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CFPB in the Congressional Spotlight

By Phil Ingrassia, CAE, president

N ot surprisingly, the Consumer Financial Protection Bureau (CFPB) is one of the hot topics during this election year, and for good reason.

The agency's penchant for "rulemaking through enforcement" is under scrutiny by both industry groups and Congress.

Over the past three years, the CFPB has engaged in enforcement actions against three major auto lenders that have limited dealers' ability to adjust loans, and the agency did so without following any kind of rulemaking process.

During a Congressional hearing last month, CFPB Director Richard Cordray was questioned about the practice by several senators.

"What concerns me is that the rulemaking is an entire process that requires a level of transparency and gets input," said Sen. Pat Toomey (R-RI). "There's a cost-benefit analysis. My worry is that if we're using enforcement instead of rulemaking, we're going to miss those pieces."

Sen. Jerry Moran (R-KS) said that the 2013 vehicle lending guidance has led to a "more adversarial" relationship between the regulator and various industries. Moran has introduced SB 2663, which would rescind the CFPB's 2013 guidance, and which is identical to legislation that passed in the U.S. House last year. The House bill passed on a bi-partisan 332-96 vote with the support of RVDA, NADA, RVIA, and other industry groups.

"I would encourage my colleagues to join me in accomplishing that legislation," Moran said. It's an opportunity not only "to eliminate the guidance," he said, "but it's also an opportunity to improve the process."

Sen. Joe Donnelly (D-IN) told

"The CFPB says it does not have direct oversight of what goes on at dealerships, but through regulation of lenders, the agency can have a significant impact on a dealer's ability to discount loans and arrange financing."

Cordray that many dealers in Indiana are concerned about the CFPB's oversight. Cordray said the CFPB was "leery" of talking with dealer groups because the agency does not have jurisdiction over RV, auto, and boat dealers and didn't want to "cross that line." Cordray told the panel the CFPB is interested in dealer input, "as long as they understand that we respect that line."

That's correct – the CFPB says it does not have direct oversight of what goes on at dealerships, but through regulation of lenders, the agency can have a significant impact on a dealer's ability to discount loans and arrange financing.

RVDA has a consistent position on the CFPB's overreach in vehicle lending. The current vehicle financing system works. The agency should stop using flawed data and issuing enforcement actions in an attempt to correct a discrimination problem that may not even exist. Sen. Moran and others in Congress have the right idea – rescind the guidance and use a rulemaking process that is open for consumers and the industry.

Thanks for your support on this important dealer issue.



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

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

Editorial/Business Office:

3930 University Drive, Fairfax, VA 22030-2515 Phone (703) 591-7130 FAX (703) 359-0152

RV Executive Today (ISSN #1088-873X) Volume 20, Issue 5

For advertising information contact: Julie Newhouse, marketing manager (703) 591-7130 x 103

Finding Your Level of Participation

By Brian Wilkins, chairman



t's been a busy and active Spring for me as your RVDA chairman. It started in Arizona, where I was a quest at RVIA's annual meeting. Among other actions it took, RVIA announced that it will be placing a larger investment in the National Industry Trade show it holds in Louisville each November. This show is such an important event for all of us, and I'm looking forward to seeing what the next generation holds.

I also want to thank Frank Hugelmayer, Derald Bontrager, and everyone at RVIA for their hospitality.

In mid-March, your board of directors met at RVDA headquarters in Northern Virginia for our annual March meeting. This important event is when we review the organization's strategic plan and set direction for the staff. This year we made some improvements to the annual DSI awards by raising the score required to earn the award. We also agreed that working with our industry partners to improve the availability of replacement parts within our industry should be one of our primary strategic initiatives.

Finally, I ended the month in Chicago, where RVDA Vice Chairman Darrel Friesen, president Phil Ingrassia and I attended a CEO symposium for association leaders. The symposium was a neat opportunity for us, as it gathered together leaders from different industry associations to learn best practices in managing associations. It served as a good reminder of the importance of volunteer leaders.

People who give their time to be volunteer leaders usually do so as a way to give back to the industry.

Speaking for myself, I'm a third-generation dealer with a business that was started by my grandfather, and although the industry has its ups and downs, it's been good to my family.

If you have the opportunity, I highly recommend that you find a way to participate in RVDA. There's a level of commitment for everyone. The simplest is to use the association's programs. When you participate in RVDA's on-line training, certify your employees, or support endorsed vendors, you support the association – and you increase employee morale and, hopefully, the dealership's bottom line.

Another level of participation is to attend RVDA's annual convention. Again, attendance not only supports the association but also provides you and your employees with tons of education and networking opportunities.

"The convention has education tracks for all dealership departments and is truly one of the best training opportunities you can give your employees. This year's event is slated for Nov. 7-11 at Bally's in Las Vegas. Registration is now open at www.rvda.org."

The convention has education tracks for all dealership departments and is truly one of the best training opportunities you can give your employees. This year's event is slated for Nov. 7-11 at Bally's in Las Vegas. Registration is now open at www.rvda.org.

You can also support the association by serving as your state's representative on the board of delegates. These individuals serve as contacts for state-level issues and provide guidance to the executive board on issues that are of most importance to dealers. The board of delegates meets once a year during the convention, so the time commitment is manageable. It's a great way to get an insider's view of your association and start participating in a leadership role.

