

RV EXECUTIVE TODAY

APRIL 2016



RV RENTAL MARKET ROARS

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FINANCE & INSURANCE

Can Outsourcing, Digitization Make Your Dealership Money? page 22



RV MARKET SHARE

Which brands have the biggest piece of the pie? page 13

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Documenting the Impact of Outdoor Recreation

By Phil Ingrassia, CAE, president

U.S. Senators Corey Gardner (R-CO) and Jeanne Shaheen (D-NH) are working on a bipartisan basis to make sure the outdoor recreation industry can demonstrate its major impact on the nation's economy.

For the first time ever, the Recreation's Economic Contributions (REC) Act would ensure that outdoor recreation jobs are counted by the federal government and measured as part of the overall gross domestic product. On the House side, a companion bill was introduced in March by Congressman Don Beyer (D-VA).

Why is it important for the government to count the millions of jobs that depend on outdoor recreation? Outdoor recreation retailing, manufacturing, travel and tourism, and outdoor activities like camping, hunting, angling, guiding, and outfitting provide jobs and economic benefits in every state across the country – from gateway communities adjacent to national parks to urban areas in our largest cities.

For years, RVDA has analyzed U.S. Census Bureau data on RV dealers and RV rental companies. The Economic Census, next set for 2018, shows the economic impact of RV retailers nationally and by state (see page 18), but each individual business sector related to outdoor recreation only tells part of the story.

So this is important legislation for the entire industry and would help drive the discussion on future national recreation policies. The REC bill requires the Department of Commerce, in consultation with federal land management agencies, to provide annual statistics for outdoor recreation and document its contributions to the economy.

Federal statistics in this area will help outdoor recreation companies have

"Access to open space and outdoor recreation not only spurs consumer spending and creates jobs, but is also integral to American communities' quality of life."

more influence over federal and local recreation policy and business decisions. Access to open space and outdoor recreation not only spurs consumer spending and creates jobs, but is also integral to American communities' quality of life, helping to attract skilled workers and improve public health.

RVDA is working with its allies in the American Recreation Coalition (ARC) and elsewhere to move this initiative forward. As the country prepares for a new administration and new Congress in 2017, it's vital that we work together to preserve access to public lands and ensure that there's adequate funding to modernize campgrounds and other recreational facilities used by RV travelers.

The old model of going to Congress for appropriations to pay for recreation improvements out of general funds isn't working and hasn't worked for many years. Demonstrating the impact of outdoor recreation can lead to more innovation from the private sector and help public lands agencies meet the recreation and transportation needs of the American public now and into the future.

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Keeping a Tidy Business Office

By Brian Wilkins, chairman

This month's *RV Executive Today* takes a look at the dealership's most scrutinized department – the business office/F&I department. It's the one place where every deal is finalized, every contract is signed, and every deal-related dollar is collected, so it makes sense that this department is so closely monitored.

Two months ago in this column, I discussed the importance of training. There are few areas within the dealership where training is more important than in the business office.

Unfortunately, there have been incidents in which business offices haven't lived up to the moral standards that we expect from our dealerships. Those failures have led to state and federal scrutiny that we'd all prefer not to have hanging over our heads. If we develop strong policies and procedures – and back them up with training – we can reduce that scrutiny in the future.

Training in the business office needs to include much more than just how to sell service contracts and get deals bought. It's just as important that we teach our people to properly disclose the terms of a bank contract and to properly present the coverage on a service contract. Developing word tracks and procedures that direct our business managers through a closing will ensure that all deals are completed properly.

Our business managers and finance personnel need to be up-to-date on so many regulations, including:

- **Mandated privacy notices** that inform our customers what we do with – and how we protect – personal information we collect during the course of their transaction with us
- **The Safeguards Act** requiring that we have policies and procedures to protect customers' personal information
- **The Red Flags Act** requiring that we have policies for detecting identify theft
- **Truth & Lending and Regulation Z** requiring certain disclosures when we arrange financing for customers

If you don't have these compliance policies in place at your dealership, you need to. If you're not updating your policies regularly, you need to. If you're not providing compliance training for your people, you need to. The

Mike Molino RV Learning Center is now in the process of developing the F&I education track for the 2016 RV Dealers International Convention/Expo in Las Vegas from November 7-11. Presentations will offer a compliance review of what's hot, a 2017 preview of pending regulatory issues, and a session on cash conversions in F&I. Watch for updates this month and next on specific workshops, instructors, and convention registration.

Most recently, the dealership business office has come under scrutiny by the Consumer Finance Protection Bureau (CFPB), which has been eyeing dealer-assisted financing and claiming that the current reserve model leads to discriminatory pricing. In fact, two years ago the CFPB issued guidelines calling for the elimination of the current reserve system and asking banks and finance institutions to use alternative pricing models, like a flat fee for arranging financing.

RVDA, with help from NADA, has been working tirelessly on the issue. The House passed a bill last fall requiring the CFPB to rescind its guidance, but efforts to get the Senate to consider such a bill have been unsuccessful so far.

We dealers know the importance of dealer-assisted financing – it makes the transaction easier for the customer and in many cases saves them money. I recently had a discussion with a customer regarding their experience with our business office. This customer was very appreciative that the financing we arranged gave them a rate three percent less than what they'd been able to arrange through their local bank. Incidents like this convince us that the system is not broken and that government should leave this issue to the market.

RVDA will continue its efforts to protect our industry against regulation and federal over-reach like the CFPB guidance. In the meantime, we dealers must take steps to ensure our business offices don't need to be regulated. It's easier and less costly if we self-regulate, versus giving federal agencies reasons to get involved.

I will end by saying that here in western New York, temperatures are expected to approach seventy degrees this week. If spring isn't here, it's close! I hope everyone's selling season is off to a GREAT start!

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QUICKTAKES

Info For The Big Picture

INFRASTRUCTURE REPORT CARD

The nation's roads, parks, and other infrastructure are underfunded and in disrepair, according to the American Society of Civil Engineers. In its most recently released report card, the association gave roads a D and parks a C-.



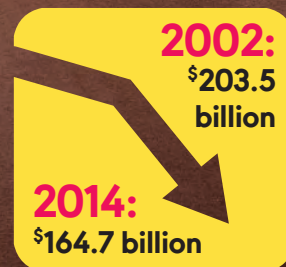
The National Park Service estimates its maintenance backlog at approximately \$11 billion.

140 million Americans use public parks a year, contributing \$646 billion to the national economy and supporting 6.1 million jobs.



Estimated Funding Needed (in \$billions)

	Total need	Estim. funding	Funding gap
Surface transportation	\$1,723	\$877	\$846
Public parks & recreation	\$238	\$134	\$104



Federal and state spending on roads has decreased

RV Rentals Roaring Down the Road

Dealers with rental operations report continued growth in their 2016 reservations

By Mary Anne Shreve

There seems to be no end in sight to the demand for rental RVs. Dealers with rental operations report continued growth in their 2016 reservations, and many plan to add units to their fleet.

Ziegler's RV in Allentown, PA, added three RVs to its 27-unit rental operation this year and may move to a larger location. "If we do, we'll consider increasing the fleet size even more," says manager Brandon Ziegler, adding that he occasionally has to turn away business because all of his units are booked.

Most of his customers are local families spending a week or a long weekend at parks and camps within the region. And half of them eventually buy RVs from him.

February's reservations were up 23 percent from a year ago, and the average rental contract is for 6.5 days, says Bert Alanko, who directs the MBA Rental School. Attendance at the school's last session was up 50 percent, and attendees ran the gamut from individuals who want to start rental operations to a dealer with a 60-unit fleet.

"We even had a few dealers returning from the year before because, after a year's additional experience in the business, they said, 'Ah, now I see what they were talking about – I want to go back and ask more questions.'"

Alanko says that with dedication, it's possible to build a successful rental operation starting with just a handful of units. "We've had dealers start with one unit, two units, and they're still in business six years later. One of our clients started his rental business with four units in the driveway of his house, grew it to 50 units, and just sold the business to Lazydays for a pretty penny."

The RV rental business is seemingly immune to downturns in the economy. As Alanko says, "It's good in good times, and it's great in bad times, because people want to take a vacation but don't want to fly to Europe, and they want to take the kids and they want to take the pets."

The national park connection

RV rental operations are bound to benefit this year by the centennial anniversary of the country's national park system, which is being publicized extensively.

"I can tell you first hand, the centennial is a big highlight in this year's business," says Michael Smalley, COO of Cruise America. "The National Park Service is making it a big point to visit the parks, and Brand USA, a public-private partnership based in Washington, has been overseas promoting the parks." Brand USA also helped produce a new IMAX film, "National Parks Adventure," narrated by Robert Redford.

"We feel the best way to see the national parks is through a motorhome, especially a Cruise America motorhome," says Smalley. "The numbers look like there are a lot of people heading to those areas this year. We're delighted that we're a big part of that and that our customers are going there to see our country's rich history." ■

"RV rentals are not in competition with RV sales. Especially when it comes to the Millennial generation. Younger people today don't want to be owners, they want to rent things. They want to rent Zip cars and they want to rent RVs."

– Bert Alanko, president, MBA Insurance

RV rental business is expected to increase 20 percent this year, maintaining a three-year growth trend, according to an RV Rental Association (RVRA) survey.

A Few Tips For Rental Start Ups

- *Salespeople are not good rental agents. You need a dedicated manager.*
- *Start small – four to six units, including a mix of Class Cs and trailers. It's easy to add more later when you've reached the point of having too much demand and not enough units.*
- *Try offering a rent-to-buy option – say, \$1,500 toward a purchase.*
- *Trailer rentals have gotten much more popular over the years as more people own tow vehicles.*



Taking a Cue from the Competition

Before Susan Rutz started her RV rental business three years ago, she researched her competition to determine what qualities she wanted to emulate – and which she wanted to avoid. “I heard very early in my research customers’ horror stories about how companies don’t keep units clean and nickel and dime people for every little thing, and I didn’t want to operate my business that way,” says the owner of Yosemite RV Rentals in Coarsegold, CA.

