	Extended Service Contracts	Life & Health	Rental	Gap	Roadside Assistance	Tire & Wheel	Paint & Fabric	Liability	Open Lot	Garage Liability	Garage Keepers	Life & Health	Worker's Comp	Rental	Property / Crime
Pettes & Hesser, Ltd. www.phltd.com (800) 344-0484	X				X	X		X	X	X									
Phoenix American Warranty Co., Inc. www.phoenixamerican.com (800) 552-6131	X				X			X											
Protective Asset Protection www.protectiveassetprotection.com (866) 483-5088	X		X		X			X	X										
Recreation Insurance Specialists, LLC www.blueskyrvinsurance.com (330) 665-3700	X		X						X										
Service Group www.sgifs.com (512) 343-0600	X			X	X			X	X										
Thum Insurance Agency, LLC www.thuminsurance.com (616) 957-2400	X		X						X				X						
Tire Shield www.tireshield.com (888) 628-8473	X																		
Tobin Agency www.tobinagency.com (856) 858-8445	X		X		X			X	X										
Triad Insurance Management & Service Agency, Inc. (610) 280-9980 www.triadinsurancemanagement.com		AZ, CA, CO, GA, IN, NV, NC, SC, and TX																X	
United States Warranty Corporation www.uswceagle.com (440) 516-2600	X				X														
Vehicle Administrative Services www.VehicleAdminServices.com (972) 455-1900	X - N. America								X	X									
Warrantech Automotive, Inc. www.warrantech.com (817) 785-6158	X				X														
WholesaleWarranties.net www.wholesalewarranties.com (651) 343-0330	X				X			X	X										
Wildfire Aftermarket Service, Inc. www.wildfireaftermarket.com (334) 616-7272	X				X			X											
Williams and Stazzone Insurance Agency, Inc. www.wsins.com (800) 868-1235	X											X	X	X	X		X		X

FINANCIAL COMPANIES

AFC

P: (317) 843-4886
Toll Free: (888) 335-6675
www.AFCdealer.com

Ally Financial

P: (714) 9132697
Toll Free: (800) 700-8467
www.ally.com

Bank of America Merrill Lynch

P: (770) 774-4701
Toll Free: (800) 876-8544
www.bankofamerica.com/
rvdealer

Bank of the West

P: (800) 843-2327
www.bankofthewest.com

Corporate Finance Associates

P: (214) 540-8109
www.CFAW.com

D & G Dealer Services LLC

P: (513) 984-6995
www.dandgdealerservices.com/
home.html

First Flight Federal Credit Union

P: (800) 807-0766
www.efirstflight.com/rvdealers

First Merit Bank

P: (586) 792-1627
www.firstmerit.com

GE Capital, Commercial Distribution Finance

P: (813) 814-9623
Toll Free: (800) 784-8662
www.gecdf.com

Highlands Financial

P: (303) 471-8325
www.hfico.com

M & T Bank

P: (716) 848-3270
Toll Free: (800) 724-2240
www.mandtbank.com

Marine One Acceptance Corp.

P: (800) 262-8734
www.marineone.com

Medallion Bank

P: (801) 284-7065
www.medallionbank.com

Merrick Bank

P: (888) 545-3888
www.merrickbank.com

NextGear Capital

P: (317) 571-3721
www.nextgearcapital.com

Northpoint Commercial Finance, LLC

P: (866) 781-2420
www.northpointcf.com

Priority One Financial Services, Inc.

P: (800) 747-6223
www.p1fs.com

Sebrite Financial Corp.

P: (800) 767-8881
www.sebritecorporation.com

TCF Inventory Finance, Inc.

P: (905) 338-4753
Toll Free: (877) 800-4430
www.tcfif.com

U.S. Bank, Recreation Finance

P: (800) 933-9260
www.usbank.com/recfin

US Equity Advantage

P: (407) 897-8688
Toll Free: (800) 894-5000
www.usequityadvantage.com

Wolters Kluwer Financial Services

P: (612) 656-7000
Toll Free: (877) 277-6631
www.WoltersKluwerFS.com/
dealers

INSURANCE COMPANIES

American Colonial

Administration, LLC
P: (855) 807-2885
www.acaadmin.com

American Guardian Group of Companies

P: (630) 790-6000
Toll Free: (800) 579-2233
www.agwsinc.com

Andreini & Company

P: (805) 981-9585
Toll Free: (800) 365-0353
www.andreini.com

Assurant Solutions

P: (770) 763-1000
Toll Free: (800) 283-0785
www.assurantsolutions.com/arvs

Brown & Brown Recreational Insurance

P: (270) 384-5800
www.bbcreation.com

Coach-Net

P: (800) 863-6740
dealer.coach-net.com

CornerStone United, Inc.

P: (828) 449-1180
www.cornerstoneunited.com

Dealer Advantage Inc.

P: (480) 695-6888
Toll Free: (877) 999-5687

Diversified Insurance Management, Inc.

P: (800) 332-4264
www.rvbestquote.com

EasyCare RV

P: (678) 225-1000
Toll Free: (888) 327-9400
www.easycare.com

Farm & City Insurance Services - Your RVAdvantage

P: (641) 585-2925
Toll Free: (800) 331-1520
www.rvadvantage.com

Hi-Sage Marketing/Hi-Sage Insurance

P: (800) 887-8467
www.hisage.com

Interstate National Dealer Services

P: (678) 894-3500
Toll Free: (800) 942-0400
www.inds.com

MBA Insurance, Inc.

P: (800) 622-2201
www.MBAinsurance.net

NWAN/National Automotive Experts

P: (877) 222-1645
www.NationalAutomotive
Experts.com

Pettes & Hesser, Ltd.

P: (480) 948-7889
Toll Free: (800) 344-0484
www.phltd.com

Phoenix American Warranty Co., Inc.

