

RV EXECUTIVE TODAY

DECEMBER 2013

BLUE SKIES IN 2014?

RVDA Survey Shows Dealers Are Feeling Optimistic

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**Avoid These 10 Bad
Management Habits**

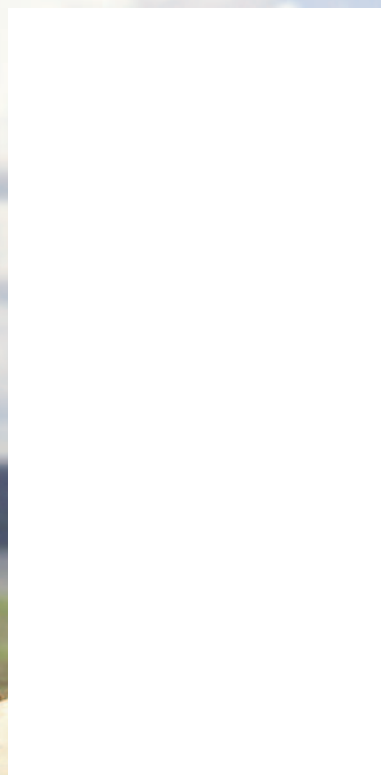
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**From the directors, officers,
delegates and staff of RVDA**

RV EXECUTIVE TODAY

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The owner of Pan Pacific RV Centers took a roll of the dice on a small store in Stockton, CA, in 1985. Decades later, he is honored for a long list of service to RVDA and the industry.

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What's Ahead for 2014?

By Phil Ingrassia, CAE, president

The coming of a new year brings out the economic forecasters – and there's no shortage of projections on how the economy will fare moving forward. We know that RV sales are expected to rise again in 2014, but the rest of the economy needs to catch up if our industry is to continue to grow.

In its most recent official forecasts, the Federal Reserve reported that 2013 U.S. economic growth was on track to be 2 to 2.3 percent by the end of the year. The Fed forecasts a 3 percent rise in 2014 and as high as a 3.5 percent improvement in 2015. Some economists feel growth could edge even higher than those projections if energy prices remain stable and if politicians can stay out of the way.

Over the past several years, there always seems to be some crisis that inhibits growth, and many times the road blocks seem to come out of Washington.

The budget fights between Congress and the Obama administration this year are a prime example. First was the budget sequester, then the government shutdown, and finally the stalled rollout of Obamacare, which created uncertainty for business and hurt consumer sentiment.

Author and economics columnist Neil Irwin writes that the good news for 2014 is that most of the bad things of the past few years are now "priced in" to the economy. "In other words, the things that dragged down growth the last few years look unlikely to recur," he says.

In 2014 "the biggest risk for us would be homemade troubles" coming out of Washington, says Jan Siegmund, chief financial officer of Automatic Data Processing (ADP), the payroll company. One potential storm on the horizon is another debt-ceiling debate coming up in Washington, but both parties seem to

"Author and economics columnist Neil Irwin writes that the good news for 2014 is that things that dragged down growth the last few years look unlikely to recur."

want to avoid another fight and shutdown.

ADP said 130,000 people were added to private payrolls in October, led by California with an increase of just over 19,000. It's interesting that since the downturn, more people have been paying attention to ADP's National Employment Report, which provides a monthly snapshot of U.S. non-farm private sector employment based on actual transactional payroll data. (If you're interested in ADP's national and regional data, you can access it monthly at www.adpemploymentreport.com.)

Of course, as ADP points out every month, job growth really holds the keys to the economy. Based on their buying behavior, RV consumers are doing better than the average Joe, but for the long-term health of the industry, it's important that the total number of people employed improves.

Have a great new year, and thanks for your support.

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Engaged or Fatigued?

By Jeff Hirsch, chairman

Few things are more enjoyable than providing a workplace where employees feel that they are important, empowered, and fulfilled. As an employer, being able to provide this environment is a reward in and of itself and, for me, is one of the great things about being in business.