Rutz buys “very gently used” units, keeps them immaculate, and stocks them with everything the renter will need, including linens, kitchen utensils, camping chairs, and even lanterns. It’s all included in the price. “That’s definitely been a big draw so far, especially for the people coming from out of state,” she says. “They don’t have to remember that they’ll need a pair of tongs, for instance, or that they’ll have to make a trip to the local Kmart for lawn chairs.”

Her strategy gives customers peace of mind and convenience and even saves money. “When I talk to people who work at Yosemite National Park, they tell me you wouldn’t believe the number of camp chairs that people leave behind because they can’t take them home.”

FINDING THEIR NICHE

A prime location can help make a business. Take Yosemite RV Rentals, situated just 20 miles from the south entrance to Yosemite National Park and 45 minutes north of Fresno, CA. This three-year-old company’s bookings are already up 40 percent from last year, and owner Susan Rutz plans to add more units. She had been averaging rental contracts of three to four nights, but this year customers are signing up for six nights.

Some 98 percent of her clients are families from Southern California with two adults and several children who have their hearts set on vacationing in Yosemite.

“I don’t do much marketing because we get so many referrals from people who have rented with us before,” she says. “And we get a lot of business from our website.”

After Rutz retired to the Yosemite area 10 years ago, she kept seeing a national rental chain’s RVs going up and down the road. When she decided to try renting one herself, she called in March to make a reservation and discovered that the company was already booked solid.

“That made us realize that there might be a potential growth business there,” she says. “Since we opened in 2013, it has just exploded. I don’t know why anyone wouldn’t take advantage of the potential business out there.”

Ronnie Ipson of Freedom RV Rentals and Sales in Ashland, VA, also has a prime location – he’s five miles away from Richmond International Raceway, a NASCAR site. He has a large niche clientele that’s associated with NASCAR events.

“I get a lot of repeat and referral business from those customers because I’ve been in the business for 25 years,” says Ipson.

Freedom RV has two camping lots right across the street from the raceway where customers can either park their own RVs or pay the dealership to set up one of its rental units.



Annual Travel Trailer Sales Exceed 207,000 Units

By Jeff Kurowski, director of industry relations

New RV retail sales increased by significant amounts in 2015, according to market research firm Statistical Surveys Inc.

Leading the way were travel trailers, by far the most popular RV product type, which posted a U.S. sales volume increase of 20.8 percent and exceeded 200,000 units for the first time in 15 years. Travel trailer retail volume reached 207,116 last year, compared with 171,487 units in 2014.

Fifth wheels, the second-most popular RV product type, also experienced robust growth, increasing by 9.7 percent to 64,878 units, compared with 59,116 units retailed in the United States in 2014.

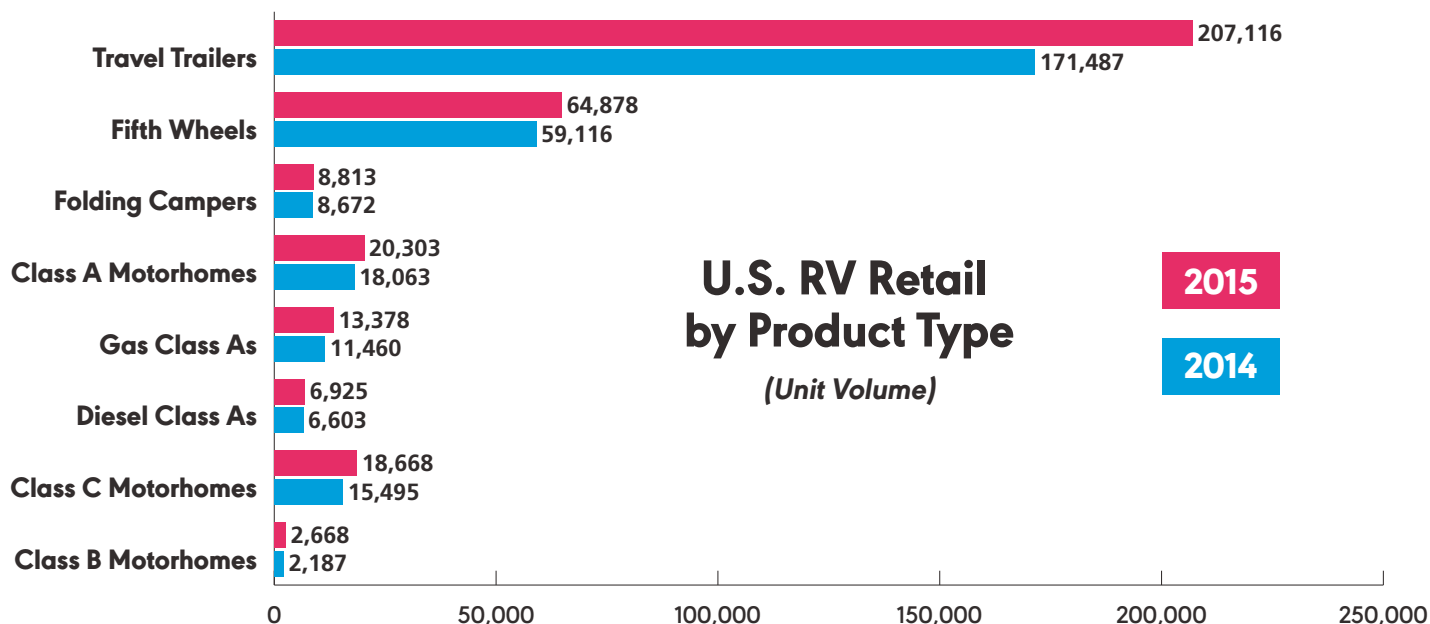
Even the folding camper segment, which had been shrinking for years, grew by 1.6 percent in 2015 to 8,813 units, versus 8,672 units sold the year before.



The motorhome sector also had a great 2015, with Class A motorhome retail sales increasing 12.4 percent to 20,303 units, compared with 18,063 units retailed in 2014. Gasoline engine Class As led the way with a 16.7 percent increase to 13,378 units sold, while diesel engine Class As increased a respectable 4.9 percent to 6,925 units.

Class C motorhomes did even better last year, increasing 20.5 percent to 18,668 units, compared with 15,495 units retailed in 2014.

The smaller, Class B motorhome segment grew in 2015 due to a 22 percent increase in retail sales volume to 2,668 units, compared with 2,187 units sold in 2014. ■



Jay Flight and Cougar Maintain Brand Leadership Positions

By Jeff Kurowski, director of industry relations

Jayco Inc.'s Jay Flight travel trailer and the Cougar fifth wheel brand, built by Thor industries Inc.'s Keystone subsidiary, maintained their retail market share leadership positions in their respective product categories in 2015, according to Statistical Surveys Inc.

Jay Flight was the top-selling travel trailer brand in 2015 with a 7.3 percent market share, up from 7 percent in 2014, while Cougar was the top-selling fifth wheel brand with a 7.1 percent market share last year, down from 7.4 percent.

Rounding out the top five selling travel trailer brands in 2015 were four brands built by Berkshire Hathaway's subsidiary Forest River Inc. Forest River's Cherokee and Wildwood brands tied for second among travel trailers last year with 4.6 percent market shares each, followed by Salem at 4.4 percent and Rockwood at 3.9 percent.

Among fifth wheel brands, Keystone's Montana was the second-best seller last year at 6.9 percent. Tied for third at 4.5 percent each were Big Horn, built by Thor subsidiary Heartland, and Jayco's Eagle. Reflection, built by Grand Design Recreational Vehicles, was fifth at 3.7 percent.

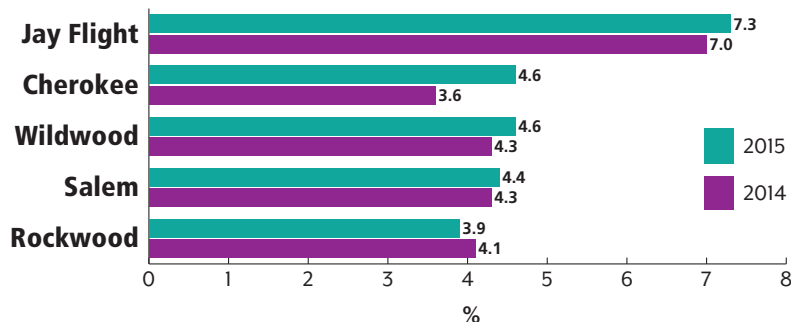
In the motorhome sector, Winnebago Industries' Winnebago brand was the top-selling Class A motorhome, when sales of gasoline and diesel-engine units are combined. The Winnebago brand had a 10.4 percent market share in 2015, down from 12.5 percent in 2014. Forest River's Georgetown was the second-best selling Class A with an 8.9 percent market share last year.

Rounding out the top five best-selling Class A brands were Tiffin Motor Homes Inc.'s Allegro at 7.7 percent, A.C.E. by Thor subsidiary Thor Motor Coach at 7.6 percent, and Winnebago's Itasca brand at 6.4 percent.

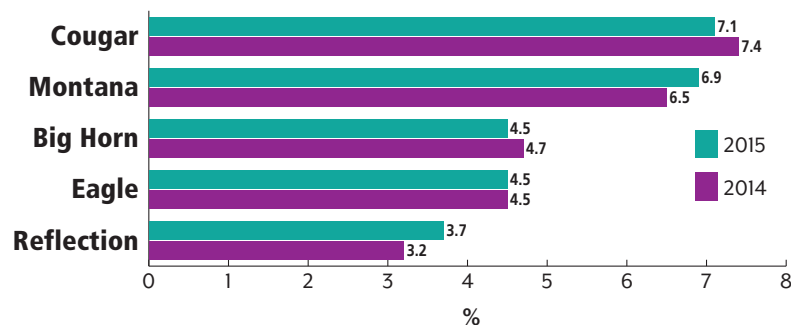
In Class C motorhomes last year, the Coachmen brand, built by the Coachmen RV Division of Forest River, was the top-selling brand at 17.5 percent. Number two was the Winnebago brand at 15.1 percent, and in third place was the Four Winds brand built by Thor Motor Coach.