Finally, you can contribute to the association simply by communicating with the staff and officers. I've received phone calls and emails from many of you, giving me feedback on my columns and on the issues that matter most to you. This communication is greatly appreciated – please continue keeping us abreast of what's on your mind.

We're all familiar with President John F. Kennedy's quote about asking not what the country can do for you but what you can do for the country, and I encourage you to apply that same philosophy to our industry. We're fortunate to be part of something that provides so many opportunities to us, our employees, and our customers. Let's be mindful and give back so that this industry remains vibrant.



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Selling the SERVICE Side of Your Business



By Christine Corelli

ervice writers interact with customers more than anyone else in your dealership and play a major role in your business's reputation and profitability. But too many service writers fall short when it comes to understanding the differences between selling to men and women. If they're not trained on how to adapt their selling style, they're probably not adding as much as they could to the department's bottom line.

Pay attention to these nuances between how men and women approach getting their RVs serviced, and adjust your sales approach accordingly:

Cutting to the chase vs. connecting

Men tend to want to cut to the chase when discussing their service needs.

They want to get the job done and leave. Women want to feel a connection to the service writer, who should take the time to interact with them no matter how busy he or she might be.

Surface dwellers vs. observers

Men want to keep things simple. They go into a store and get what they need and may shy away from asking a lot of questions. Women notice things such as the service writer's body language and tone of voice. If the service writer comes across as if he just wants to write up the repair and move to the next customer, women get turned off. And they're more likely to tell other customers about their experience than men are.

The silent type vs. the questioner

Some men believe that the more questions they ask, the less knowledgeable they appear. Not having the information puts them at a competitive disadvantage, or so they fear. Women aren't afraid to ask lots of questions. They want more information, more details, and more conversation.

TALKING UP SERVICE

Want to make customers for life? Try these tips in the service lane.

Speak in terms of helping.

Customers are more likely to be won over if they feel you're sincerely trying to help fix their problem. Say "We can help you with this," or "We want to help keep your RV running smoothly so you can enjoy it for many years."

Sell service by promoting safety.

For women in particular, safety is a major concern. Say, "We want to be sure your RV is safe to drive. We'll do a thorough inspection during this maintenance check-up." Use the phrase "We Take Your Safety Seriously" in your marketing and advertising campaigns, and post it on your walls.

Use reassuring phrases.

Try "You can be confident we'll repair it properly," "Come take a look at the techs working on your RV," and "That's a good question."

Educate customers.

If an owner comes in for a simple check-up and is told his unit needs an expensive repair such as a new timing belt, he's likely to balk. Explain that if the belt breaks, the engine will be ruined, and that replacing the engine could cost more than \$6,000. Also remind customers that their RVs need Spring check-ups and winterizing, and that moving parts should be lubed.

Hold an RV event for women at your dealership.

Have service personnel discuss safety and maintenance issues, and encourage questions from the audience.

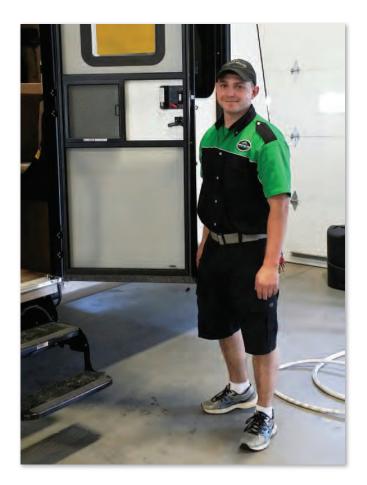
Make your website appealing to both men and women.

Post photos of women talking to your service writers, as well as video testimonials from women customers.

The 10-Step Script for Service Excellence

o ensure that all customers are treated like royalty in your service department, use this script.

- Greet them with a smile. Introduce yourself and ask for their name.
- Ask how you can help: "What brings you in?"
- Use professional responses: "It's my pleasure to do this for you."
- Listen respectfully and never make them feel foolish for asking questions.
- Explain what will be done to their RV and what it will cost. Reassure them that you'll check the entire unit.
- 6 Escort them to the waiting area; make sure it has magazines for both men and women.
- If something unexpected needs repairing, show it to the customer and tell him what it will cost.
- 8 Explain every item on the invoice.
- Ask for customers' email addresses so you can send service reminders.
- Give out referral cards that offer discounts to both the new customer and the original customer.





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The waiting area at McGeorge's Rolling Hills RV in Ashland, VA, features a cafe-style area where customers can relax – or work – and choose from a variety of beverages and snacks, including freshly baked cookies.

CUSTOMER HOSPITALITY LOUNGE



Preparing Your Dealership for Digit

By Param Ramakrishnan

he Internet and smart devices have permanently changed the way people buy things. One example: Almost 80 percent of consumers used the Internet to shop for a vehicle in 2014, according to an Autotrader.com study. The study also reported that 95 percent of Millennials used the Internet, and 50 percent of them did so via a smartphone.