However, I'm sure you remember how difficult it was to provide such an environment just a few years ago. The recession forced all of us to cut spending, including spending on employee training and incentives. We also took other extraordinary measures to ensure the continued existence of our dealerships. As we cut back on these expenses, we changed the spending habits – and sometimes even the culture – of our employees. Our employees learned how to be lean, make the dollars stretch, and be more productive.

Economic conditions created a new normal, and it seemed in a split second we were transformed into permanent survival mode.

Here's the problem: Many of us owners have ramped up since the recession. We've begun to spend more, growing our businesses and casting off the scarcity mentality. But many of our employees are still operating with a mindset of scarcity.

Recently, one of my managers told me he was hesitant to spend, based on Campers Inn's past policies. He let me know that he's been told many times that business has ramped up and we need to increase personnel and once again invest some of our profits back into the business. It's almost as if the recession caused a sort of permanent fear of spending among our employees, and it's hard to break this mindset.

This is not an easy problem to fix. Our employees are trying to do what's right for the business, but their outlooks may actually be holding us back. We need to get them re-engaged and re-energized. According to an article in the November 2013 issue of Talent Management magazine, companies are reporting much higher turnover rates in 2013 than in 2012 as frustrated employees have started looking for new career opportunities. The article says that employee engagement at some companies is declining, along with productivity and profitability.

"Business has ramped up and we need to increase personnel and once again invest some of our profits back into the business."

Various studies show that employees who are fully engaged can make a tremendous difference on a company's financials, lifting profitability by 22 percent, productivity by 43 percent, and sales by 37 percent. So we need to continually foster engagement with good communication, support, and training. Now that we owners and general managers have changed our mindset, it's our task to help re-spark our employees.

We are blessed

The holidays are here once again, and they inspire us to reflect on the goodness in our lives. When I look around the holiday table, I take pride in being able to share the fruits of our accomplishments with friends and family. I find this cherished experience always makes me ask myself why it doesn't happen more than once a year. I'm thankful for so many things, from the roof over our heads to the great industry in which I work. I'm also thankful for the relationships I've made through RVDA and this industry.

In closing, I want to wish everyone a joyous holiday season and success and good health in the new year.

God Bless all of you,

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Dealers Draw Down Towable Inventories Again

By Thomas Walworth, Statistical Surveys/The Thrive Group

For a second consecutive month, U.S. dealers sold more towable RVs in August than they received from the factories, according to market research firm Statistical Surveys/The Thrive Group.

Dealers retailed 21,771 towable RVs in August and received 21,400 units shipped from the factories, yielding an inventory index of 101.7. The inventory index for towables in July was 106.3, but for the first eight months of 2013, the towable RV inventory index was 79.9, meaning dealers didn't build up their towable RV inventories at as fast a pace as they did during the first eight months of 2012, when the inventory index for towables was 74.1.