Forest River Sun Seeker was fourth in the Class C market with a 9.5 percent market share, and Winnebago's Itasca was fifth at 7.6 percent. ■

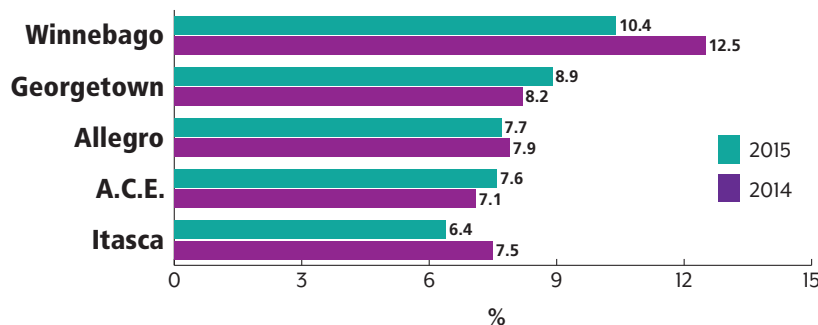
Travel Trailers



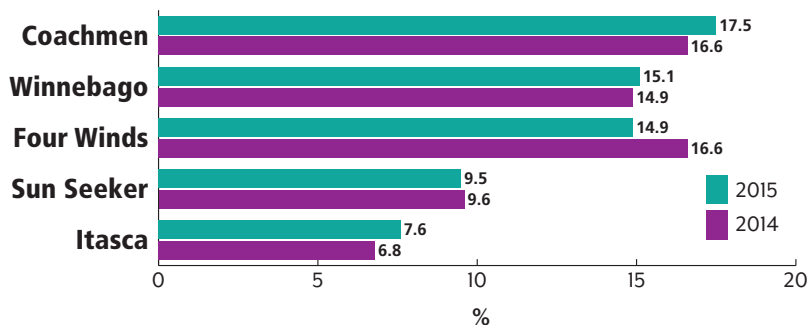
Fifth Wheels



Class A



Class C



Forest River Continues to Gain Travel Trailer

By Jeff Kurowski, director of industry relations

The Forest River division of Forest River Inc. posted U.S. retail market share increases in the two highest volume RV product categories – travel trailers and fifth wheels – during 2015, according to market research firm Statistical Surveys Inc.

Forest River, a unit of multinational conglomerate holding company Berkshire Hathaway Inc., increased its market share in travel trailers last year over Thor Industries Inc.'s Keystone subsidiary. Forest River (excluding its Coachmen, Dynamax, Palomino, Prime Time and Shasta subsidiaries) accounted for 26.3 percent of the U.S. travel trailer retail market in 2015, compared with 24.9 percent in 2014.

Meanwhile, Keystone was second in travel trailers with a 16.8 percent market share in 2015, compared with 16.9 percent in 2014.

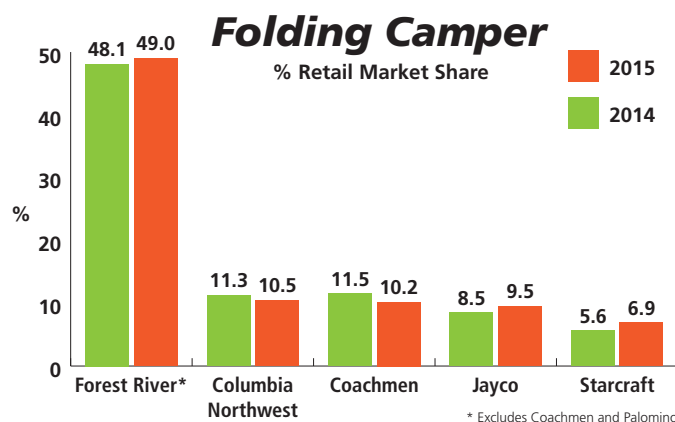
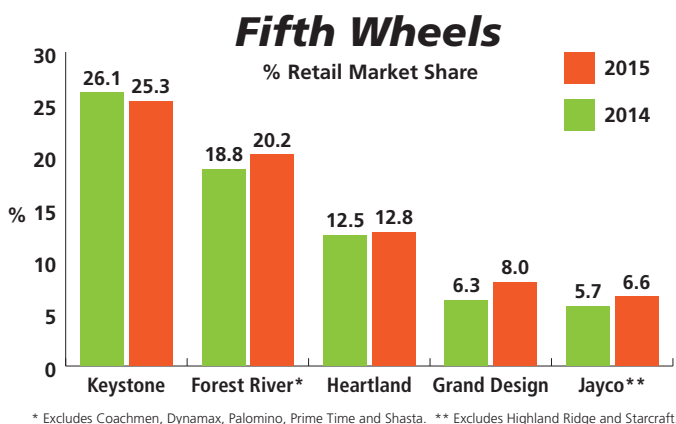
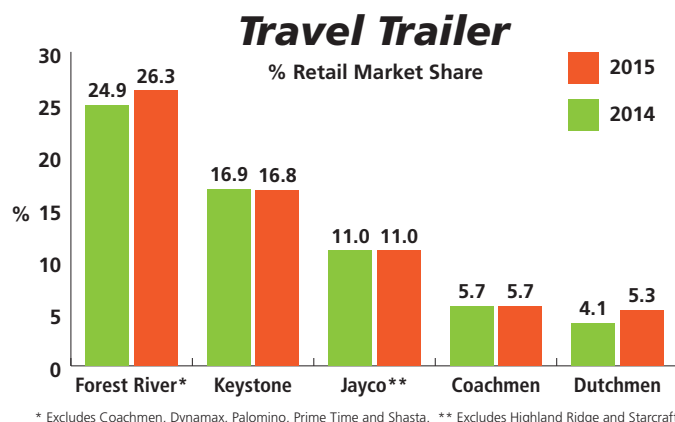
Rounding out the top five in travel trailers last year were independent builder Jayco Inc. (excluding its Highland Ridge and Starcraft subsidiaries), which had an 11 percent market share in 2014 and 2015. Coachmen was fourth in travel trailers with a 5.7 percent market share in 2014 and 2015, and Thor's Heartland subsidiary was fifth with a 5.3 percent in 2015. Heartland moved up to number five last year largely because it acquired Cruiser RV in January 2015. Heartland's market share would have been 4.3 percent without the volume provided by Cruiser RV's Fun Finder brand.

Forest River gains market share for at least the third year in a row.

In fifth wheels, Keystone maintained its market share leadership position despite a decline to 25.3 percent in 2015, from 26.1 percent in 2014. Forest River was second in fifth wheels last year with a 20.2 percent market share, up from 18.8 percent in 2014.

The other top five fifth wheel builders were Heartland with 12.8 percent of the market, Grand Design at 8 percent and Jayco (excluding Highland Ridge and Starcraft) at 6.6 percent.

Forest River remained dominant in folding campers, with a 49 percent market share (excluding sales of units built by its Coachmen and Palomino divisions). In fact, Coachmen was third in folding campers with 10.2 percent. Columbia Northwest, builder of the Aliner brand, was second with 10.5 percent market share. Jayco



& Fifth Wheel Market Share in 2015

was fourth in folding campers with a 9.5 percent market share, and its Starcraft subsidiary was fifth at 6.9 percent.

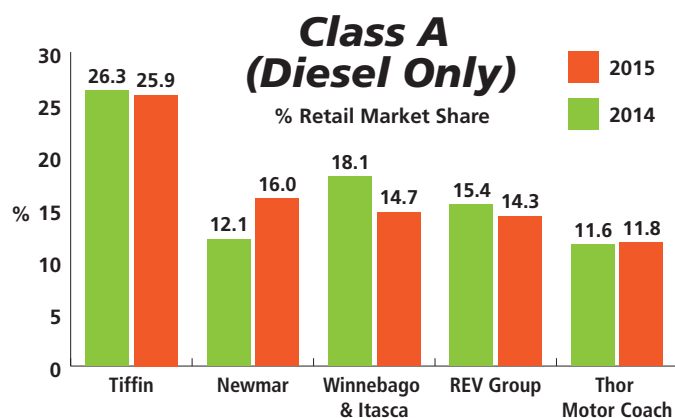
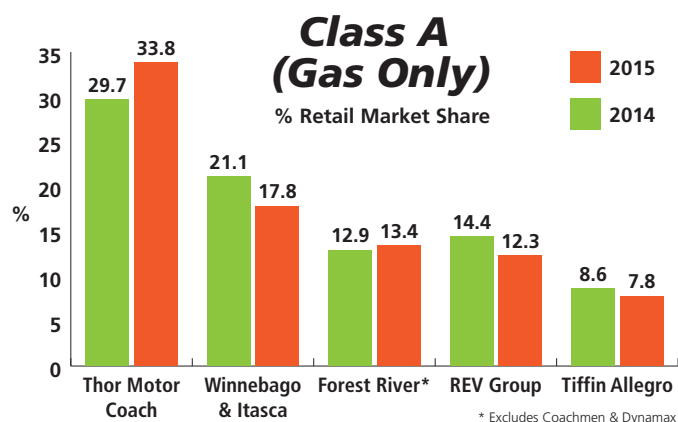
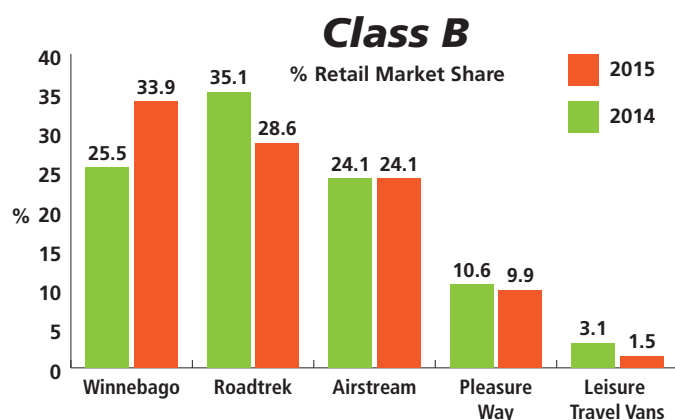
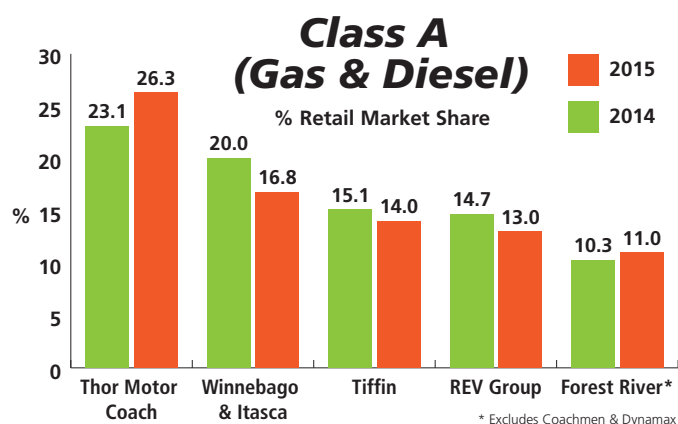
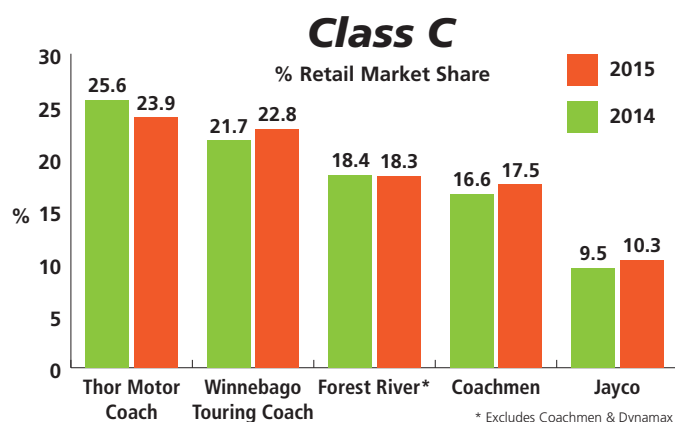
In motorhomes, Thor Motor Coach was the market share leader last year in Class As and Cs, while Winnebago Industries Inc. was tops in Class Bs.