This change puts pressure on RV dealers to rethink how they attract and serve today's digital consumers, especially the next generation of RV buyers. National Public Radio recently aired a story about the RV market's growth, attributing some of it to retiring baby boomers. But interviewee Renee Hinson, an RV dealer, reported that she's also "selling campers to people in their 30s like never before."

Digital competitiveness

RV dealers must evolve their sales and finance procedures to meet consumers' digital expectations. That means:

- Creating a digital marketing plan built around a responsive website and search engine optimization
- Connecting your inventory management system to your website to ensure real-time updating of online inventory listings
- Offering an online credit application for financing with the option of pre-approval, if available

Dealers' websites must be easy to navigate with both laptops and smartphones, and they must make it easy to find information about new and used units.

The best way to make your inventory accessible to online customers is to connect your inventory management system to your website. This allows inventory to be automatically updated on the website. It's important that the sync occurs in real time, as units are sold, instead of using a batch sync at the end of the day, because customers visiting your website might believe you have units on the lot that have already been sold.

Electronic F&I

Today's RV buyers have already done their product research online before arriving at the dealership and are further along in the purchase process than buyers in the past. Autotrader.com found that 70 percent of consumers also want to start the F&I process online. So give your customers the ability to apply digitally for credit and pre-approval if available. That will motivate them to make the purchase when they arrive at the dealership.

Online credit applications also have dealer benefits – greater data accuracy, elimination of illegible handwriting, and a single source of

Almost 80% of consumers used the Internet to shop for a vehicle in 2014

truth. With an electronic credit application, the consumer can complete the paperwork online or at the dealership, using a

computer or tablet. This reduces the compliance burden on the dealer to verify that the information customers are providing is accurate. The responsibility is instead transferred to the consumer; however, it doesn't eliminate the dealer's responsibility for verifying identity information or other information mandated by law or lenders.

Electronic credit applications are also easier and faster to submit to lenders – no more faxes or snail mail. Lenders can process the applications quicker, since they don't need to manually transfer the information into their system. Lenders can also quickly verify if there are compliance violations in the application due to data errors.

Errors that are found can easily be corrected across the application

al Consumers



by the dealer or lender, as electronic applications provide a single source of truth. This means that a piece of information, such as a borrower's mailing address, once inputted is reflected as entered across the document. It cannot be correct in one place but inaccurate in another.

Technology requirements

Online credit applications have many benefits, but there are also risks that have to be managed, including data security and storage.

Most RV dealers use third-party providers for their critical operational systems – website, dealer management system, inventory management system, and credit application system. The same best practices should be used when offering an online credit application. The dealer is responsible for protecting customers' personal information, so you may want to use a third-party provider that specializes in this.

You need to comply with the

Gramm-Leach-Bliley Act and the FTC's Privacy Rule. A reputable thirdparty vendor will have the proper data encryption, retention, and protection policies to protect you and your customers. The rule of thumb is to use AES 256 bit encryption or higher and only store data as long as legally required.

Don't let security and storage requirements dissuade you from offering an online credit application

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to customers. Becoming knowledgeable about electronic F&I processes is an important next step as you grow your dealership to serve the needs of digital consumers.

Param Ramakrishnan is CTO for indirect lending at Wolters Kluwer. For more information about Wolters Kluwer and its products and services for the RV marketing, visit www.wolterskluwerfs.com/ RVdealers.

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14 RV EXECUTIVE TODAY



CONSUMER EDUCATION

How to Prevent an RV from Becoming a Giant Lawn Ornament

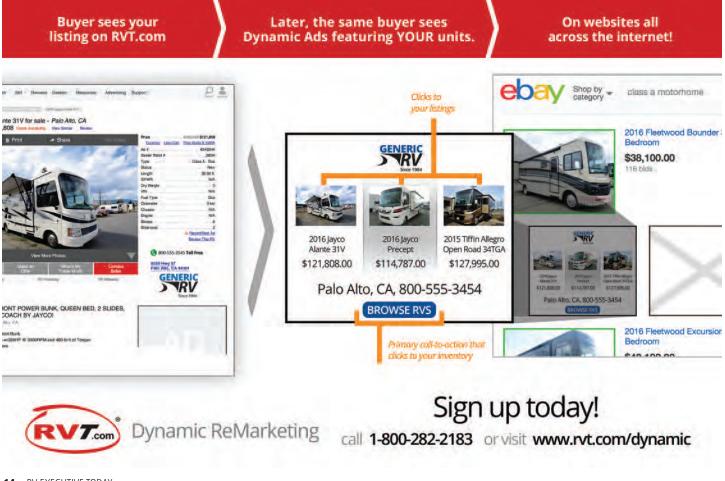
By Mark Polk

uring my career in the U.S. Army, one of my jobs was training vehicle operators on how to safely and properly use and maintain their equipment. This continuing education helped improve both safety and the unit's readiness status.

Support for RV owners shouldn't end when the unit leaves the dealership lot. I believe we have an obligation to follow through with customers after the sale. After all, an entire industry of manufacturers, dealers, repair facilities, and parts and accessories stores makes a living through RV owners, and we owe them better.

When I got back into the RV industry after retiring from the Army, one major concern I had was the lack of education for new RV owners after the sale. RVs operate differently than things in your house. They may require towing, they need to be set up at the campground, and they need to be maintained. In other words, they require instruction after the sale.