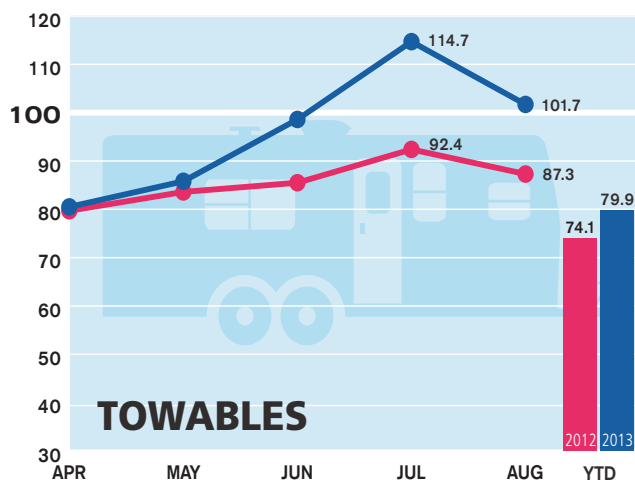
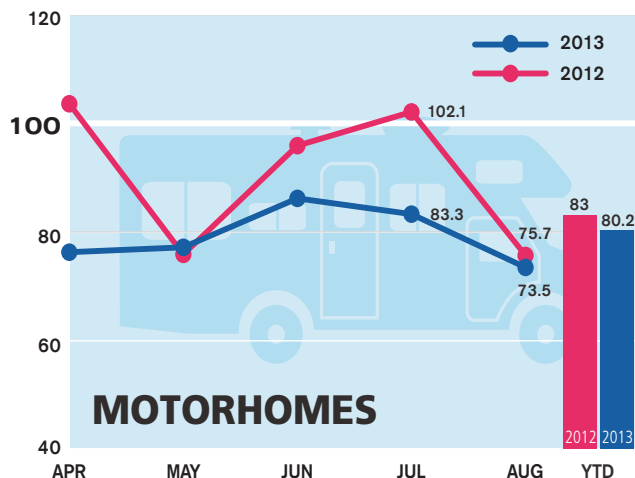
The opposite occurred with motorhomes, which had an inventory index of 73.5 in August 2013, compared with 75.7 in August 2012. For the first eight months of 2013, the motorhome inventory index was 80.2 versus 83.0 a year earlier.

The 21,771 towables retailed by U.S. dealers in August represent a 15.4 percent increase over the 18,861 units sold to consumers in August 2012. However, wholesale shipments declined 0.9 percent to 21,400 units this past August, compared with 21,600 units delivered to dealerships a year earlier.

In the case of motorhomes, 2,242 units were retailed in August 2013, a 28.1 percent increase over the 1,892 units sold in August 2012. Meanwhile, motorhomes shipments increased 32.0 percent to 3,300 units in August 2013, compared with 2,500 units shipped a year earlier.

For more information, contact Tom Walworth at (616) 281-9898. The Thrive Group is a partnership between Statistical Surveys and Spader Business Management. ■

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



Take Advantage of Your RVDA Websites

The RVDA and Mike Molino RV Learning Center 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 efficiently and effectively.

Visit both sites to download fact sheets on dealership best practices or the latest retail statistics, search the listings of training opportunities, and purchase CD-ROMs, publications, videos, or webcasts to enhance your dealership's

knowledge. RVDA member dealerships and any of their employees can have 24/7 access to most of RVDA's dealer specific information (broken down by department).

Make www.rvlearning-center.com and www.rvda.org your first source for all dealership information.

The collage includes the RVDA website with sections for 'What's New', 'Resources', and 'Contact Us'. It also features the RV Learning Center website with a 'Get your business headed down the road to success!' banner. A prominent image shows the 51st Annual National RV Trade Show booth with various displays and signage.

Dealers See More Improvement in 2014 RV Retail Market

By Jeff Kurowski

was in 2013, and another 48 percent believe it will be about the same. Only 8 percent of respondents feel the market will be worse.

Also, 60 percent of respondents said they believe the market was better in 2013 than it was in 2012, and 36 percent said it was about the same. Only 4 percent said the 2013 market was worse than the 2012 market.

Towable segment remains strong

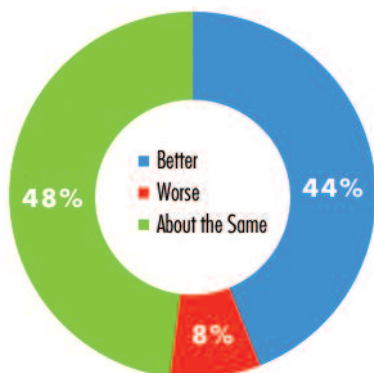
Survey respondents believe the already robust towable segment will continue to grow in 2014, and they believe the motorhome sector will experience more improvement.

Specifically, 42 percent believe the towable market will be better in 2014 than in 2013, while 54 percent say it will be about the same. Only 4 percent expect it to be worse.