Thor had a 26.3 percent share of the Class A market when gasoline and diesel engine units are combined, and it was the market share leader last year when only gas engine units are counted, with a 33.8 percent share. Winnebago was second in the combined gas and diesel Class A market, at 16.8 percent, and was second in the gas-only segment with 17.8 percent.

Tiffin Motor Homes Inc. was last year's leader in diesel Class As at 25.9 percent, followed by Newmar Corp. at 16 percent and Winnebago at 14.7 percent.

In the Class B category, Winnebago was first at 33.9

percent, followed by Canada's Roadtrek, acquired recently by Germany's Hymer AG, at 28.6 percent. Thor's Airstream subsidiary was third in Class Bs last year with a 24.1 percent retail market share. ■



eBay Motors Creates New Listing to Help RV Dealers Promote Their Inventory Nationwide



Roy Daves

RVDA associate member eBay Motors recently made some major changes to its platform that helps RV dealerships bring their inventory to the site. RV Executive Today talks with eBay Motors Sales Director Roy Daves about the new program and how it can help dealers create more demand for used RV inventory.

Q: RVs have been a part of eBay Motors' auctions and sales since the beginning. A number of RV dealers picked up right away on the site's value and have been using it for many years. Why did you change things up, and what's different with this new platform?

A. RVs have been a huge part of eBay Motors since our inception and have always generated lots of interest and sales. RV sellers have realized that they can advertise and sell both their new and used units to our community of over 162 million active buyers worldwide* with great success.

While Auctions and Buy It Now listings continue to perform well for our sellers, we wanted to introduce more product offerings to help sellers easily get their entire inventory in front of our audience. We created National Classified listings that are a great opportunity for RV dealers to use, in combination with Auction and Buy It Now listings, to better promote their inventory and drive more incremental leads and sales outside of their typical market area.

Q: As you roll out the new program, can dealers expect any changes with how eBay Motors communicates with them and provides support?

4 Tips for Selling More Used RVs Online

- **Post more – and better – photos.**
- **Follow up with every bidder – just like you do with every walk-up customer on your lot.**
- **Use a consultative selling approach, and ask lots of questions.**
- **Explain the process to the buyer to set realistic expectations.**



A. Dealers can expect the same great customer service that eBay Motors has always provided our sellers, with more of a focus on RVs moving into 2016 and beyond. We hope that any RV dealer with questions or wanting to learn more about how to sell on eBay will reach out to our support team at (866) 322-9227 so we can work with them to grow their business.

Q: Which types of units or price points do well on eBay Motors?

A. With such a large audience, we are working to grow our inventory across the board. It's not uncommon for our daily highest-priced items sold across all of eBay to include numerous RVs and trailers. We see strong sales across all price points.

Q: What are some common approaches used by RV dealers who are successful on eBay Motors?

A. Some of the commonalities of successful RV sellers that stand out to me are their customer focus, fast response to questions and phone calls, great pictures of the unit (both the good and the bad) and an engaging and thorough description. Most of these approaches will benefit a seller regardless of the e-commerce platform they're advertising on, but even more so on a transaction site where the buyers can purchase the vehicle right now if the price is right.

Q: How can dealers improve their performance in listing RVs, particularly used units, online?

A. I think they can improve their performance listing used RVs by taking more and better pictures, and by reaching out and following up with each bidder and person asking questions. You wouldn't ignore a walk-up customer on the lot, so don't let potential online buyers get away due to a lack of engagement on your part.

Also, use a consultative approach to selling versus a hard sell. Ask lots of questions, ensure this is the correct unit for the buyer, verify if they've ever made another online purchase like this before and walk them through the process, and communicate with your buyer at each step. Help set realistic expectations and then keep them. ■

**Per eBay Inc. Fast Facts (Q4 2015)*

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Census Info Shows Recession's Toll on Top 5 RV-Selling States

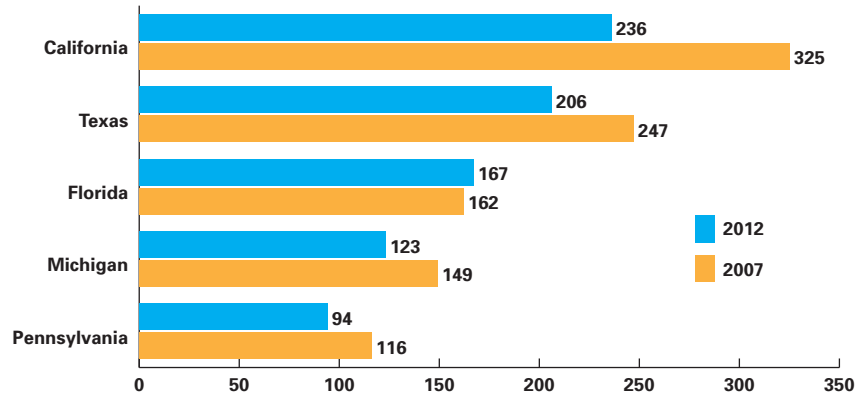
The top five RV-selling states took big hits during the recession in terms of sales revenue, number of dealership locations, employees, and payroll, according to data from the just-recently released 2012 economic census.

Census figures from 2007 and 2012 show that California suffered the biggest losses, dropping from pre-recession sales of \$2.66 billion to \$1.39 billion after. The Golden State also lost larger percentages of its dealership locations, payroll, and employees.

To see the RV dealership economic census data for all 50 states, go to www.rvda.org, select Member Services, and then go to RV Market Statistics. You must be an RVDA member with a username and password to log on to the members-only portion of the site.

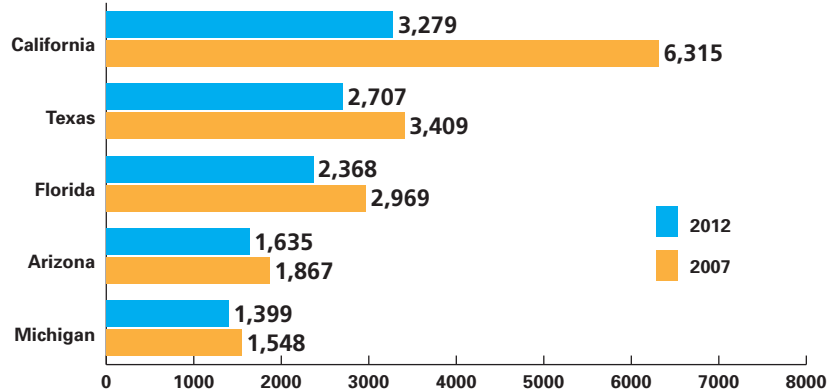
The U.S. Census Bureau conducts a survey of American business and the economy every five years, and businesses are required by law to respond. During the last census in 2012, forms were sent out to nearly 4 million companies that represented all industries and all-sized companies. ■

Number of RV Dealership Locations



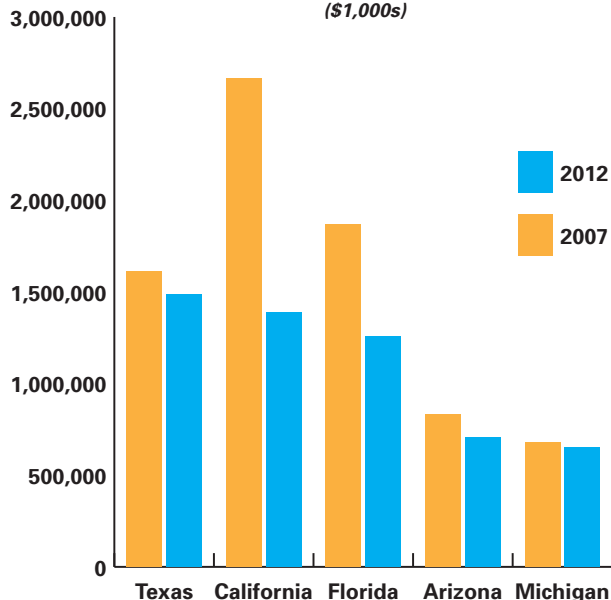
Number of Paid Employees

(as of March 12, 2012 & 2007)



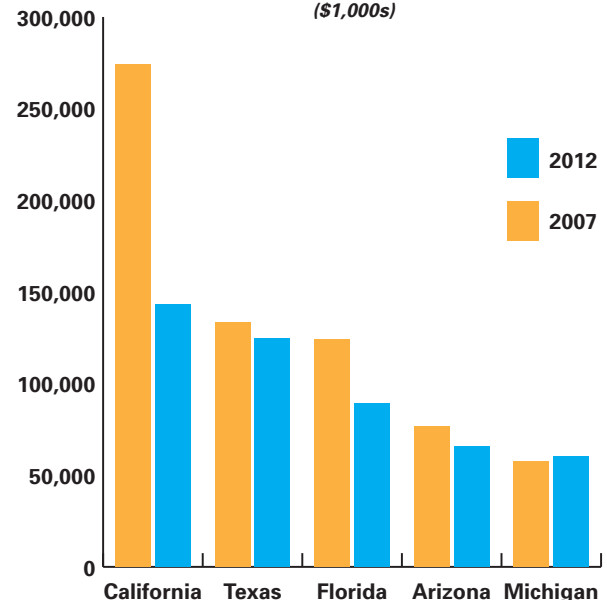
Total RV-related Annual Sales Revenue

(\$1,000s)



Total RV Dealership Annual Payroll

(\$1,000s)



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Why You Should Consider Digitizing Your F&I Process

By Stacey Davidson and Chip Zyvoloski

The sales process often starts online today – why shouldn't F&I? In fact, 70 percent of consumers want this convenience, according to an Autotrader.com study. The convenience of an electronic F&I process becomes more important to the Millennial generation as they begin purchasing RVs. This is why it's important to position your business where consumers are shopping.