At the dealership, we conducted walk-throughs to familiarize new owners on how things worked in their







RVs. The orientation usually amounted to a one- or two-hour crash course, and then they were sent on their way. This is comparable to putting a young soldier in a 5-ton truck for two hours and sending him on his way. Looking back, it seems like the situation was an accident waiting to happen. I invariably got calls from the new owners as soon as they got the RV home, asking how this or that worked.

The RV industry does a great job manufacturing, promoting, and selling the product, but there's room for improvement in post-sale consumer education. Back in the '90s, there wasn't much available yet on the Internet, and owner's manuals didn't provide in-depth information on how to use and maintain the RV. I developed some checklists that we handed out to new owners that explained how to store an RV, how to prepare it for a trip, and how to set it up at the campground. But no matter how thorough the checklists were, I continued getting questions from confused and frustrated owners after the sale.

Learning to use an RV requires time and repeated use. But if customers can't remember how to hitch the trailer or what to do after arriving at the campground, how can they ever gain this needed experience? If new owners only retain about 25 percent of the information presented during the walk-through, and they don't feel comfortable venturing out with the unit, how can they ever learn how to use it? How frustrating for a new owner.

I always told my sales staff that our ultimate goal was to make the owners' experiences the best possible so that they would enjoy RV ownership and become repeat buyers. All too often, though, an RV sale turns into a large lawn ornament that never moves because the owner is intimidated or afraid of doing something wrong.

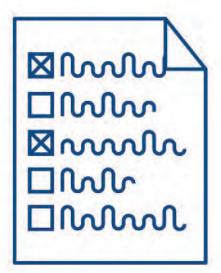
To improve post-sale education, I produced training videos that owners

could view until they felt comfortable enough to get out and use their units. I found that these videos helped speed up the learning curve and promote owner confidence.

It's imperative that we improve the RV owner's post-sale experience. Not every industry requires this kind of intensive follow-through, but it's an integral component to the RV industry. Owners who are discouraged and intimidated won't recommend RVing to friends and relatives, and they certainly won't become repeat customers. RV manufacturers, dealerships, suppliers, and service facilities all play a role in improving the owner's total experience. Don't lose sight of the forest for the trees – think about how your operation looks to a new set of eyes seeing it for the first time. Postsale education will pay dividends through loyalty and return business.

Mark Polk is owner of RV Education 101. He can be contacted at Mark@rveducation101.com. For more information on RV consumer training resources visit www.rveducation101.com.

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U.S. Senators Urge HUD to Adopt RV Definition

By Mary Anne Shreve

our U.S. senators are urging the Department of Housing and Urban Development to adopt a new definition for RVs that would ensure they're treated as vehicles and not as manufactured housing.

Sens. Dan Coats (R-IN), Joe Donnelly (D-IN), Rob Portman (R-OH), and Gary Peters (D-MI) said in a letter to HUD that RVs should be defined as "designed only for recreational use and not as a primary residence or for permanent occupancy." Such a definition would ensure that

RVs are exempt from the federal manufactured housing code and from HUD regulation. HUD has issued a proposed redefinition that would do just that, and RVDA, RVIA, and a number of state associations have filed



comments supporting the redefinition.

The lawmakers urged HUD to act quickly to adopt the redefinition "without inappropriate regulation of fifth

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Manufactured Housing: Regulated by HUD; must meet federal code for manufactured housing

Recreational Vehicles: Regulated as vehicles by U.S. Dept. of Transportation; must meet safety and construction standards set by the National Fire Protection Standard (NFPS) and American National Standards Institute (ANSI).

wheel or other RVs." The National Highway Traffic Safety Administration (NHTSA) and all 50 states already define fifth wheels as motor vehicles, not permanent housing, noted the senators. They said that HUD's redefinition has broad consensus

among the RV industry, regulators, and members of Congress.

HUD's original 1982 definition of recreational vehicles has become outdated over the years and no longer reflects the realities of today's units, say industry officials. One example: RVs originally were defined as having no more than 400 square feet, but the advent of slide outs in the 1990s has complicated the size issue.

The senators told HUD that there is a fundamental difference between manufactured housing and RVs – the former are "designed to be permanent dwellings," while the latter are "designed for recreational, camping, travel, or seasonal use." And while HUD has a legitimate authority to regulate permanent housing, it doesn't have the authority to regulate vehicles.

Since HUD issued its proposed rule, rumors have circulated on the Internet that the agency was trying to make living in RVs and so-called tiny houses illegal. In reality, HUD's proposed clarification to the manufactured housing code doesn't affect tiny homes or full-time RVers. "The proposed rule rumored to be a 'tiny house ban' was in fact simply a clarification of classifications for RVs and similar dwellings and in no way bans or criminalizes tiny home ownership or building," according to myth-busting website Scopes.com.

Laws and regulations governing RV use are set at the state and local levels, according to a joint statement issued by RVDA, RVIA and ARVC. "Local and state regulations that limit RV stays in campgrounds, for instance, or that allow permanent residency in RVs won't be affect by the HUD rule. The rule itself doesn't affect full-time RVing in any way," the statement said.