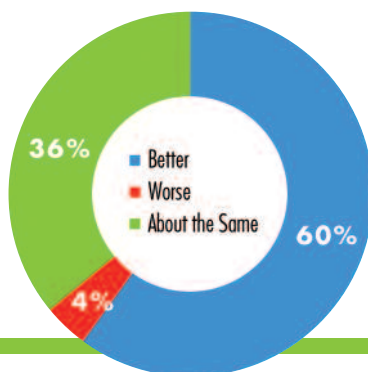
Feeling quite good about the amount of business they had in 2013, RV dealers responding to an RVDA survey in November generally believe there will be even more improvement in 2014.

The survey showed 44 percent of the dealers who responded believe the RV retail market will be better in 2014 than it

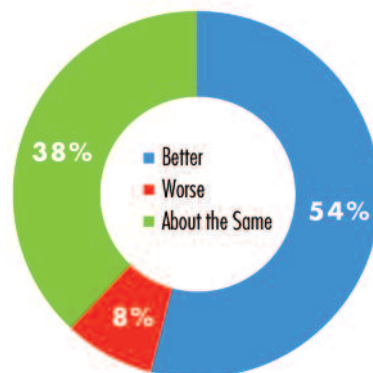
Will the retail market be better in 2014 than in 2013?



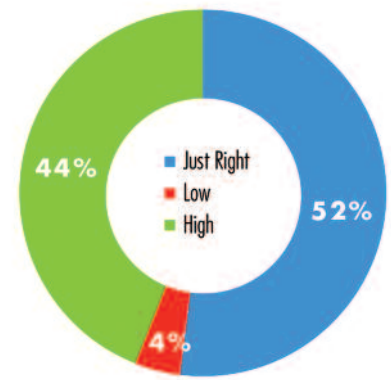
Was the retail market better in 2013 than in 2012?



How did your 2013 towable sales compare with 2012?



For your current market conditions your inventory is:



Almost unanimously, respondents feel that adequate amounts of inventory and retail financing are available. Ninety-six percent believe the right amount of wholesale and retail credit is available for their customers. ■

Dealers cautious about inventory levels

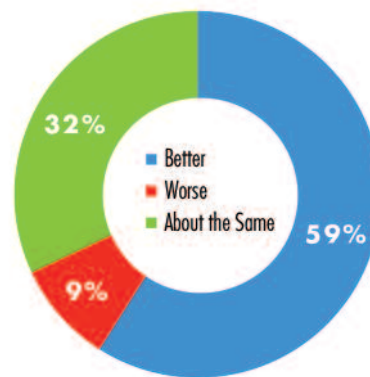
A possible area of concern is dealer inventory levels, with 44 percent of respondents saying their inventories were too high given the market conditions as of November. Another 52 percent said they were just right, and only 4 percent of respondents said their inventory levels were too low.

And 59 percent say the motorhome market will be better in 2014, while 32 percent believe it will be about the same, and 9 percent think it will be worse.

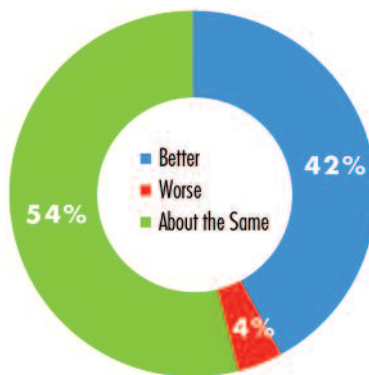
The upbeat forecast for towables in 2014 follows a strong 2013. Fifty-four percent of respondents said their towable sales were better this year than in 2012, while 38 percent said they were about the same, and 8 percent said they were worse.

In the case of motorhomes, 48 percent said their sales were better in 2013 than in 2012, while 35 percent said they were about the same, and 17 percent said they were worse.