P: (800) 552-6131
www.phoenixamerican.com

Protective

P: (636) 536-5704
Toll Free: (800) 950-6060
www.protectiveassetprotec-
tion.com

Recreation Insurance Specialists, LLC

P: (330) 665-3700
Toll Free: (866) 484-BLUE
(2583)
www.blueskyrvinsurance.com

Service Group

P: (512) 343-0600
Toll Free: (800) 299-6977
www.sgifs.com

The Walpole Agency

P: (518) 580-1248
www.thewalpoleagency.com

Thum Insurance Agency, LLC

P: (616) 957-2400
Toll Free: (800) 866-0777
www.thuminsurance.com

Tire Shield

P: (888) 628-8473
www.tireshield.com

Tobin Agency

P: (856) 858-8445
Toll Free: (800) 759-6321
www.tobinagency.com

Triad Insurance Management & Services Agency, Inc.

P: (610) 280-9980
triadinsurancemanagement.com

United States Warranty Corporation

P: (440) 516-2600
Toll Free: (800) 233-9878
www.uswceagle.com

Vehicle Administrative Services

P: (972) 455-1900
www.VehicleAdminServices.com

Warrantech Automotive, Inc.

P: (817) 785-6158
Toll Free: (800) 833-8801
www.warrantech.com

WholesaleWarranties.net

P: (651) 343-0330
www.wholesalewarranties.com

Wildfire Aftermarket Service, Inc.

P: (334) 616-7272
Toll Free: (800) 766-0310
www.wildfireaftermarket.com

Williams and Stazzone Insurance Agency, Inc.

P: (800) 868-1235
www.wsins.com

Parts and Service Manager Tony Clark of Ron Hoover RV Receives the First Spader Scholarship

Parts and service manager Tony Clark of Ron Hoover RV and Marine, Houston, is the first recipient of the Duane Spader Leadership Development Scholarship. The award will allow Clark to attend an 18-month Spader Leadership Development Program and is a new facet of the strategic alliance between Spader and the Mike Molino RV Learning Center.

The scholarship is named for Spader founder and former RVDA chairman Duane Spader.

The joint arrangement will promote leadership development programs for RVDA members and provide one annual scholarship. The 2016 scholarship competition will open this fall, and the winner will be announced at the RV Dealers International Convention/Expo, slated for Nov. 2 – 6 in Las Vegas.

Clark came to the Ron Hoover Companies in 2004 as a flag technician, although he was already an experienced service manager and had owned his own RV service business. When the service manager position at Ron Hoover came open, he was prepared to step into the job.

“Tony has worked tirelessly alongside the general manager of our Houston store,” says Chris Hoover, president of the Ron Hoover Companies. “One of our largest operations, the role of service manager there is a demanding one. Tony regularly rises to the challenge and many times surpasses our expectations. Any additional training and education he

receives will only enhance his already stellar performance history and couldn't happen to a nicer guy.”

For more information about the program, visit the Duane Spader Leadership Development Scholarship web page on the RV Learning Center's website. Applications for the next scholarship will be accepted in late September. Contact Karin Van Duyse, chief of the RV Learning Center, with any questions at (703) 591-7130, x108, or kvanduyse@rvda.org.

The 2016 scholarship competition will open this fall, and the winner will be announced at the RV Dealers International Convention/Expo, Nov. 2-6 in Las Vegas.

Spader Business Management has spent more than 30 years educating businesses on how to develop a strong culture and high-performing staff, obtain and retain more customers, and stay ahead of the marketplace.

The RV Learning Center is supported by dealers, manufacturers, and other RV industry members who are committed to dealership education. Certification programs, readi-



Tony Clark began his employment at Ron Hoover RV and Marine as a flag technician and was eventually promoted to parts and service manager.

ness testing, webinars, audio presentations, live workshops, and specialty publications are all part of the center's offerings. The center is a tax-exempt organization as described in section 501(c)(3) of the Internal Revenue Code. Contributions may be tax deductible as charitable donations. ■

Did You Know?

XtraRide offers pet assistance up to \$250 within four areas: removal of pet, transporting of pet, handling of pet, and boarding of pet. The benefit applies in conjunction with a mechanical breakdown. As with other XtraRide benefits, the pet benefit is not subject to a deductible nor is there a limit on the number of covered occurrences. Pets are defined as domestic animals including horses. Please contact your local XtraRide agent or call us as (800) 670-6032 for more information.



ONLINE TRAINING WITH FRVTA'S DISTANCE LEARNING NETWORK

The DLN offers your dealership:

- Onsite training
- Group training
- No travel time or expenses
- Self-determined pace
- One fixed price of \$995 for the subscription term

The Florida RV Trade Association and RVDA's Mike Molino RV Learning Center

partner to provide distance learning opportunities to RV dealers and their employees. The Distance Learning Network is \$995 per year for each dealership location. Over 50 sessions available, 24 hours a day, seven days a week, with full access to training through July 31, 2015.



than 50 training sessions, reviews, and test preparation sections. Also included are manufacturer- and supplier-specific advanced repair and troubleshooting classes designed to upgrade technicians' skills. Completion of these classes qualifies for recertification hours. Classes are available 24/7 throughout the program year, providing maximum flexibility.

• **Service Writers/Advisors** – This three-hour program is valuable for both new staff and experienced personnel preparing for the RV Learning Center's Service Writer/Advisor certification.

• **Greeters/Receptionists** – This 50-minute session is suitable for all employees who need customer service skills. It includes a final exam and certificate of completion.

• **Dealers/GMs** – This program features important topics for management, including lemon laws, LP gas licensing issues, and the federal Red Flags Rule.

The DLN offers online training for:

• **RV Technicians** – The certification prep course helps technicians get ready for the certification exam. Your subscription includes unlimited access to more

DEALERSHIP REGISTRATION

Company Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Mentor Name: _____ Phone: _____

E-mail (at dealership): _____ Fax: _____

****High speed Internet access required. RVIA service textbooks not included****

_____ location(s) at **\$995 each** = payment due: \$_____ (select payment method below)

PAYMENT METHOD Note: prices are subject to change without notice. Complete lower section and mail or fax to:
Florida RV Trade Association, 10510 Gibsonton Drive, Riverview, FL 33578, (813) 741-0488, Fax: (813) 741-0688

☐ PAY BY CHECK OR MONEY ORDER ☐ PAY BY VISA OR MASTERCARD

Name on Credit Card: _____ Card Number: _____

Security Code: _____ Expires: _____ Card Billing Address: _____

Card Holder Signature: _____

CERTIFICATION!