For some consumers, buying an RV is second only to purchasing a house in terms of cost. Getting financing for such a large purchase can be stressful. Imagine the euphoria of finding one's dream RV online and deciding it's time to buy. Then imagine that euphoria fading as one faces the reality of jumping through the hoops to qualify for credit and financing.

You can help reduce the stress customers' face during the financing process by giving them the ability to complete the credit pre-approval process online, before they arrive at the dealership. That way, your customers are



confident they can make the purchase when they get to the dealership. That's a powerful motivator for customers to move forward with the transaction.

Save on time and headaches

Sometimes, customers leave the F&I office disenchanted by the financing process. This could be the result of an F&I manager short on time, or the sales contract being difficult to understand. Picture the F&I manager flipping back and forth through a lengthy preprinted contract and not giving the customer time to ask questions. That customer might leave your dealership feeling frustrated, wary, and unhappy.

Electronic contracts deliver information to the F&I manager in a logical workflow and also help ensure that the dealership is compliant with federal regulations. Consumer information that's entered and changed on an electronic contract is replicated across the document at one time, reducing errors that could cause a lender to reject the contract over compliance violations. Electronic contracts also make it easier for the F&I manager to present similar sections of the contract to customers and help ensure that all mandatory disclosures are reviewed.

Another significant benefit for both dealers and customers is the speed of delivery to lenders – a click of the button sends contracts off for review and processing. No more scanning, digitizing, and filing paper copies. Loans can be funded within hours, instead of days.

Making the transition

Transitioning to electronic contracts doesn't require a complete digital redo of your F&I process. You can do it in these three stages:

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1 Moving from preprinted loan documents to electronically created forms

Electronic contracts provide digital data capture, one source of truth, and consistent workflows. They save the costs of having to redo multi-part paper forms to fix completion errors and of throwing out old stock when contracts are revised. And they can be printed on plain paper from your F&I manager's office. Finalizing electronic contracts will still require wet signatures and being scanned for digital submission to the lender, but they can also be faxed or mailed.

2 Electronic signature capture

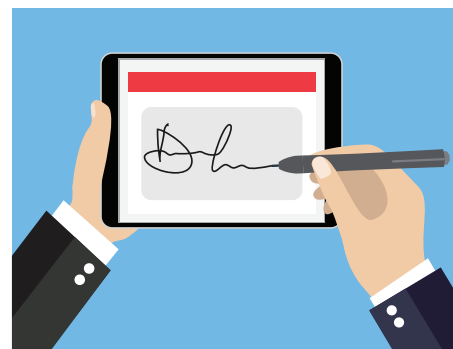
This function enables customers to electronically sign and initial fields in digital contracts and helps ensure all required fields are completed before the contract goes to the lender. This reduces potential errors, prevents costly

delays, and improves regulatory compliance.

3 Storing original contracts as electronic documents

Whether it's done at the dealership or outsourced to a service provider, creating a document library for original contracts requires careful attention to security issues. These contracts contain customers' personal information and must be protected in compliance with federal and state requirements. The benefits of digitally storing contracts include being able to process and quickly deliver them electronically to the lender and buyer.

As consumer preferences for how they shop for vehicles continue to evolve, dealerships should continually evaluate how they can improve the buying experience. Electronic contracts are one step.



Technology has drastically changed consumers' shopping habits. Last year, e-commerce sales as estimated by the U.S. Census Bureau reached \$341.7 billion.

Stacey Davidson is a product manager for AppOne® at Wolters Kluwer, and Chip Zyvoloski is a senior attorney for indirect lending at Wolters Kluwer. For more information, visit www.wolterskluwerfs.com/RVdealers.

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5 YEARS AHEAD, JUST LIKE OLD TIMES.



Finance Finesse: Can F&I Outsourcing Make Money for Your Dealership?

By Jeff Wyatt

Your F&I department should represent one of the purest profit centers in your dealership, but many dealers simply refer their customers to a local bank. They're missing out on a potential 20 percent increase in gross on every unit sold.

Having dedicated F&I staff at the dealership isn't the only option. There's an alternative that still allows you to make money – outsource it to professionals. Regardless of whether your business is modest or a multi-million-dollar operation, F&I outsourcing can either bring you a significant new revenue stream or improve your profitability.

DIY has hidden costs

Sometimes it's better to lean on an expert than rely on less experienced internal resources. After all, you outsource such things as construction projects, legal advice, and titling. Sometimes hiring experts is the most efficient and cost-effective way to get the job done. Outsourcing is the best option when it can yield better, less expensive results than you could on your own.

F&I companies produce more income through specialization, lending relationships, and volume. They exist solely to move units and sell F&I products. They train year round on compliance, lenders' programs and product sales, and they benchmark and measure their staff's performance.



Relying on dealership administrators, managers, or salespeople to handle F&I could cost you. They may not understand that your local bank has a specific credit appetite that a customer may not fit. The bank could issue a decline, a non-competitive rate, or an approval with a low rate and no F&I profit – and you'd wind up losing out on potential revenue. Savvy dealers know F&I is about moving units and capturing F&I profit.

A lender for every credit tier

It takes relationships with multiple lending sources to be able to handle a wide range of credit profiles. Working a deal with a 550 credit score, a 650 credit score, and an 800 credit score require different skills. The 550 score needs diligence and creativity to secure financing, a unique set of lenders, and a pay plan that motivates managers to take on these customers. Without these conditions, credit-challenged customers will have to turn to a local lender, your F&I profit will be lost, and the customers could end up buying at a different dealership.

How to Choose an F&I Company

Thinking of outsourcing your F&I? Here's what to ask when you interview companies.

- * How long has the company been in business?
- * Does it have programs for all credit tiers, including subprime?
- * What products does it offer, and how are they presented to your customers?
- * How does it prioritize the applications it receives?
- * What's the company's hiring and training process?
- * Does it have depth of staff?
- * Can it give referrals from other dealers?

The customer with a 650 score usually doesn't know the differences between auto lenders and recreational lenders and wants a rate similar to what he got when he financed his car. It takes a totally different set of sales skills and lenders to keep this customer's business. Otherwise, he may be forced to find a loan on his own or he may walk away from the sale altogether.

With an 800 credit score, bank approval isn't the biggest challenge facing an F&I manager. This demanding customer wants a low rate with little cash down and a long-term loan. Again, skill combined with multiple lenders and a totally different profit model will win the day.

Who's keeping tabs?

When you rely on one or two individuals at the dealership to handle F&I, how do you gauge their performance? Who ensures they're compliant and up-to-date with federal regulations? How well do they create relationships with lenders to ensure you have a portfolio of options for all customers? How good are they at obtaining approvals or structuring and closing deals? How good are they at selling back end products? When you have a team of skilled experts working for you, all of these issues are covered.

COMMISSION RATES

Be wary of companies that try to persuade you with a low commission rate but then hit you and your customers with fees. Commission rates can be deceiving. Ask for the average profit (gross and net of their commission) that you can expect to earn per financed unit. Ignore the commission rate and look at the dollars – would you rather earn 70 percent of \$1,000 (\$700) or 50 percent of \$1,600 (\$800)? Low-commission providers will sell you on how little it costs to hire them, but that logic is backwards. F&I outsourcing should produce higher net income to the dealer regardless of the commission percentage charged.

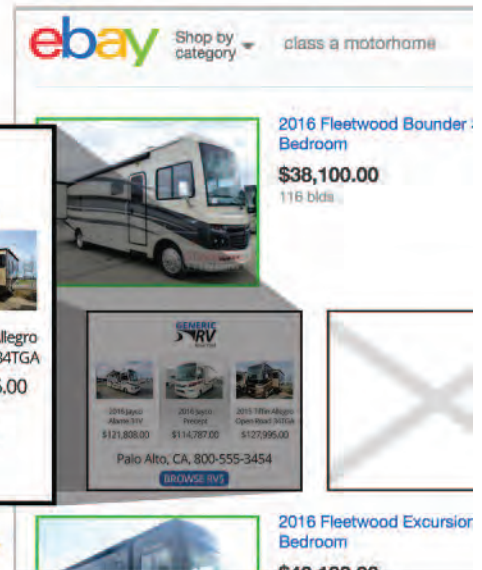
A specialized F&I department is too expensive for many dealers. Outsourcing gives them access to expertise and resources they couldn't afford otherwise. Even larger dealers benefit by capturing small increases in deliveries and product sales combined with the large savings in payroll and benefits. Good F&I companies are income producers that generate more for the dealer than they cost when compared to what a dealer would produce on his own.

Jeff Wyatt is controller at Priority One Financial Services Inc. ■

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Road Hazard Protection:

Tire & Wheel Service Contracts Benefit RVers, Dealers

By Mark Otto

U.S. roadways are so deteriorated that the American Society of Civil Engineers (ASCE) gave them a D+ in its most recent report card for the country's infrastructure.