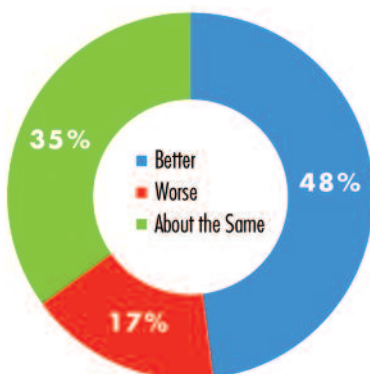
What is your outlook for motorhome sales in 2014 versus 2013?



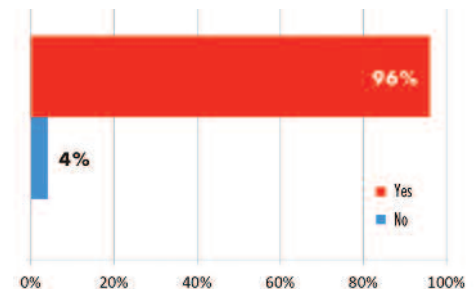
What is your outlook for towable sales in 2014 versus 2013?



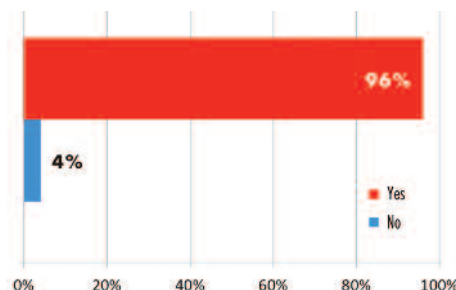
How did your 2013 motorhome sales compare with 2012?



Is the right amount of retail credit available?



Is the right amount of wholesale credit available?



Avoid These Ten Bad Management Habits in 2014

By Hardee McAlhaney



***Editor's note:** Hardee McAlhaney of McAlhaney Consulting LLC, is one of the industry's most respected consultants on financial and HR management strategies for RV dealerships. After serving as CFO and president for the first publicly traded RV dealership group, Holiday RV Superstores, he now works with dealer clients and serves as an advisor to the Priority RV Network dealer cooperative. In this article, he offers some thoughts on key management mistakes that can lead to problems for dealer principals and general managers.*

1 Diverting floor plan pay-down cash to fund day-to-day operating expenses

The temporary borrowing becomes a permanent floor plan out-of-trust that makes owners scramble to cover when the floor plan checker arrives. Arrange for a bank line of credit to use for short-term swings in cash flow.

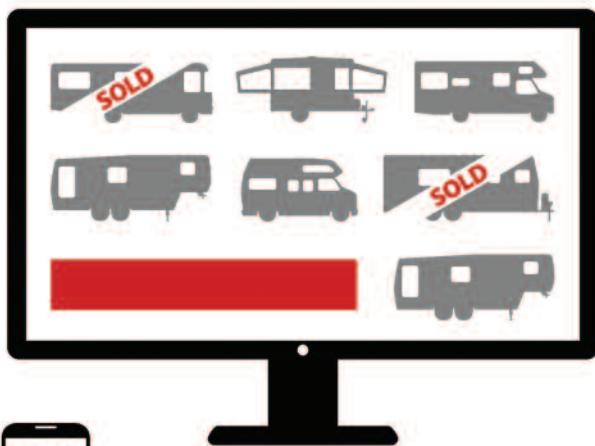
2 Tracking daily cash-in-bank balances as your only cash management tool

Cash management becomes a mind game instead of a reliable management tool. Project your cash needs weekly, monthly, and annually.

3 Not preparing and using realistic monthly operating budgets and cash flow projections

Unplanned expenses, swings in sales revenue, and lack of fiscal controls result in unwanted surprises with cash flow and the bottom line.

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4 Delaying or refusing to hold regular managers' meetings

There always seems to be a good excuse to delay or cancel these meetings. But keeping managers informed and getting their input creates "ownership."