The following individuals earned certification or recertification from the Mike Molino RV Learning Center during the past quarter. Their achievements are being recognized because their dealerships have chosen to participate in the center's public recognition program. If you'd like to give your newly certified or recertified employees credit, fill out the form below.

Newly Certified

Debbie New Warranty Administrator
Darlene Fontenot Service Manager
Galien Jameson Service Manager
Ann Schlotman Service Writer/Advisor
Chad Peterson Service Writer/Advisor
Mike Lawrence Service Writer/Advisor
Scott Bittner Service Writer/Advisor
Tim Henehan Service Writer/Advisor
Suzanne Selensky Service Writer/Advisor
Terry Madigan Master Technician
Leonard Conner Master Technician
Brian Seamer Master Technician
Michael Cantafio Master Technician
James Kanter Technician
Robert Freshour Technician

Ken Costa Technician
Chad Kinney Technician
Paul Creighton Technician
Ron Younts Technician
Darrell Garlough Technician
Keith Hoffmann Technician
Gary Goins Technician
Jordan Orcutt Technician
Matthew Picco Technician
Josh Findley Technician
David Guy Kissel Technician
Jason Menke Technician
James Mitchell Technician
Ron Denny Technician
Silas Knight Technician

Recertified

James Deavers Master Technician
Corey Genetzky Master Technician
Garret Arntz Master Technician
Anthony Chavez Master Technician
Ricky Fennell Master Technician
Scott Laird Master Technician
Adam Koch Technician
Kevin Amaro Technician
Dennis Higgs Technician
Terry Penney Technician
Jeffrey Rusk Technician
Mitchel Young Technician

Recognize Professionalism!

Want to give your certified team members credit for their hard work and achievement? Their names can appear in the next update. Just return this form by email to info@rvda.org or fax to (703) 359-0152. More information about the Society of Certified RV Professionals and the recognition program is available at <http://tinyurl.com/SocietyofRVProfessionals>.



Authorization to Include Employee Certification Information



I understand that RVDA and the Mike Molino RV Learning Center are implementing a news release program that will recognize individuals who earn or renew a certified, master certified, or specialty certification, or service manager, service writer/advisor, parts manager, parts specialist, or warranty administrator certification in the previous quarter. The announcement will include the names of the individuals and the type of certification. Employers will not be identified.

I hereby grant permission for RVDA and the Mike Molino RV Learning Center to include the names and certifications of individuals employed at: _____

City: _____ State: _____ Phone: _____

in the quarterly announcement of those earning or renewing a certification. I understand that I may revoke this permission by emailing info@rvda.org.

Printed Name: _____ Authorized Signature: _____

Date: _____ RETURN by email to info@rvda.org, or fax to: 703-359-0152. Rev. Dec. 2014



RV TECH CERT PREP COURSES

Every technician can have access to individual self-study training and certification preparation for all sections on the career ladder.



Just getting started?

Take the **FREE** online **Candidate test** by clicking on "How to Become Certified" at www.rvtechnician.com

REGISTERED TECHNICIAN

Course A. \$89

The **Registered Technician Course** prepares RV Service Technician Candidates to take the **Registered RV Service Technician test**. *

Already a Registered Technician?

Choose Your Path:

CERTIFIED TECHNICIAN PREP COURSE

Course B. \$249

Comprehensive Certification Preparation Course that represents the left side of the RV Service Technician Career Ladder. This course is preparation for testing as a **Certified Technician**. *

CERTIFIED SPECIALIST PREP COURSE

Course C. \$69/specialty

Prepares a technician to be tested and certified* in five areas of specialty:

- C1. Appliances \$69
- C2. Body \$69
- C3. Chassis \$69
- C4. Electrical Systems \$69
- C5. Plumbing \$69

ALL COURSES USE AN INTERACTIVE MULTIMEDIA ONLINE FORMAT. Combines text, graphics, and video with mentor support. All content is online. No extra materials needed. Courses align with core knowledge areas of certification tests.*

**Each fee offers access to the specific online preparation course and DOES NOT cover certification testing.*

YES, I WANT TO REGISTER MY TECHNICIANS! (Copy this form to register more than four.)

Company _____

Address _____

City/State/Zip _____

Phone _____ FAX _____

*Developed by RVIA and available through
the Mike Molino RV Learning Center.*



Each technician MUST have a *distinct* email address that only they can access.

Indicate which COURSE a technician is choosing with A, B, or C. If choosing C, indicate chosen specialties by number.

Name _____ Email _____ Course _____ \$ _____ *

Name _____ Email _____ Course _____ \$ _____ *

Name _____ Email _____ Course _____ \$ _____ *

Name _____ Email _____ Course _____ \$ _____ *

Send progress reports and other notifications to the following supervisor:

TOTAL \$ _____ *

Name _____ Title _____ Email _____

Method of Payment All registrations must be pre-paid in U.S. funds. Fees subject to change without notice.

☐ **Check enclosed:** Payable to the Mike Molino RV Learning Center **Credit Card** ☐ VISA ☐ MC ☐ AMEX ☐ DISCOVER

Cardholder Name _____ Billing Address _____

Acct # _____ Exp _____ Security Code _____

Cardholder Signature _____

Fax to (703) 359-0152 or mail to the Mike Molino RV Learning Center, 3930 University Dr., Fairfax, VA 22030.
Call (703) 591-7130 to enroll by phone.

Help Select the 2015 Recipient of RVDA's Highest Honor

Send us your nomination for the James B. Summers Award

By Ronnie Hepp

Do you know someone who has worked tirelessly for RVDA and its members over the years, someone who is consistently outstanding? In short, someone who deserves a big, public thank you?