And this crisis will worsen, says the Congressional Budget Office, because there are fewer tax dollars being collected to repair roadways. Federal, state, and local spending on highways

has actually shrunk since 2001.

Poor road conditions and infrastructure are costing motorists more than \$67 billion annually to repair and operate their vehicles, making this an ever growing concern for motorists.

Road hazards such as potholes, glass, nails, and other conditions can puncture or prematurely damage tires and wheels. Fortunately, road-hazard

service contracts can shield motorists from unpredictable and costly hazards. These contracts pay for the repair or replacement of tires and wheels rendered unserviceable due to road hazards.


Since the average replacement cost for one RV tire and wheel is approximately \$450, tire and wheel service contracts are a great value to RVers. And they provide dealers with a valuable F&I product. The average penetration rate on vehicle service contracts is roughly 50 percent; the penetration on tire and wheel service contracts is 40 percent, and they can easily be sold for three times the cost. Not offering these service contracts is like leaving profit on the table.

When selecting a tire and wheel service contract provider, consider the insurance company that backs the product. It's essential that the tire and wheel service contract provider is backed by an A-rated insurance carrier. You don't want to be stuck paying the claims if anything ever happen to the service contract provider.


Another thing to consider when choosing a provider is experience. Don't deal with a company that just started up. There are fewer headaches with a company that's been around the block a few times and knows how to properly administer and support both you and your customers. Other key factors include coverages, aggregates, caps on claims, and limitations of the service contract. In general, the more comprehensive the coverage, the fewer headaches for the dealer.

Our highways won't be getting better anytime soon, and there will always be debris in the road. You can offer a valuable, cost-saving product that will also benefit your bottom line by choosing an experienced tire and wheel service contract provider.

Mark Otto is CEO of Tire Shield. ■

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AppOne provides easy access to compliant loan documents, and lenders who will not only make prompt credit decisions but will also fund your deals faster.

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For more information
Tyler Kelly
612-852-7947
Tyler.Kelly@WoltersKluwer.com

Brown & Brown of Kentucky Pledges \$100,000 to RV Learning Center in Honor of Bert Alanko

By RVDA staff

Insurance and finance provider Brown & Brown of Kentucky Inc. is donating \$100,000 over five years to the Mike Molino RV Learning Center in honor of Bert Alanko, president of MBA Insurance. MBA was recently acquired by Brown and Brown. Alanko is also a former RVDA member and the past chairman of the RV Rental Association (RVRA), and he remains an active force within the RV rental community.

The donation puts Brown & Brown in the top category for donors, Major Gifts. The contribution is a tribute to Alanko, a longtime RVDA contributor who served as chairman of the RV Rental Association for 19 years. During his years of service, he received multiple RVDA/RVRA awards for membership recruitment, the RVDA Chairman's Service award in 2004 and, in 2011, RVDA's highest honor, the James B. Summers Award.

MBA Insurance is a consistent sponsor of the RV Dealers International Convention/Expo, contributes to the development of the rental educational track at the event, and provides financial support to the RV Learning Center.

"We at Brown and Brown always keep the motto, 'What's good for the dealer is good for Brown,' and we let our team know to keep that attitude in their dealings with the dealer and we all will be successful," said Brown & Brown of Kentucky Executive Vice President Michael Neal, making the announcement. "Bert Alanko has been the role model for that very attitude for 37 plus years, and it's an honor to work with him now on a day-to-day basis."

"Brown & Brown has found a perfect way to pay tribute to an individual who has been a lynchpin in the success of the learning center over the

years and who is a legend in our industry," said RV Learning Center Chairman of the Board Jeff Pastore.

Brown & Brown's generous contribution will go a long way toward developing the materials and programs that our dealers rely on to maintain an educated workforce."

Information about making gifts to the learning center in honor of living individuals and as memorials is available at www.rvlearning-center.com, along with a list of those who have been honored by donors over the years.

Contributions fund webinars, training and certification for dealer-



ship staff, essential publications and learning guides, and the annual convention/expo. You can donate online or use a printable form that accommodates customized pledges and donations. ■

RV/MH Hall of Fame Seeking Nominations for 2017

RVDA members interested in making nominations to the RV/MH Hall of Fame Class of 2017 can access complete information, including nomination forms at www.rvmhhalloffame.org.

The nominee must be--or have been--an active participant in any segment of the RV industry for a minimum of 25 years. The hall's board has the power to choose a nominee who has earned selection but fallen short of the 25-year threshold but will exercise that power only in special circumstances.

Consideration is given to the nominee's overall contributions to the good of the industry, including his or her positions, accomplishments and innovations on the job, and volunteer work both inside and outside the industry, with special emphasis on volunteer work done on behalf of state and national associations and owner groups, the Hall of Fame itself and other industry-related organizations and causes.

Anyone can nominate anyone. If a completed nomination form and three properly-prepared seconding letters are received by Oct. 31st, the nominee will be in the pool of candidates considered.

The hall's selection committee announces its selections in January, and the chosen individuals are inducted at the hall's annual dinner in August. The hall's bylaws allow for up to 10 inductees per year.

Campers Inn's Ambitious Training & Certification Campaign Aims to Certify All Service and Parts Personnel

By Tony Yerman

Russ Underberg was tapped three years ago by Campers Inn owner Jeff Hirsch to become the national service director of Hirsch's group of dealerships. Hirsch tasked him with developing a strategy for training service and parts personnel. The plan was to include employee certification – and not just for technicians.

"We decided that the front line people should come first," recalls Underberg. Those employees included service writers/advisors, warranty administrators, and parts specialists, along with their managers. That was three years ago.



Last month, Campers Inn announced that 18 employees had recently earned certification, bringing the total number of employees who have become certified during the past four months to 46.

"We give them 90 days to review the entire RV Learning Center Learning Guide for their position and another 90 days to study more intensely. Then, they test," says Underberg.

"Training and certification are conditions of employment," he says. "Just offering it seems to motivate people. Self-pride and peer pressure have also been good motivators."

Each Campers Inn store has a training center for employees, and different groups are scheduled at different times. Employees are encouraged to use down time to study in the centers.

Underberg keeps in constant contact with his managers, visiting the 13 locations at least three times a year. "We'll be tracking certifications and making sure people retain their certificates."

Bryan Romano and Aaron Centrella, fixed-ops employees at the Kingston, NH location, recently became certified and credit passing the tests with increasing their efficiency and confidence in working on electrical and propane systems and diagnostics.

"You can tell already, by the focus and confidence our people have, that they're on a higher level," says Underberg. "Soon we'll be able to measure the effects of training by comparing this year's sales to last year's." ■

Do your fixed operations need fixing?



- Is your technician productivity under 100%?
- Are your parts sales flat?
- Are more than 20% of your ROs for one item only?

If you answered yes to any of these questions, you need to call or email Don Reed today!

DealerPRO RV delivers CEU's for Mike Molino RV Learning Center Certifications

- Training Center
- In-Dealership
- Online

DealerPRO RV will help you fix your fixed ops.
TOLL-FREE: 1.800.553.0100
Email: dreed@dealerprotraining.com



RVDA ASSOCIATE MEMBER

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www.rvdealerprotraining.com

Certifiably Professional



The Society of Certified RV Professionals' recognition program publishes a quarterly update of individuals who have earned certification or recertification from either the Mike Molino RV Learning Center or the RVDA-RVIA RV Service Technician Certification program. The following list includes only individuals whose dealerships have chosen to participate in the recognition program. If you'd like to join the program, complete and return the form below.

RECERTIFIED

Debbie Norris Parts Manager
Jeffrey Meyer Parts Specialist
Jordan Benzel Parts Specialist
Paul Pinchback Service Writer/Advisor
Ronald Ricks Appliance Specialist
Ronald Ricks Electrical Systems Specialist
Richard McHone Master Technician
Robert Cook Master Technician
Ronald Ricks Master Technician
David Jones Master Technician
Jordan Hill Technician
Chris Salisbury Technician
Mark Posey Technician
David Manthey Technician
Gregory Hess Technician
Brian Anderson Technician
Mitchell Anderson Technician
Torry Ringheimer Recertified Technician
Mark Thies Recertified Technician

NEWLY CERTIFIED

Denny Holmes Parts Manager
Randy Gjerseeth Parts Specialist
Branden Reid Pynn Parts Specialist
Doug McKay Parts Specialist
Jason Pulsifer Parts Specialist
Justin Stevens Parts Specialist
Chuck Erickson Parts Specialist
Paul C. Oeltjenbruns Parts Specialist
Henry Conoly Parts Specialist
Henry Conoly Parts Specialist
Henry William Conoly, II Parts Specialist
Kayla Clemons Parts Specialist
Matthew C. Gilman Service Manager
Bruce Heidelberg Service Manager
Deon Victor Service Manager
Brendan Forsley Service Manager
Mike Leahy Service Manager
Cameron Brooks Service Manager
Bryan D. Hershner Service Manager
Kameron Gustafson Service Writer/Advisor
Jamie Biddix Service Writer/Advisor
Christopher G. Roy Service Writer/Advisor
David Sapp Service Writer/Advisor
Nicole Goddard Service Writer/Advisor
Natasha Esterbrook Service Writer/Advisor
Trevor Blazek Service Writer/Advisor
John Croto Service Writer/Advisor
Stephanie Johnson Service Writer/Advisor
Kelly Bernard Service Writer/Advisor
Kristin French Service Writer/Advisor
Chuck Erickson Service Writer/Advisor
Steve Prostrollo Service Writer/Advisor

Paul C. Oeltjenbruns Service Writer/Advisor
Tryeflue Rogers Service Writer/Advisor
A.J. Pettis Service Writer/Advisor
Tryeflue Rogers Service Writer/Advisor
Lisa Marie Diggins Service Writer/Advisor
Ralph Harvey Service Writer/Advisor
Vincent M. Giancola Service Writer/Advisor
William Ashley Murray Service Writer/Advisor
James Gearl Service Writer/Advisor
Lori Fink Service Writer/Advisor
Marlene Miller Warranty Administrator
Erin Leigh Deary Warranty Administrator
Stacey Price Warranty Administrator
Amanda Poole Warranty Administrator
Kent McKenzie Warranty Administrator
William H. Verrochi Warranty Administrator
Whitney Bennett Warranty Administrator
Justin Stevens Warranty Administrator
Chris Couture Warranty Administrator
Kisha Aultman Warranty Administrator
Deborah King Warranty Administrator
Carmella Holmes Warranty Administrator
Butch Kuykendall Body Specialist
Haylee Curry Certified Technician
Jason Lawrence Certified Technician
Gary Boone Certified Technician
Zachariah Walworth Certified Technician
Kenneth Smith Certified Technician
Kenneth R. Smith Certified Technician
Darin Upperman Certified Technician
Russell Fletcher Certified Technician
Brian Oglesbee Certified Technician

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?