5 Not insisting on accurate, timely financial statements and reports and not sharing financials with your management team

The owner may have a good feel for where the business stands, but managers don't have the same perspective. That results in their misunderstanding the owner's decisions and in employee discontent.

6 Killing the messenger

When someone tells you something factual about your business or management style that you don't want to hear, don't lash back with criticism. Encourage feedback so that you don't end up being the last one to know about a bad situation.

7 Not taking the time to define managers' responsibilities and hold them responsible

Simply put, people do what you inspect, not what you expect.

8 Failing to review weekly – or at a minimum, monthly – aged receivables and aged inventory reports

Working capital can be tied up in current assets and become write-offs if not managed on a regular basis.

9 Discontinuing employee training because of time or financial restraints

Manufacturers will train your sales staff, and employees can help train other employees. Training stresses the basics of successful selling and best management practices. Without constant training and retraining, productivity will drop.

10 Failing to act like a leader

Employees respect the rights of ownership. However, they don't respect owners and managers who do not set an example. Honor your commitments. Be on time. Treat your employees with respect. Don't criticize them in front of their peers. Disrespect for the boss results in lack of motivation, low morale, and low productivity. ■





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A major reason we looked at IDS was due to the volume of transactions and the interaction between sales, service and parts. We didn't feel our old system provider could handle the level we needed.

Matt Leffingwell,
General Manager at RV Solutions





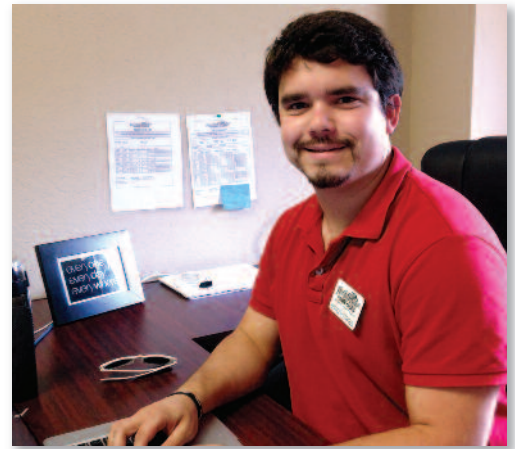
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7 Killer Tips for Your Facebook Page

By Brandon Esparza



For many dealers, Facebook is something of a mystery – they know they should have a page but don't really know what or when to post. I understand the frustration. However, I encourage you to stick with it, because any traffic source that gets you the kind of attention that Facebook can bring is worth the investment in time.

Here's my experience at Florida Outdoors RV Center: Visitors from Facebook look at more pages per visit and spend twice as much time with the dealership's website than visitors from any other source. They are high-quality contacts (see "The Facebook Factor" on right). That's because we have a strategy – we post on purpose, for a purpose. **Here are my seven killer tips for running an effective Facebook page.**

Here's a picture I came across that I liked and thought would be interesting to my audience, so I shared it with my fans.

Florida Outdoors RV Center

ONION BOMBS! **1.** Put meatballs in onion. **2.** Wrap in Foil. **3.** Stick in fire for 10 minutes. **4.** Turn over, cook 10 minutes. Easy-Peasy.



4,828 People Reached

307 Likes, Comments & Shares

FROM YOUR PAGE AND POSTS

18	0	116
Likes	Comments	Shares

FROM LIKES, COMMENTS & SHARES

129	44	0
Likes	Comments	Shares

TOTAL	147	44	116
Likes	Comments	Shares	

107 Post Clicks

106	1	0
Photo Views	Link Clicks	Other Clicks

NEGATIVE FEEDBACK

0 Hide Post	0 Hide All Posts
0 Report as Spam	0 Unlike Page

#1 Know your audience

Most people are on Facebook to connect with others. Think about what your customers care about most, what makes them laugh, cry, or smile.

The best post material is usually the same content that catches your own attention.