Nominate that person for RVDA's highest honor – the James B. Summers (JBS) Award, created in 1986 to recognize individuals who make outstanding contributions to the association. Ensure that person gets the recognition he or she deserves by submitting a compelling description of what he or she has done or is doing that warrants the award.

Don't just send in a name – describe in detail why that person deserves to wear the gold JBS ring, and make the narrative so compelling that it would be difficult for the board of directors not to select your candidate. The board carefully evaluates all of the information submitted by the nominators before choosing an honoree.

The award will be presented during the RV Dealers International Convention/Expo, November 2-6 at Bally's on the Las Vegas Strip. Nominations are due by May 21



Debbie Brunoforte of Little Dealer, Little Prices, Mesa, AZ, receives the 2014 James B. Summers Award from RVDA President Phil Ingrassia during last fall's convention/expo.

and should be sent to Ronnie Hepp via email (rhepp@rvda.org), fax (703/359-0152), or mail (3930 University Drive, Fairfax, VA 22030). ■

TECHNICIAN CAREER LADDER

MASTER CERTIFIED TECHNICIAN

Master Score on Test

Certified Technician

Certification Test



Optional Paths

Registered Technician

Technician
Certification Candidate

Certified Specialist in All Areas

Plumbing
Appliances

Electrical Systems

Chassis

Body

Certified Specialties

A PROMISING CAREER CLIMB

Give your business a leg up with the revamped RV Technician Certification Program.

LEARN HOW TO **STAND OUT FROM** YOUR COMPETITORS!

Get your Passport to Excellence: Education and Training



THE JOURNEY to excellence begins with education and training, and that's what you'll find at the 2015 RV Dealers International Convention/Expo: A week of learning opportunities and leadership development for the entire dealership staff.

To stand out in a crowded field of competitors, you need skilled professionals throughout the dealership. The convention offers dynamic training for dealers, general managers, fixed operations leaders, and individuals on the management track. And, due to its popularity last year, the social media and digital marketing track will return with expert presenters to help attendees master the art and science behind social media success.

Beyond the educational and networking opportunities, the convention takes place in a sought-after locale at the center of the Las Vegas Strip – the iconic Bally's. Being at "the center of the action" gives dealers easy access to nearby dining, world-class entertainment, and the famous Las Vegas nightlife. Guest rooms at the convention rate are available at both Bally's and adjacent Paris.

The convention floor plan at Bally's is easy to navigate, with most sessions within steps of

the registration desk, dealer lounge, expo halls, and general session ballrooms.

Building on last year's highly acclaimed launch at Bally's, this year's event will again feature:

- Streamlined education sessions emphasizing content and presentation in a shorter timeframe
- A Wi-Fi equipped dealer lounge for networking and socializing
- A free smartphone app to help you plan your days
- Targeted educational and leadership programs for young execs
- Vendor Training +Plus on Monday and Tuesday
- Society of Certified RV Professionals reception with education recognition and networking

The Value: Low Early Bird Rates and Lock-ins

Dealers have a choice of registration and payment options that are designed for maximum flexibility and affordability. Vendor Training +Plus training sessions on Monday and



EARLY BIRD FULL REGISTRATION RATE

SAVE
35%!

\$599 for first dealership registrant
\$549 per each additional registrant

If you've registered for the convention and want to bring employees to attend just the Vendor Training +Plus program, you can register them for that program for \$205 per person. The Vendor Training +Plus badge will also give the holder access to the expo and the opening reception on Tuesday, Nov. 3.

RVDA dealer members only – expires 6/30/15

Tuesday are available to all full registrants. Dealerships with one full registrant can bring additional staff to attend Vendor Training +Plus only at a low, two-day rate. And dealers can lock in a low rate for additional staff by registering at least one person before the early bird deadline.

Register online now for the industry's premier event for RV dealers, and let your journey to success begin!

FOR MORE INFO VISIT
WWW.RVDA.ORG/CONVENTION
AND REGISTER TODAY!

Presented by:



Follow the conversation on:



DEALER REGISTRATION FORM

1. Registration Information. Please copy this form if adding registrants.

Company Name _____
 Phone _____ Fax _____
 Address _____
 City _____ State/Prov _____ Zip/PC _____
 Email _____



Nov. 2-6, 2015
 Bally's on the Las Vegas Strip

2. Registration Fees:

First registrant locks in today's lowest rate for all future dealership personnel!	Early Bird Thru 6/30	Advanced 7/1 - 8/31	Regular After 8/31	Amount
First Registrant – includes Vendor Training +Plus, a \$205 value!	\$599	\$659	\$919	\$
Registrant Name _____ Email _____ Badge First Name _____ Please check here if you require special accommodations. <input type="checkbox"/>				

Second Registrant – includes Vendor Training +Plus, a \$205 value!	\$549	\$639	\$919	\$
Registrant Name _____ Email _____ Badge First Name _____ Please check here if you require special accommodations. <input type="checkbox"/>				

Third Registrant – includes Vendor Training +Plus, a \$205 value!	\$549	\$639	\$919	\$
Registrant Name _____ Email _____ Badge First Name _____ Please check here if you require special accommodations. <input type="checkbox"/>				

Fourth Registrant – includes Vendor Training +Plus, a \$205 value!	\$549	\$639	\$919	\$
Registrant Name _____ Email _____ Badge First Name _____ Please check here if you require special accommodations. <input type="checkbox"/>				

I would like to add a contribution to the Mike Molino RV Learning Center to promote education for our industry.*	\$
--	----

VENDOR TRAINING+ Plus ONLY	Dealership must have one full convention registrant to bring additional employees JUST for Vendor Training +Plus. The cost is \$205 per person and includes Vendor Training +Plus training on Monday, Nov. 2 and Tuesday, Nov. 3, and Tuesday's reception in the Expo. Photocopy this form to add more registrants for Vendor Training +Plus.
Name _____ Badge First Name _____ Email _____	\$
Name _____ Badge First Name _____ Email _____	\$