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RVDA Members Provide Units for Go RVing Display at LPGA Events

Away

Edited by RVDA staff

G o RVing is promoting RV travel and camping at popular LPGA tour stops throughout the spring by displaying RVs on the golf course.

The first event – the JTBC Founders Cup in Phoenix, AZ, in March – featured a Forest River FR3 motorhome provided by Little Dealer, Little Prices of Phoenix. More than 1,260 golf fans toured the unit during the event.

The following weekend, La Mesa RV provided a Thor Miramar Class A and Winnebago Era Class B motorhome to showcase at the Kia Classic Tournament in Carlsbad, CA. More than 1,400 consumers walked through these units.

In addition to the RVs available for tours, the Go RVing displays also feature miniature golf, autograph sessions with LPGA tour pros, Go RVing golf towel giveaways, and daily drawings for Avalanche coolers provided by Dometic.

Go RVing will also be on site at the VOA Texas Shootout in Irving, TX, from April 28 - May 1; the Yokohama LPGA Classic in Prattville, AL, from May

RVDA member Little Dealer, Little Prices provided a motorhome for the Go RVing display at the LPGA JTBC Founders Cup at the Wildfire Golf Club in Phoenix in March. More than 1,200 spectators toured the RV. The Go RVing display includes a putting green for spectators to try their skills, as well as prizes and autograph sessions with players. 5 - 8; and the Kingsmill Championship in Williamsburg, VA, from May 19 - 22.

Go RVing

Go RVing's partnership with the LPGA also includes commercials on video leaderboards that promote the Go RVing display and Go RVing banner ads on LPGA.com, which drive visitors to GoRVing.com.



RVDA member La Mesa RV provided two motorhomes for the Go RVing display at the LPGA Kia Classic at the Aviara Golf Club in Carlsbad, CA, in March. More than 1,400 spectators toured the RVs. The Go RVing partnership with the LPGA is part of an enhanced effort to raise the profile of RV travel through high-profile outdoor events and festivals.

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!

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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

WHO'S YOUR SUPER STAR?

Send in your nomination for RVDA's highest honor

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

Nominate that person for RVDA's highest honor – the James B. Summers (JBS) Award, created in 1986 in honor of past RVDA Executive Vice President and CEO Jim Summers.

See that that special person gets the recognition he or she deserves by submitting a compelling description of what he or she has done that warrants the award. Please don't just send in a name – describe in detail why that person deserves to wear the gold JBS ring. Make your argument so compelling that it would be difficult for the board of directors not to select your candidate.

Your nominee should have provided at least five years of service and contributions to RVDA and its members. One of the few restrictions is that nominees may not be current elected members of the board of directors.





Earl Stoltzfus of Stoltzfus RVs & Marine, West Chester, PA, received the 2015 J.B. Summers Award at last November's annual convention, surrounded by previous honorees.

The board looks to you, the dealers and associate members, to bring to its attention the good work of outstanding individuals. It carefully evaluates all nominees during its June meeting and chooses the year's recipient by majority vote.

The award will be presented during the RV Dealers International Convention/Expo, November 7-11 at Bally's on the Las Vegas Strip. Nominations are due by May 20 and should be sent to RVDA Vice President for Administration Ronnie Hepp via email (rhepp@rvda.org) or fax (703) 591-0734.

James B. Summers Award Recipients

2015 Earl Stoltzfus 2014 Debbie Brunoforte 2013 Jim Shields 2012 Butch Thomas 2011 Bert Alanko 2010 Jeff Pastore 2009 Marty Shea 2008 Randy Biles 2007 Ernie Friesen 2006 Joe Range 2005 Rick Horsey 2004 Jim Fogdall 2003 Tom Stinnett 2002 Fran Van Pelt 2001 Dan Pearson 2000 Crosby Forrest 1999 Randy Thompson 1998 Bill Thomas 1997 Bob Strawn 1996 Bob Azevedo 1995 Jerry Greer 1994 Bill Gorman 1993 Larry McClain 1992 Dave Altman 1991 Dave Ayers 1990 Duane Spader 1989 Jack Moran 1988 Rex Floyd 1987 Gaylord Maxwell 1986 Jim Summers



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ASSOCIATIONS

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CalRVDA www.rvingca.com

Colorado Recreational Vehicle Association www.crva.org

Detroit Auto Dealers Assn. ralberts@dada.org

Family Motor Coach Assn. www.fmca.com

Florida RV Trade Association www.frvta.org

Go RVing www.gorving.com

Great Lakes RV Association glrva@roadrunner.com

Maryland RVDA www.mdrv.com

Michigan Association of Recreation Vehicles & Campgrounds www.marvac.org

Mike Molino RV Learning Center www.RVLearningCenter.com

The National Association of RV Parks & Campgrounds (ARVC) www.GoCampingAmerica.com

Recreational Park Trailer Industry Association Inc. www.rptia.com

RVAA - Recreation Vehicle Aftermarket Assn. www.rvaahq.com

RVRA - Recreation Vehicle Rental Association www.rvda.org/Rental

RVDA - Recreational Vehicle Dealer Association www.rvda.org

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RVDA of Canada www.rvda.ca

RVDA of Saskatchewan www.saskatchewanrvda.ca

Recreation Vehicle Indiana Council www.imharvic.org

RV Industry Association www.rvia.org

RV Technician.com www.rvtechnician.com

Silicon Valley Automobile Dealers Association www.svautodealers.com

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Lippert Components Inc. www.lippertcomponents.com