REGISTERED TECHNICIAN PREP COURSE

Course A \$89

The **Registered Technician** course prepares RV service technicians to take the **Registered 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.

Courses combine 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 ENROLL MY TECHNICIANS! (Copy this form to enroll 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.

GET GOING WITH GO RVING!

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, 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 Going 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. 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 3930 University Dr., Fairfax, VA, 22030
For more information, visit www.rvda.org or send an email to info@rvda.org

Finance & Insurance Associate Members

ACCOUNTING SERVICES

Rehmann

P: (248) 952-5000
Toll Free:
www.rehmann.com

FINANCE 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: (281) 300-1974
www.bankofamerica.com/rvdealer

Bank of the West

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

Community & Southern Bank

P: (678) 293-1238
www.myCSBonline.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

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
Toll Free: (866) 688-6983
www.medallionbank.com

Merrick Bank

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

NextGear Capital

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

Northpoint Commercial Finance, LLC

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

Priority One Financial Services, Inc.

Toll Free: (800) 747-6223
www.p1fs.com

Sebrite Financial Corp.

Toll Free: (800) 767-8881
www.sebritecorporation.com

TCF Inventory Finance, Inc.

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Toll Free: (877) 800-4430
www.tcfif.com

U.S. Bank, Recreation Finance

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Toll Free: (800) 933-9260
www.usbank.com

Universal Lenders LLC

P: (866) 954-1050
www.universallenders.net

Wolters Kluwer Financial Services

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

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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

Brown & Brown Recreational Insurance

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

Coach-Net

P: (800) 863-6740
Toll Free: (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
Toll Free: (800) 332-4264 Ext.119
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

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

National Automotive Experts/NWAN

Toll Free: (877) 222-1645
www.NationalAutomotiveExperts.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
Toll Free: (800) 745-6006
www.phoenixamerican.com

Protective Asset Protection

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

Recreation Insurance Specialists, LLC

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

Sentry Insurance

P: (715) 346-7272
Toll Free: (800) 624-8369
www.sentry.com

Service Group

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

Tyron USA

P: (813) 620-0364
www.tyron-usa.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

The Walpole Agency

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

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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, 2016.

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

more 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.



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: _____

GEAR UP FOR SUCCESS

RV DEALERS INTERNATIONAL CONVENTION/EXPO

NOVEMBER 7-11, 2016



GEAR UP FOR SUCCESS – experience the power of education during the 2016 RV Dealers International Convention/Expo Nov. 7-11 in Las Vegas. Bring your top performers for a week of training focused on dealers and fixed-operations managers, leadership development, networking, and competing in today's marketplace.



All of a dealership's gears – sales, service, parts, and F&I – must function together to keep the business running. Education powers the gears. With education tracks for dealer/GMs, sales, service, parts, F&I, rental, and social media/eMarketing, they'll learn about:

- **Cash conversions in F&I**
- **Advanced topics for the service department**
- **Leadership development for young RV executives**
- **New concepts for merchandising the store**
- **Digital marketing tips**
- **Latest ideas in Internet advertising, measuring effectiveness, and increasing ROI**
- **Mini rental school**
(included in registration fee)

You'll also meet dozens of exhibitors who serve RV dealers: insurance professionals, lenders, trainers, suppliers, and manufacturers.



EARLY BIRD FULL REGISTRATION RATE

\$599

for first
dealership
registrant

\$576

per each
additional
registrant

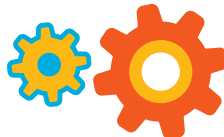
If you've registered for the convention and want to bring employees to attend just the Vendor Training +Plus program, you can register them for that program for \$215 per person. The Vendor Training +Plus badge will also give the holder access to the expo and the opening reception on Tuesday, Nov. 8.

RVDA dealer members only – expires 6/30/16

The convention floor plan at Bally's allows the majority of events to take place in one area, increasing your chances of connecting with colleagues and staying on schedule. The centrally located dealer lounge, equipped with Wi-Fi and comfortable seating, is back this year. And a block of hotel rooms at Bally's and Paris offer convenient lodging and easy access to the nightlife along the Vegas Strip.



Register by June 30 to get the low, early bird rate for your first registrant. You'll also lock in a lower rate for everyone else you bring, no matter when they sign up.



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 _____



2. Member 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 \$215 value! Registrant Name _____ Email _____ Badge First Name _____ Please check here if you require special accommodations. <input type="checkbox"/>	\$599	\$692	\$965	\$
Second Registrant - includes Vendor Training +Plus, a \$215 value! Registrant Name _____ Email _____ Badge First Name _____ Please check here if you require special accommodations. <input type="checkbox"/>	\$576	\$671	\$965	\$
Third Registrant - includes Vendor Training +Plus, a \$215 value! Registrant Name _____ Email _____ Badge First Name _____ Please check here if you require special accommodations. <input type="checkbox"/>	\$576	\$671	\$965	\$
Fourth Registrant - includes Vendor Training +Plus, a \$215 value! Registrant Name _____ Email _____ Badge First Name _____ Please check here if you require special accommodations. <input type="checkbox"/>	\$576	\$671	\$965	\$
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 \$215 per person and includes Vendor Training +Plus training on Monday, Nov. 7 and Tuesday, Nov. 8, 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:

TOTAL

\$

☐ **Full Amount** or ☐ **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.

☐ Check enclosed

Charge my: ☐ Visa ☐ MC ☐ Amex ☐ Discover

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, 2016, to qualify for a refund. A \$50 administrative fee will be deducted from each refund request received by July 31, 2016. A \$100 administrative fee will be deducted from each refund request received between August 1, 2016 and August 31, 2016. No refunds will be made after August 31, 2016. *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.



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: 2016-2017 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.*

Submit 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 for College and Career."
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 e-mail to info@rvda.org

Applicant's Name: _____

Address: _____

Phone: _____ E-mail: _____

Sponsoring RV-Related Company: _____

Name of Dealer Principal/GM: _____

Address: _____

Phone: _____ E-mail: _____

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

Address: _____ Phone: _____

College Attending in 2016-2017: _____

City/State: _____ 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, 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 30, 2016. 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 e-mail 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.mmicinurance.com/RVDA/
quotes@mmicinurance.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.

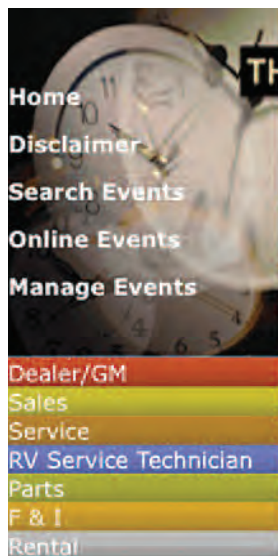
The Mike Molino RV Learning Center proudly recognizes these