3. Payment Information:

<input type="checkbox"/> Full Amount or <input type="checkbox"/> Easy Pay (credit card only: 3 equal installments will be charged to your credit card, first on date received, then at 30 and 60 days). If neither box is checked you will be charged the full amount in one payment.	<input type="checkbox"/> Check enclosed Charge my: <input type="checkbox"/> Visa <input type="checkbox"/> MC <input type="checkbox"/> Amex <input type="checkbox"/> Discover	TOTAL	\$
Name on Card _____ Card # _____ Expires _____ Security Code _____ Billing Address _____ City _____ State/Prov _____ Zip/PC _____			

MAIL OR FAX A COPY OF THIS FORM TO:

RVDA of America, 3930 University Drive, Fairfax, VA 22030-2515 • (703) 591-7130 • Fax: (703) 359-0152 • www.rvda.org

RVDA of Canada, Ste. 145, 11331 Coppersmith Way, Richmond, BC V7A 5J9 • (604) 718-6325 • Fax: (604) 204-0154 • www.rvda.ca

CANCELLATION / REFUND POLICY: All cancellations must be in writing and received by August 31, 2015, to qualify for a refund. A \$50 administrative fee will be deducted from each refund request received by July 31, 2015. A \$100 administrative fee will be deducted from each refund request received between August 1, 2015 and August 31, 2015. No refunds will be made after August 31, 2015. *The Mike Molino RV Learning Center is a tax-exempt organization as described in section 501(c)(3) of the Internal Revenue Code. Contributions may be tax deductible as charitable donations.

GET ON BOARD WITH GO RVING!

Away

is a place that can be as far as the horizon. Or as close as this afternoon.

The Go RVing dealer tie-in program is back...

and better than ever! The "Away" campaign returns to the emotion-driven family focus of past campaigns, along with continued emphasis on the affordability and accessibility of the RV lifestyle for multigenerational families. This optional program also gives dealers, state dealer associations, and their agencies options to use materials connected to the national campaign.

Here are the highlights:

Leads – Plus Program

24 hours a day, 7 days a week, Go RVing dealers signed up for the tie-in program can access via the Internet Go RVing leads that are prioritized according to the consumer's purchase timeframe.

Digital RV Image Library Pictures on GoRVing.com

Go RVing dealers signed up for the program have access to multiple all-new, high resolution images of consumers enjoying a variety of RV products. These images can be used in advertising, Yellow Pages ads, websites, and other promotional materials.

To give dealers maximum flexibility, the Go RVing Dealer Leads-Plus Program also features a menu of other promotional items. These items are available separately.

Get on board with Go RVing! Return this form TODAY!

Name: _____
Company: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Fax: _____
Email: _____
Dealer website: _____

Please enroll _____ dealership(s) at **\$250** each.
Make checks payable to RVDA. ☐ Check here for leads delivered by U.S. mail.
Credit card (circle): VISA MC DISCOVER AMEX
Credit card #: _____ Exp. date: _____
Cardholder: _____ Security code: _____
Signature: _____

Fax to (703) 359-0152, or mail to RVDA, 3930 University Dr., Fairfax, VA, 22030. For more information, visit www.rvda.org or send an email to info@rvda.org



The Mike Molino RV Learning Center proudly recognizes these

CONTRIBUTORS

*Active donors are those who have contributed to the RV Learning Center during the past two years.