MCD Innovations www.mcdinnovations.com

Mobile Sleep Components (RV Mattresses) www.mobilesleepcomponents.com

MORryde International Inc. www.morryde.com

Parallax Power Supply www.parallaxpower.com

Pollak - A Stoneridge Company www.pollakaftermarket.com

Progress Mfg. Inc. www.EqualizerHitch.com

Progressive Dynamics Inc. www.progressivedyn.com

PullRite / Pulliam Enterprises www.pullrite.com Reese | Tekonsha www.ReeseProducts.com

Robert Weed Plywood Corporation www.robertweedplywood.com

RV Armor Inc. www.RV-Armor.com

RV Comfort Systems www.rvcomfortsystems.com

Safe-T-Plus Steering Control www.safe-t-plus.com

Spartan Chassis www.spartanchassis.com

Suburban Propane www.suburbanpropane.com

Summit Products Inc. www.rvstainless.com

Thetford Corporation & Norcold Incorporated www.thetford.com

Truma Corp www.truma.com

Tuson RV Brakes LLC www.direclink.com

UHI Worldwide Inc. www.ultraheat.com **Ultra-Fab Products Inc.** www.ultra-fab.com

Walex Products Company Inc. www.rvsanitation.com

WFCO Electronics (Arterra Dist.) www.WFCOElectronics.com

Winegard Company www.winegard.com

Xantrex Technology / Schneider Electric www.xantrex.com

Zamp Solar LLC www.zampsolar.com

TRANSPORTATION

Foremost Transport Incorporated www.foremosttransport.com

Horizon Transport www.horizontransport.com

PartnerShip LLC www.PartnerShip.com

Quality Drive-Away Inc. www.qualitydriveaway.com

Take Advantage of Your RVDA Websites

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





Mike Molino RV Learning Center Chairman Jeff Pastore writes about training and certification issues and fields dealers' questions in a bi-monthly column. Send in yours to info@rvda.org with "Questions for Jeff" in the subject line.

Ask Jeff: The Next Step in Getting Service Writers/Advisers Certified

In my last column, I wrote about the mechanics of getting started with the training of your service writer. Studies have shown that a well-trained service writer can have a huge impact on both customer satisfaction and the dealership's bottom line.

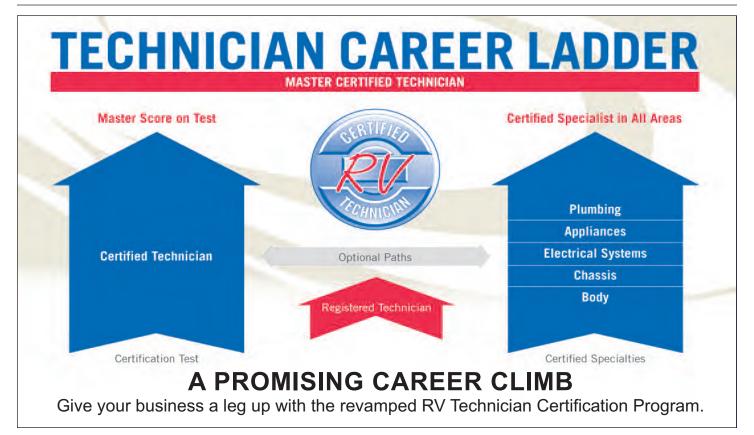
Now that your service writer has completed the coursework, it's time to take the "Readiness Test." Go to www.rvda.com and click on the "RV Learning Center" tab on the right side of the screen. Next, click on "Certification" on the blue ribbon across the top of the page. Click on "Service Management" on the drop-down box, and select your position, such as "service writer/advisor." From this screen, you can view all of the most frequently asked questions and select the "Readiness Test" application. Print and fill out the application, send in the \$25 processing fee, and take the "Readiness Test."

This test is a good indicator for your candidates to see if they're ready for the "Certification Test," or if they need to re-study the material and course work. Once a candidate feels prepared to take the "Certification Test," simply click on the "apply for certification" tab under "Test Information," fill out the form, sign, and send in the required fees. The testing center will email the instructions to the candidates, and then they're ready to take the test from their very own computers.

My next column will focus on certification for technicians. Until then, if you have questions, don't hesitate to



call the staff at the RV Learning Center. You can also reach me at (330) 877-3500. I'll be glad to help. Keep on learning!



New 11th Edition Service Management Guide (Flat Rate Manual)

The expanded Service Management Guide offers over 100 pages of average work unit times for the most basic service functions performed by competent RV technicians.

- The 11th Edition of the Service Management Guide offers extensive updates and additions provided by dealers, service managers, and technicians.
- Service Check Sheets provide a valuable reference for service managers and technicians.
- A great tool for working with extended service contracts.
- Available in 2 formats: printed on durable cardstock paper with a 3-ring binder, and as a searchable pdf document on CD-ROM.