CONTRIBUTORS

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



Received From	Contributed 03/03/14 - 03/03/16	Total Lifetime Pledge	Last Contribution	Received From	Contributed 03/03/14 - 03/03/16	Total Lifetime Pledge	Last Contribution
MAJOR GIFTS active donors* with cumulative donation or pledge of \$25,000 or more							
Camping World and Good Sam	\$75,000	\$1,000,000	06/22/15	McClain's RV Superstore	\$8,000	\$44,000	06/18/15
Newmar Corporation	\$50,000	\$260,000	12/15/15	Fogdall Family Fund	\$4,000	\$43,100	03/05/14
Protective	\$73,917	235,079	12/07/15	Pan Pacific RV Centers, Inc.	\$2,000	\$41,500	12/04/15
Coach-Net	\$5,000	\$204,917	01/26/15	Palm RV	7,500	37,500	02/18/16
Tom Stinnett Derby City RV	\$1,500	\$103,500	12/28/15	Bill Thomas Camper Sales, Inc.	\$10,000	\$36,000	03/06/15
Campers Inn	\$15,000	\$100,000	12/18/15	Reines RV Center, Inc.	\$6,500	\$35,025	12/31/15
PleasureLand RV Center, Inc.	\$14,500	\$96,850	12/15/15	Wilkins R.V., Inc.	\$3,900	\$33,000	01/08/16
Horsey Family Memorial Fund	\$2,000	\$71,000	06/26/15	Pikes Peak Traveland	\$1,700	\$32,700	06/26/15
Bill & Kristin Fenech	\$10,000	\$67,500	09/14/15	Diversified Insurance Mgmt. Inc.	\$4,400	\$31,200	12/23/14
Ron & Lisa Fenech	\$15,000	\$65,000	08/04/15	Paul Evert's RV Country, Inc.	\$1,000	\$30,000	07/06/15
Byerly RV Center	\$5,000	\$57,000	01/05/16	Tiffin Motor Homes, Inc.	\$2,000	\$28,500	03/24/14
All Seasons RV Center	\$1,000	\$47,049	12/14/15	Holiday World of Houston	\$1,500	\$27,000	06/11/15
RVAC	\$7,000	\$45,000	03/30/15	Bill Plemmons RV World	\$5,000	\$25,000	06/30/15
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	\$6,000	08/24/15
MBA Insurance, Inc.	\$1,000	\$20,100	06/19/15	Camperland of Oklahoma, LLC	\$1,000	\$5,850	06/23/15
Greenway, Inc. (Rte 66 Dealer)	\$2,300	\$20,850	12/21/15	Good Life RV	\$2,000	\$5,100	04/24/15
Dixie RV Superstore	\$5,000	\$20,000	03/21/14	Don Gunden	\$5,000	\$5,000	12/31/14
Alpin Haus	\$2,000	\$19,500	06/18/15	Bob and Amy Martin	\$5,000	\$5,000	12/16/14
Hartville RV Center, Inc.	\$2,000	\$15,750	05/27/15	Route 66 RV Network	\$2,000	\$5,000	02/16/16
AIRXCEL RV Group	\$2,000	\$13,000	10/27/14	Best Value RV Sales & Service	\$2,000	\$4,750	05/01/15
Mike and Barb Molino	\$300	\$11,886	07/21/15	Topper's Camping Center.	\$1,053	\$4,553	06/19/15
Little Dealer, Little Prices	\$1,000	\$11,050	12/11/14	Phil Ingrassia	\$2,500	\$4,500	12/29/15
Affinity RV Service Sales & Rentals	\$2,000	\$11,000	06/15/15	RCD Sales Company, Ltd.	\$1,349	\$3,849	09/17/15
United States Warranty Corp.	\$2,000	\$10,250	06/15/15	Myers RV Center, Inc.	\$500	\$3,750	06/22/15
Motley RV Repair	\$1,000	\$10,075	09/17/15	J. D. Sanders, Inc.	\$750	\$3,500	06/12/15
Don Clark	\$10,000	\$10,000	10/23/15	Noble RV	\$2,000	\$3,405	01/21/16
Hemlock Hill RV Sales, Inc.	\$3,361	\$10,000	08/12/15	United RV	\$200	\$3,200	11/10/15
Curtis Trailers	\$750	\$8,750	08/24/15	RV Outlet Mall	\$500	\$3,050	06/22/15
Circle K RV's, Inc.	\$750	\$7,000	06/30/15	Highland Ridge RV, Inc.	\$250	\$2,750	04/20/15
All Valley RV Center	\$5,250	\$6,750	11/03/15	Hilltop Trailer Sales	\$500	\$2,622	06/09/15
Burlington RV Superstore	\$1250	\$6,750	06/12/15	Alliance Coach, Inc.	\$1,000	\$2,500	06/08/15
Hayes RV Center	\$850	\$6,750	06/11/15	Onsite Temp Housing	\$1,000	\$2,500	10/29/15
A World of Training	\$3,500	\$6,500	09/17/15	Skyline RV & Home Sales, Inc.	\$1,000	\$2,500	06/19/15
Crestview RV Center	\$4,500	\$6,500	12/23/15				
LEADERS active donors* with a cumulative donation or pledge between \$1,000 and \$2,499							
The Trail Center	\$600	\$2,450	12/10/15	Candys Campers	\$250	\$1,300	08/12/14
Tacoma RV Center	\$500	\$2,000	06/15/15	Camp-Site RV	\$500	\$1,250	01/29/16
NERVDA	\$2,000	\$2,000	12/18/15	Ocean Grove Supercenter	\$1,250	\$1,250	08/17/15
Dinosaur Electronics	\$650	\$1,900	06/08/15	Ronnie Hepp	\$500	\$1,125	12/31/15
American Guardian Warranty	\$1,800	\$1,800	03/01/16	Bill Mirrieles	\$500	\$1,000	05/01/15
Northern Wholesale Supply, Inc.	\$1,000	\$1,750	12/12/14	Tom Manning & Associates	\$1,000	\$1,000	07/11/14
Steinbring Motorcoach	\$500	\$1,750	12/03/14	Mount Comfort RV	\$1,000	\$1,000	09/30/15
Out of Doors Mart, Inc.	\$500	\$1,750	10/13/15	Prime Time Manufacturing	\$1,000	\$1,000	12/30/14
Gib's RV Superstore	\$1,500	\$1,500	12/02/15	Beckley's Camping Center	\$500	\$1,000	06/12/15
Schaap's RV Traveland	\$500	\$1,350	12/19/14				
BENEFACTORS active donors* with a cumulative donation or pledge between \$500 and \$999							
Keepers RV Center	\$450	\$950	11/23/15	Holiday Hour, Inc.	\$200	\$500	06/19/15
Tennessee RV Sales & Service, LLC	\$750	\$750	09/08/15	Kroubetz Lakeside Campers	\$250	\$500	11/01/15
Bell Camper Sales	\$100	\$550	09/09/14	Modern Trailer Sales, Inc.	\$500	\$500	06/2/15
Airstream Adventures Northwest	\$500	\$500	05/26/15	Niel's Motor Homes	\$250	\$500	06/11/14
Florida Outdoors RV Center	\$500	\$500	06/15/15				
SUPPORTERS active donors* with a cumulative donation or pledge between \$100 and \$499							
Lou Novick	\$100	\$400	11/25/15	C.S.R.A. Camperland	\$200	\$200	12/12/14
Starr's Trailer Sales	\$300	\$300	07/31/15	Black Book RV Value Guide	\$100	\$100	10/24/14
Arlington RV Supercenter, Inc.	\$250	\$250	06/01/15	Chesapeake RV Solutions	\$100	\$100	02/29/16
Foremost Transportation Inc.	\$250	\$250	05/04/15	Northwest RV Sales	\$100	\$100	08/04/14
Southaven RV Center	\$250	\$250	05/12/14	RV Share	\$100	\$100	12/31/14
The Makarios Group, LLC	\$250	\$250	06/03/15	Rv Value Mart, Inc.	\$100	\$100	06/15/15
Tri-Am R.V Center of E. Tennessee	\$250	\$250	02/05/16		\$100	\$100	02/21/14
ENDOWMENTS							
Kindlund Family Scholarship		\$270,000					



THE RV Industry's

CENTRAL TRAINING CALENDAR

<< Back		May 2016					Fwd >>	
Sun	Mon	Tue	Wed	Thu	Fri	Sat		
1 Customized F&I Web Seminars for Your Dealership by Jan Kelly Show Online Events	2 Show Online Events	3 Show Online Events	4 Show Online Events	5 Show Online Events	6 Show Online Events	7 Show Online Events		
8 Show Online Events	9 Show Online Events	10 Show Online Events	11 Show Online Events	12 Show Online Events	13 Show Online Events	14 Show Online Events		
15 Customized F&I Web Seminars for Your Dealership by Jan Kelly Show Online Events	16 RV Inspector/RV Maintenance Tech Training Show Online Events	17 Kelly Enterprises 3-Day Financial Center Seminar Show Online Events	18 FREE WEBINAR: INCREASE YOUR DEALER SALES WITH A CUSTOMER-CENTRIC MARKETING STRATEGY Show Online Events	19 WEBINAR: Is Reinsurance Right for Your Dealership? Show Online Events	20 Show Online Events	21 Show Online Events		
22 Show Online Events	23 Show Online Events	24 Show Online Events	25 Show Online Events	26 Show Online Events	27 Show Online Events	28 Show Online Events		
29 Show Online Events	30 Show Online Events	31 Show Online Events						

ONGOING ONLINE EVENTS:

Technician Certification Self-Study Prep Course	FRVTA's Distance Learning Network - Training for Every Position at Your Dealership	Customer Service Training through FRVTA's DLN	Service Writer/Advisor Training through FRVTA's DLN
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Go RVing

Don't see your events listed? Visit www.rvtrainingcalendar.com to upload your events to the calendar.

RVDA Welcomes Our Newest Members
2/1/16 - 2/29/16

Dealers

Luxury RVs of Arizona
Mesa, AZ

Prestige RV Center
Shawnee, OK

Vermont Country
Camper Sales Inc.
East Montpelier, VT

Aftermarket

Bell Road RV Center
Phoenix, AZ

Express Mobile RV
Repair
Clayton, IN

Landers Towing and
Collision Center
Salem, IL

Rental

Gypsy Wind RV Rentals
Hidden Valley Lake, CA

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American Guardian Warranty Services (800) 579-2233 x42132	Sobel University (253) 565-257720
Dealer Pro RV (800) 553-010026	Spader Business Management (800) 772-337721
Diversified Insurance Management (800) 332-42643	Tire Shield (888) 628-847317
MBA Insurance (800) 622-220119	Wolters Kluwer (612) 852-794724
Protective Asset Protection (866) 924-7035back cover	

The same
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from a team
you know
and trust



You knew us as GE Capital, Commercial Distribution Finance (CDF). To our customers who traveled this road with us we would like to thank you for your unwavering commitment and support. And, for those of you who might be considering inventory financing with us for the very first time, we think you'll find the new **Wells Fargo Commercial Distribution Finance** is positioned to help you achieve your goals even better than before.

As one of the world's most valuable and recognized financial services companies, Wells Fargo has been helping businesses — big and small — gain greater strength and stability for more than 160 years. Couple that history with CDF's more than 35 years of RV industry expertise, and you'll soon discover a winning combination of solutions and services designed to help take your business where you've always wanted to go.

Welcome to the new Wells Fargo Commercial Distribution Finance.

Give our RV team a call today at **1-800-289-4488**

wellsfargo.com/cdf

Together we'll go far



Boost Your F&I Profits & Customer Satisfaction

Our XtraRide® RV Service Contract Program is one of the most comprehensive service contracts available. With this level of coverage backed by a company with over 50 years of experience serving dealers, it's no surprise XtraRide has been exclusively endorsed by the RVDA for over 20 years.

- Grow profitability
- Drive customer satisfaction
- Receive advanced F&I training



Find out how Protective Asset Protection can help your dealership protect customers' tomorrows so they can embrace today. Call us at 866 924 7035 or visit protectiveassetprotection.com to learn more.

Protect Tomorrow. Embrace Today.™

XtraRide Service Contracts | Post-Sale Programs
Dealer Experience Refund & Reinsurance Programs
F&I Training | On-Line Rating, Reporting & Contracts


Protective.
Asset Protection

An RVDA endorsed product or service is one that has been extensively evaluated by the RVDA to assure quality, dependability and overall value. RVDA and the RVDA Education Foundation receive compensation from a Protective company for business generated by RV dealers.

The XtraRide service contract program is backed by Lyndon Property Insurance Company, a Protective company, in all states except New York. In New York this product is backed by Old Republic Insurance Company.