Received From	Contributed 03/11/13 - 03/11/15*	Total Lifetime Pledge	Last Contribution	Received From	Contributed 03/11/13 - 03/11/15*	Total Lifetime Pledge	Last Contribution
MAJOR GIFTS active donors* with cumulative donation or pledge of \$25,000 or more							
Newmar Corporation	\$50,000	\$260,000	01/16/15	McClain's RV Superstore	\$6,000	\$42,000	06/30/14
Coach-Net	\$5,000	\$204,917	01/26/15	Pan Pacific RV Centers, Inc.	\$2,000	\$41,500	10/20/14
Protective	\$62,358	\$194,916	01/07/15	RVAC	\$7,000	\$38,000	12/20/13
RVDA of Canada	\$25,000	\$175,000	12/18/13	Bill Thomas Camper Sales, Inc.	\$10,000	\$36,000	03/06/15
Bank of America Merrill Lynch	\$5,000	\$173,000	04/29/13	Reines RV Center, Inc.	\$6,500	\$31,525	12/31/14
Tom Stinnett Derby City RV	\$1,000	\$102,500	12/12/14	Diversified Insurance Mgmt. Inc.	\$6,600	\$31,200	12/23/14
PleasureLand RV Center, Inc.	\$14,500	\$96,850	01/05/15	Pikes Peak Traveland	\$1,200	\$31,200	11/21/14
Horsey Family Memorial Fund	\$2,000	\$70,000	06/26/14	Paul Evert's RV Country, Inc.	\$2,000	\$30,000	06/24/14
Campers Inn	\$21,000	\$66,000	02/25/15	Tiffin Motor Homes, Inc.	\$5,000	\$28,500	03/24/14
Bill & Kristin Fenech	\$10,000	\$62,500	09/24/14	Avalon RV Center	\$1,000	\$26,500	04/12/13
Ron & Lisa Fenech	\$10,000	\$60,000	10/08/14	Holiday World of Houston	\$1,000	\$26,000	06/17/14
Byerly RV Center	\$6,000	\$52,000	01/10/14	Bill Plemmons RV World	\$5,000	\$25,000	06/13/14
Fogdall Family Fund	\$6,000	\$43,100	03/05/14				
CHAMPIONS active donors* with a cumulative donation or pledge between \$2,500 and \$24,999							
Jayco	\$5,000	\$23,500	12/08/14	Madison RV Supercenter	\$1,000	\$5,500	09/02/14
Dixie RV Superstore	\$5,000	\$20,000	03/21/14	Camperland of Oklahoma, LLC	\$1,000	\$5,350	06/26/14
Earl Stoltzfus	\$10,000	\$20,000	08/30/13	Webster City RV, Inc.	\$2,000	\$5,100	05/05/14
Greenway, Inc. (Rte 66 Dealer)	\$1,550	\$19,850	12/22/14	Don Clark	\$5,000	\$5,000	10/24/14
Wilkins R.V., Inc.	\$3,000	\$19,600	06/26/14	Don Gunden	\$5,000	\$5,000	12/31/14
Alpin Haus	\$1,500	\$18,500	06/24/14	Bob and Amy Martin	\$5,000	\$5,000	12/16/14
Rivers RV	\$250	\$17,600	05/31/13	Crestview RV Center	\$3,000	\$4,500	01/09/15
Hartville RV Center, Inc.	\$2,250	\$15,750	06/10/14	Topper's Camping Center	\$1,250	\$4,250	11/25/14
MBA Insurance, Inc.	\$1,000	\$15,100	05/17/13	Best Value RV Sales & Service	\$2,000	\$3,750	05/12/14
AIRXCEL RV Group	\$2,500	\$13,000	10/27/14	Phil Ingrassia	\$2,500	\$3,500	12/29/14
Mike and Barb Molino	\$275	\$11,586	01/24/14	Myers RV Center, Inc.	\$500	\$3,500	06/25/14
Little Dealer, Little Prices	\$1,000	\$11,050	12/11/14	J. D. Sanders, Inc.	\$500	\$3,250	07/28/14
Affinity RV Service Sales & Rentals	\$2,000	\$11,000	06/24/14	RCD Sales Company, Ltd.	\$1,000	\$3,250	08/11/14
United States Warranty Corp.	\$2,000	\$10,250	04/30/14	United RV	\$100	\$3,100	11/25/14
Rich & Sons Camper Sales	\$2,000	\$10,000	11/14/13	A World of Training	\$3,000	\$3,000	11/20/13
Folsom Lake RV Center	\$2,700	\$9,700	12/16/13	All Valley RV Center	\$1,000	\$3,000	11/10/14
Motley RV Repair	\$1,000	\$9,075	09/13/13	Route 66 RV Network	\$1,000	\$5,000	01/12/15
Curtis Trailers	\$1,250	\$8,250	06/30/14	RV Outlet Mall	\$250	\$2,550	06/05/13
Circle K RV's, Inc.	\$750	\$6,750	08/22/14	Alliance Coach, Inc.	\$500	\$2,500	04/11/14
Hayes RV Center	\$1,250	\$6,650	12/15/14	Onsite Temp Housing	\$500	\$2,500	05/08/14
Burlington RV Superstore	\$1250	\$6,250	12/09/14				
LEADERS active donors* with a cumulative donation or pledge between \$1,000 and \$2,499							
The Trail Center	\$600	\$2,450	11/21/14	Schaap's RV Traveland	\$1,000	\$1,350	12/19/14
Hilltop Trailer Sales	\$500	\$2,122	06/11/13	Candys Campers	\$250	\$1,300	08/12/14
Noble RV, Inc.	\$1,005	\$1,905	11/20/14	Camp-Site RV	\$500	\$1,000	01/20/15
Northern Wholesale Supply, Inc.	\$1,000	\$1,750	12/12/14	Bill Mirrieles	\$500	\$1,000	04/30/14
Steinbring Motorcoach	\$500	\$1,750	12/03/14	Tom Manning & Associates	\$1,000	\$1,000	07/11/14
Dinosaur Electronics	\$900	\$1,650	06/18/14	NERVDA	\$1,000	\$1,000	11/23/14
Out of Doors Mart, Inc.	\$750	\$1,500	11/03/14	Prime Time Manufacturing	\$1,000	\$1,000	12/30/14
Skyline RV & Home Sales, Inc.	\$750	\$1,500	07/14/14				
BENEFACTORS active donors* with a cumulative donation or pledge between \$500 and \$999							
Beckley's Camping Center	\$500	\$750	06/17/14	Niel's Motor Homes	\$250	\$500	06/11/14
American Guardian Warranty	\$600	\$600	03/01/15	Ocean Grove Supercenter	\$500	\$500	06/04/14
Bell Camper Sales	\$300	\$550	09/09/14	Tennessee RV Sales & Service, LLC	\$500	\$500	11/25/14
Holiday Hour, Inc.	\$200	\$500	03/24/14				
SUPPORTERS active donors* with a cumulative donation or pledge between \$100 and \$499							
Modern Trailer Sales, Inc.	\$250	\$250	06/04/14	Keepers RV Center	\$100	\$100	12/10/14
Southaven RV Center	\$250	\$250	05/12/14	Mike Thompson's RV Super Stores	\$100	\$100	08/12/13
C.S.R.A. Camperland	\$200	\$200	12/12/14	Northwest RV Sales	\$100	\$100	08/04/14
Happy Camping RV	\$100	\$200	11/07/13	RV Share	\$100	\$100	12/31/14
Black Book RV Value Guide	\$100	\$100	10/24/14	Setzer's World of Camping, Inc.	\$100	\$100	02/21/14
John Peak	\$100	\$100	10/03/13	Starr's Trailer Sales	\$100	\$100	11/25/14
ENDOWMENTS							
Kindlund Family Scholarship		\$270,000					



Need Money for College?

College Scholarships Available from the Mike Molino RV Learning Center

More information and an application available at www.rvlearningcenter.com

The Mike Molino RV Learning Center is a tax exempt organization as described in section 501(c)(3) of the Internal Revenue Code. Contributions may be tax deductible as charitable donations. The scholarship program is made possible through the generosity of the Newt and Joanne Kindlund Family.



Mike Molino RV Learning Center Scholarship Program



FACT SHEET AND APPLICATION: 2015-2016 ACADEMIC YEAR

About This Scholarship

The RV Learning Center's Scholarship Program awards \$2,500 scholarships to deserving college undergraduate students majoring in business, finance, economics, accounting, or other RV industry-related subjects. A factor for awarding the scholarship may be an applicant's background of RV industry employment or a desire to work in the RV business after completing post-secondary education. The scholarship program is made possible through the generosity of the Newt and Joanne Kindlund Family.

Eligibility Requirements

We will award a scholarship to an RV-related company employee or their dependent based on a combination of factors.