The Service Management Guide is designed to provide reasonable guidance relative to the time required for competent technicians to complete assigned tasks. It is an important part of the service management system, but it is not intended to be the sole determinant of prices or rates charged in that sale of service.



Manual or CD-ROM: RVDA Members **\$175** Non-Members: **\$350** *Members save \$175!*



Manual and CD-ROM: RVDA Members **\$290** Non-Members: **\$585** *Members save \$295!*

Order Online at http://www.rvlearningcenter.com. Note: prices are subject to change without notice.

New 11	h Edition Serv	vice Manage	ment Guide (F	lat Rate Manual)
Name:				
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RVDA Member	Non-RVDA Member	I'd like to order the:	Manual: copies	CD-ROM: copies
Total Amount \$				
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Check enclosed	payable to the Mike Molino	RV Learning Center)	Send an invoice (mer	nbers only)
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RVDA, 3930 University Dr, Fairfax, VA 22030, (703) 591-7130, Fax (703) 359-0152, Email: info@rvda.org

1/2015



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.

SAVE 37%! \$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	
Address	
City	_ State/Prov Zip/PC
Email	



2. Member Registration Fees:

First registrant locks in t	oday's lowest rate for all future dealership p	ersonnel!	Early Bird Thru 6/30	Advanced 7/1 - 8/31	Regular After 8/31	Amount
First Registrant – include	es Vendor Training +Plus, a ^{\$} 215 value!		\$ 599	^{\$} 692	^{\$} 965	\$
Registrant Name		Email				
Badge First Name		Please ch	eck here if you r	equire special c	accommodatio	ns.
Second Registrant – inc	ludes Vendor Training +Plus, a ^{\$} 215 value!		^{\$} 576	^{\$} 671	^{\$} 965	\$
Registrant Name		Email				
Badge First Name		Please ch	eck here if you r	equire special c	accommodatio	ns.
Third Registrant - includ	des Vendor Training +Plus, a ^{\$} 215 value!		^{\$} 576	^{\$} 671	\$ 965	\$
Registrant Name		Email				
Badge First Name		Please ch	eck here if you r	require special c	accommodatio	ns.
Fourth Registrant – inclu	udes Vendor Training +Plus, a ^s 215 value!		^{\$} 576	\$ 671	\$ 965	\$
Registrant Name		Email				
I would like to add a cor	ntribution to the Mike Molino RV Learning Ce	enter to pror	mote educatio	n for our indu	stry.*	\$
VENDOR TRAINING + Plus Only	Dealership must have one full convention registra ^{\$} 215 per person and includes Vendor Training +PI in the Expo. Photocopy this form to add more regi	us training or	n Monday, Nov.	7 and Tuesday,		
Name	Badge First Name		Email			\$
Name	Badge First Name		Email			\$
3. Payment Informatio	n:				TOTAL	\$
to your credit card, first on a	y Pay (credit card only: 3 equal installments will be date received, then at 30 and 60 days). If neither ed the full amount in one payment.		Check enc Charge my:	losed Visa Ma	C 🗌 Amex	Discover
Name on Card	Card #			Expires	Security	v 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?

0

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.
- 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-	
Sponsoring RV-Related Company:	
Name of Dealer Principal/GM:	
Address:	
Phone: E-	
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 t	o 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.	gnature:

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.

ONLINE TRAINING WITH FRVTA'S DISTANCE LEARNING NETWORK

The DLN offers your dealership:

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

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

to provide distance learning opportunities

to RV dealers and their employees. The Distance Learning Network is \$995 per year for each dealership location. Over 50 sessions available, 24 hours a day, seven days a week, with full access to training through July 31, 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 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.
- Dealers/GMs This program features important topics for management, including lemon laws, LP gas licensing issues, and the federal Red Flags Rule.

Company Name:		
Address:	City:	State: Zip:
Phone:	Fax:	
Mentor Name:		Phone:
E-mail (at dealership):		_ Fax:
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LEARNING



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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

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 betterinformed 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 **C**oach-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 timetested personality assessment, the Caliper Profile, we are able to help our clients reduce the high cost of turnover, help first-time managers excel and create solutions that are tailored, practical and adaptable. Whether you are looking to hire top performers, develop talent, build teams or transform your organization, we can help.

Extended Service Agreements XtraRide RV Service Agreement Program

www.protectiveassetprotection.com (800) 950-6060, Ext. 5738 The XtraRide RV Service Agreement Program is offered through the Asset Protection Division of Protective Life Insurance Company. The program has been exclusively endorsed by RVDA since 1992. The XtraRide programs and F&I solutions bring dealers increased profit opportunities while providing quality protection for their customers. Protective is dedicated to providing the RV industry with superior products and services given its ability to underwrite, administer, and market its own programs.

Health Insurance Mass Marketing Insurance Consultants Inc. (MMIC)

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

MMIC contracts nationally with a number of health insurance companies to provide a wide variety of benefits. MMIC creates a customized insurance program best suited for individual dealerships. Coverage is available to individual members and those firms with two or more employees. With group coverage, all active full-time employees are eligible. Spouse and dependent children under age 19 (23 if full-time student) are also eligible. The cost of the coverage for the RVDA program may be paid in whole by the employer or shared with the employees. However, the employer's contribution must be at least 50% of the total cost.