Requirements*

- Must be a rising sophomore, junior, or senior college undergraduate student
- Must complete an essay on their goals and objectives for attending college
- Must submit a completed Free Application for Federal Student Aid (FAFSA) form. The form is available at: www.fafsa.ed.gov
- Must demonstrate the ability and willingness to fund a portion of their educational expenses on their own
- Must be accepted into an accredited four-year college or university as a condition of receiving the scholarship
- Must have a 2.8 or better cumulative grade point average, and a 1050 minimum SAT score (1575 minimum on the 2400 point scale; a minimum ACT Composite Score of 22 is also acceptable.)

**All requirements must be met by the application deadline. Dealer principals and their dependents are not eligible.*

Enclose with Application:

1. An official copy of your most recent college transcript
2. A copy of your SAT/ACT scores
3. An essay of not more than 500 words on "My Goals and Objectives in College"
4. A list of extracurricular activities, honors, etc.
5. A copy of your FAFSA form (available at your school or at www.fafsa.ed.gov)
6. Digital photo for publicity (only used if candidate receives scholarship)

Submit application packet to:
Mike Molino RV Learning Center
3930 University Drive
Fairfax, VA 22030
or fax to: (703) 359-0152,
or by email to info@rvda.org

Applicant's Name: _____

Address: _____

Phone: _____ Email: _____

Sponsoring RV-related Company: _____

Address: _____

Phone: _____ Email: _____

High School: _____ Year Graduated: _____ SAT/ACT Score: _____

Address: _____ Phone: _____

College Attending in 2015-2016: _____

Address: _____ Major: _____

Have You Been Accepted?: _____ If No, When Do You Expect to Be? _____ College Credits Completed: _____

College GPA: _____ Estimated College Expenses (One Year): \$ _____ % to Be Covered by Self/Family: _____%

Are You Employed? No ☐ Yes ☐ Employer: _____

How Long/When? _____

By signing below, I indicate that I have read the fact sheet that accompanies this application and that I meet the eligibility criteria specified for scholarship applicants.

Signature: _____

Deadline: June 3, 2015. To be considered, all application materials must be received by the deadline. For more information and to download additional applications, visit www.rvlearningcenter.org or email info@rvda.org.

RVDA Endorsed Products

Certified Green RV Program TRA Certification Inc.

www.tragreen.com
aleazenby@trarnold.com
Phone: (800) 398-9282 Fax: (574) 264-0740

TRA, the leading third-party green certification company, through its "Certified Green RV Program," measures, evaluates, and certifies RV manufacturers and verifies vendors for energy efficiency and environmental friendliness. This program empowers dealers to guide environmentally-conscious consumers in making better-informed decisions about their RV purchases, leading to increased customer satisfaction.

Credit Card Processing Bank of America Merchant Services

https://rvdealer.bankofamerica.com
jay.machamer@bankofamericamerchant.com

(678) 784-0567

Bank of America Merchant Services offers RVDA members an annual savings averaging 10-to-15 percent on each Visa and MasterCard swipe transaction. Advanced equipment provides fast authorization, around-the-clock support, and improved funds availability for those with a depository relationship with the bank.

Disability Income Insurance/ Paycheck Protection Benefits American Fidelity Assurance Company

www.afadvantage.com

Ted Brehoney

ted.brehoney@af-group.com

(800) 654-8489, Ext. 6530

Dealerships can provide disability insurance to provide security for a portion of an employee's paycheck in the event they are unable to work due to a covered accident or illness.

Emergency Roadside and Technical Assistance Coach-Net

www.coach-net.com
dealersales@coach-net.com
(800) 863-6740

Coach-Net provides emergency roadside and technical assistance solutions to RV dealers throughout the U.S. and Canada and for many RV and chassis manufacturers, RV clubs, and customer membership groups. Coach-Net provides dedicated service using over 150 employees with advanced communications technology tools combined with an extensive database of more than 40,000 service providers. The company

employs trained Customer Service Agents and RVDA-RVIA/ASE Master Certified Technical Service Agents.

Employee Testing Caliper Corp.

www.calipercorp.com

Ralph Mannheimer
rmannheimer@calipercorp.com
(609) 524-1214

For nearly a half-century, Caliper has consulted with over 25,000 companies on improving every aspect of their workforce – from hiring and selection to employee development and succession management. Starting with accurate, objective insights our consultants gain from our time-tested personality assessment, the Caliper Profile, we are able to help our clients reduce the high cost of turnover, help first-time managers excel and create solutions that are tailored, practical and adaptable. Whether you are looking to hire top performers, develop talent, build teams or transform your organization, we can help.

Extended Service Agreements XtraRide RV Service Agreement Program

www.protectiveassetprotection.com
(800) 950-6060, Ext. 5738

The XtraRide RV Service Agreement Program is offered through the Asset Protection Division of Protective Life Insurance Company. The program has been exclusively endorsed by RVDA since 1992. The XtraRide programs and F&I solutions bring dealers increased profit opportunities while providing quality protection for their customers. Protective is dedicated to providing the RV industry with superior products and services given its ability to underwrite, administer, and market its own programs.

Health Insurance Mass Marketing Insurance Consultants Inc. (MMIC)

www.mmicinsurance.com/RVDA/
quotes@mmicinsurance.com
(800) 349-1039

MMIC contracts nationally with a number of health insurance companies to provide a wide variety of benefits. MMIC creates a customized insurance program best suited for individual dealerships. Coverage is available to individual members and those firms with two or more employees. With group coverage, all active full-time employees are eligible. Spouse and dependent children under age 19 (23 if full-time student) are also

eligible. The cost of the coverage for the RVDA program may be paid in whole by the employer or shared with the employees. However, the employer's contribution must be at least 50% of the total cost.

Hiring Tools Employment Network- A Careerco Company

www.employmentnetwork.net

(718) 307-6258

The Employment Network is a network of pay-for-performance job sites. Its flagship site, FindTheRightJob.com, reaches more than 5 million job seekers monthly. Employers can drastically reduce their cost-per-hire by using The Employment Network's FindTheRightJob.com portal and other sites. Employers set the job requirements and only pay for candidates that meet them.

Lead Qualifier Program Customer Service Intelligence Inc. (CSI)

www.telcsi.com

bthompson@telcsi.com

(800) 835-5274

The Scene: High Inventory-Low Sales. The Need: More Sales-New methods to meet circumstances. The Solution: CSI's Lead Qualifier Program. How it Works: Your sales leads are sent to CSI immediately following initial contact with your sales staff, either in the showroom or by phone, website contact, Go RVing leads, and anywhere else you might acquire leads. CSI then makes a personal phone call to each lead, captivating their attention before your competitor does and establishing impressive rapport! We will uncover the prospect's initial impression of your dealership and staff; fully qualify the lead including exact needs and time frame for purchase; and provide you with their Deal Maker!

Pre-owned RV Appraisal Guidance N.A.D.A. Appraisal Guides & NADAGuides.com

www.nada.com

lsims@nadaguides.com

(800) 966-6232, Ext. 235

The N.A.D.A. RV Appraisal Guide is an essential tool for dealers needing to determine the average market value for used RVs. A new online program, RV Connect, is also available that provides updated RV values, creates custom window stickers for both newer and older RVs, and more. These products are all available at the RVDA "members only" rate.

Propane and Propane Supplies Suburban Propane

www.suburbanpropane.com
sholmes@suburbanpropane.com
(800) 643-7137

Suburban Propane offers discounts to RVDA members on propane along with attractive and safe equipment for refilling most any propane cylinder, 24-hour service, on-site "Train the Trainer" instruction for dealership personnel, signage, and a periodic review of filling stations by safety experts.

RVDA/Spader 20 Groups Spader Business Management

www.spader.com

info@spader.com

(800) 772-3377

RVDA/Spader 20 Groups managed by Spader Business Management help dealers improve their management skills, recognize market trends, and solve problems. The groups include non-competing dealers who share experiences to develop best practices.

Shipping Discounts PartnerShip, LLC

www.PartnerShip.com/79rvda

(800) 599-2902

The RVDA Discount Shipping Program, managed by PartnerShip, provides RVDA members with substantial shipping discounts. RVDA members who enroll in the free program will save on small package shipments with FedEx and less-than-truckload (LTL) freight shipments with UPS Freight and Con-way Freight. Visit our website for more information and to enroll.

Software & Consulting Services KPA

www.kpaonline.com

ccreuziger@kpaonline.com

(303) 228-2383

KPA provides consulting services and software to more than 5,100 automotive, truck, and equipment dealerships. Its Environmental Health & Safety product line provides on-site, on-call, and online services. Its Human Resource Management software, a total HR solution designed in collaboration with leading labor and employment attorneys, ensures your business is in complete compliance with state and federal regulations. Users have access to on-demand advice from attorneys with expertise in the RV industry.

Visit www.rvcareers.org

RV dealers can access resumes and post job openings through a partnership with Boxwood Technology at www.rvcareers.org.

Need More Inventory? Need Less Inventory?



Pro Sales RV Is Your Wholesale Connection

With over 40 years in the RV industry we have the experience and connections to get you quick and easy buy or sell bids. Be first to gain access to national lender repossessions.

Need more inventory?

Sign up for free and receive instant notifications when inventory gets posted on the portal by member dealers and numerous national lenders. Postings will include a detailed condition report, CARFAX, current NADA Connect value and photos (if available). In addition, we have representatives attending the major RV shows across the country to access even more inventory.

Need less inventory?

Put your unneeded inventory (motorhomes only) in front of our vast dealer network. It will get noticed. The majority of all dealers face the same challenge of maintaining a robust inventory. Posting is free with no obligation. You'll receive notification of the highest bid. If it is not sufficient, you simply decline and we remove the post.

What sets us apart?

We take care of all the details. We personally inspect the vehicle, purchase it, and deliver it. All fees are included in the final negotiated price.

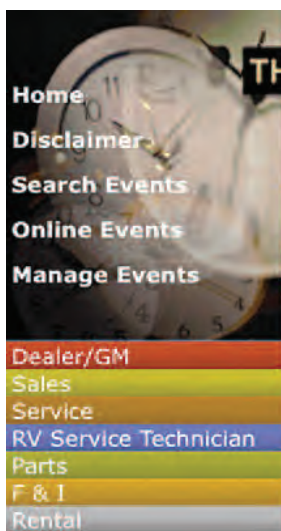
Join us today!

Getting started is free and easy. Visit www.psrvconnection.com and click "Sign Up!" Questions? Call us at (800) 899-2800 or email wholesale@prosalesrv.com



ProSalesRV

Your Wholesale Connection



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Online Events
Manage Events

Dealer/GM
Sales
Service
RV Service Technician
Parts
F & I
Rental

THE RV Industry's

CENTRAL TRAINING CALENDAR

<< Back		May 2015					Fwd >>	
Sun	Mon	Tue	Wed	Thu	Fri	Sat		
						1	2	
					Show Online Events	Show Online Events		
	3	4	5	6	7	8	9	
Show Online Events	RV Inspector/RV Maintenance Tech Training Show Online Events	Kelly Enterprises 3- Day Financial Center Seminar Show Online Events	Show Online Events	Show Online Events	Show Online Events	Show Online Events	Show Online Events	
10	11	12	13	14	15	16		
Show Online Events	Show Online Events	Show Online Events	Show Online Events	Show Online Events	Show Online Events	Show Online Events	Show Online Events	
17	18	19	20	21	22	23		
Show Online Events	RV Inspector/RV Maintenance Tech Training RV Air Conditioning Systems Service Show Online Events	Aqua-Hot Service Technician Certified Training Class Show Online Events	Show Online Events	Show Online Events	Show Online Events	Show Online Events	Show Online Events	
24	25	26	27	28	29	30		
Show Online Events	Show Online Events	Show Online Events	Show Online Events	Show Online Events	Show Online Events	Show Online Events	Show Online Events	
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Show Online Events								

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