Hiring Tools Employment Network-A Careerco Company

www.employmentnetwork.net (718) 307-6258 The Employment Network is a network of pay-for-performance job sites. Its flagship site, FindTheRightJob.com, reaches more than 5 million job seekers monthly. Employers can drastically reduce their cost-per-hire by using The Employment Network's FindtheRightJob.com portal and other sites. Employers set the job requirements and only pay for candidates that meet them.

Lead Qualifier Program Customer Service Intelligence Inc. (CSI) www.tellcsi.com

bthompson@tellcsi.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 **S**uburban 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 **R**VDA/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.

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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.

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Byerly RV Center RVAC	\$5,000 \$14,000	\$57,000 \$52,000	01/05/16 04/08/16	Bill Plemmons RV World	\$5,000	\$25,000	06/30/1
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Jayco	\$5,000	\$23,500		Madison RV Supercenter	\$1,000	\$6,000	08/24/1
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Greeneway, Inc. (Rte 66 Dealer)	\$2,300	\$20,850	12/21/15	Good Life RV	\$2,000	\$5,100	04/24/1
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Vike and Barb Molino	\$300	\$11,886		The Property sector of the sector sector sector sector.	\$2,000	\$4,750	05/01/1
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All Valley RV Center	\$5,250	\$6,750	11/03/15	Highland Ridge RV, Inc.	\$250	\$2,750	04/20/1
Burlington RV Superstore	\$1250	\$6,750	06/12/15	Hilltop Trailer Sales	\$500	\$2,622	06/09/1
Hayes RV Center	\$850	\$6,750	06/11/15	Alliance Coach, Inc.	\$1,000	\$2,500	06/08/1
A World of Training	\$3,500	\$6,500	09/17/15	Onsite Temp Housing	\$1,000	\$2,500	10/29/1
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NERVDA	\$2,000	\$2,000	12/18/15	Ocean Grove Supercenter	\$1,250	\$1,250	08/17/1
		the second se					
Dinosaur Electronics	\$650		06/08/15	Ronnie Hepp	\$500	\$1,125	12/31/1
American Guardian Warranty	\$1,900	\$1,900	04/01/16	Bill Mirrielees	\$500	\$1,000	05/01/1
Northern Wholesale Supply, Inc.	\$1,000	\$1,750		Tom Manning & Associates	\$1,000	\$1,000	07/11/1
Steinbring Motorcoach	\$500			Mount Comfort RV	\$1,000	\$1,000	09/30/1
Out of Doors Mart, Inc.	\$500	\$1,750	10/13/15	Prime Time Manufacturing	\$1,000	\$1,000	12/30/1
Gib's RV Superstore	\$1,500	\$1,500	12/02/15	Beckley's Camping Center	\$500	\$1,000	06/12/1
				ation or pledge between \$500 a			00//10/0
Keepers RV Center	\$450	\$950		Holiday Hour, Inc.	\$200	\$500	03/14/1
Tennessee RV Sales & Service, LLC	\$750	\$750	09/08/15	Kroubetz Lakeside Campers	\$250	\$500	11/01/1
Bell Camper Sales	\$100	\$550	09/09/14	Modern Trailer Sales, Inc.	\$500	\$500	06/2/1
Airstream Adventures Northwest	\$500			Niel's Motor Homes	\$250	\$500	06/11/1
Florida Outdoors RV Center	\$500	\$500	06/15/15			*****	
				tion or pledge between \$100 and			
Lou Novick	\$100	\$400		Tri-Am R.V Center of E. Tennessee	\$250	\$250	02/05/1
Starr's Trailer Sales	\$300	\$300	07/31/15	C.S.R.A. Camperland	\$200	\$200	12/12/1
Black Book RV Value Guide	\$250	\$250	03/06/16	Chesapeake RV Solutions	\$100	\$100	02/29/1
Arlington RV Supercenter, Inc.	\$250	\$250		Northwest RV Sales	\$100	\$100	08/04/1
Foremost Transportation Inc.	\$250			RV Share	\$100	\$100	12/31/1
Southaven RV Center	\$250	\$250		RV Value Mart, Inc.	\$100	\$100	06/15/1
The Makarios Group, LLC	\$250	\$250			4100	WIGO	
ENDOWMENTS	9200	42.00	50/00/10				
Kindlund Family Scholarship		\$270,000					

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Search Events	CENT	RAL TI						
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Go RVing.	5 Show Online Events	Show Online Events	Show Online Events	Mainten Training	ance Tech	9 Show Online Events	10 Show Online Events	and the second second
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Leisureland RV Center Boise, ID	26 RV	27 RV Technician		1	29			
Schreck RV Apollo, PA	Maintenance Tech Training	Training Center, Inc.) - RVIA	Show Online Events	Show O	nline Events	Show Online Events		
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Rentals of Oregon Bend, OR		00		16				20
River City Rentals Little Rock, AR		nsurance Mana 64		3	Spader (800) 7	Business Man 72-3377	agement	15
RV Rental Connection Inc., Chico, CA	MBA Insurar (800) 622-220	nce 01		17	Distrib	argo Commere ution Finance	cial	4
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