Below is a picture I came across that I liked and thought would be interesting to my audience, so I shared it with my fans. You can see the results it got.

This post reached nearly 5,000 people with 116 shares – without any advertising. It had nothing to do with RVs, yet my fans made it go viral. Why? Because it resonated with RVers who love the lifestyle.

Your fans want added value in their lives. Before posting, ask yourself, "Does this item give anything of value to my customers and fans?" Remember, your competition isn't the dealer down the road. It's the customer's birthday party for their son, their daughter's wedding, and the gossip of the last breakup.

#2 Ride the trends!

One of the best things you can do with your Facebook page is to follow trends. You're probably already doing that in other areas. For instance, as the weather gets cooler in the fall, videos and articles on how to winterize an RV start appearing. Some dealers are really great at this; they write articles, post videos and

TIP: Check out Google Trends for what's trending in your market.

even do onsite seminars. Facebook can be part of that communication.

Here's an idea for riding a trend. A couple weeks before Thanksgiving, write an article entitled "The Best Way to Cook a Turkey in Your RV!" A few days before the holiday, share it with your fans on Facebook and ask them for their favorite Thanksgiving foods. Once the holiday is done, ask your fans to post pictures of their family dinner.

Congratulations! You not only rode the trend, you became an authority on that trend. Now, who will people come to with questions about RVing, accessories or supplies? You, of course!

#3 Use the right tools

Some dealers shy away from Facebook because they lack time and resources. Here are two great tools I use every week to cut down the time I spend on social media.

HootSuite is an online app that lets you schedule content to almost every social media platform. Once a

week, I sit down and schedule our posts for the next seven days. I can set dates and times for each post. This saves me lots of time.

However, don't always rely on scheduled posts. If something exciting occurs at your dealership, post it right away! Use the Facebook Pages app to capture those exciting moment as they happen. It also allows you to react to customers' comments right away.

#4 Take an interest in Pinterest

Pinterest is my go-to site for great content for future posts. There are terrific boards dedicated to the RV lifestyle. From RV storage tips and camping tips to funny RV-related cartoons, it's full of ideas. Once you find content you like, pin it to your board, and use those images on your Facebook page with a quick comment. (Make sure you give credit for the photo or content if it isn't yours. A

TIP: The best time to share on Facebook is at noon and a little after 7 PM.

link back to the original site should suffice.)

#5 Use questions and fill-in-the-blanks

The right questions will cause people to stop, think, and answer. Fill-in-the-blank sentences are also effective. It's human nature to want to complete things. Have you ever played a scale on the piano without finishing it? Nerve wracking!

Here are some examples to try:

- When you camped as a kid, what was your favorite memory?
- My favorite memory was _____?
- My favorite national park is _____.
- Where are you RVing this July 4th weekend? (*See how we used a trending topic?*)

continued on page 16

The Facebook Factor



At Florida Outdoors RV Center, business development specialist Brandon Esparza says Facebook traffic represents a tiny percentage of his dealership website's overall traffic. But these visitors are serious, spending more time and visiting more pages than visitors from other sources.

In the chart at right, data from four recent months show that Facebook accounts for less than 1 percent of overall visitors, but those individuals have a better bounce rate (i.e., fewer of them click away to other websites after viewing the homepage), and they spend twice as much time browsing the website.

"While this traffic represents a tiny percentage of my traffic, it's quality I'm after, not just quantity," says Esparza.

"This is a good bounce rate, and the average visit duration is over six minutes. With an overall site average of only three minutes, the Facebook rate is great," he says.

Visits	% New Visits	New Visits	Bounce Rate	Pages/ Visit	Avg. Visit Duration
326 % of Total: 0.92%	32.52% Site Avg: 69.08%	106 % of Total: 0.43%	36.50% Site Avg: 38.77%	6.57 Site Avg: 5.54	00:06:17 Site Avg: 00:03:13

These kinds of sentences engage Facebook fans by asking them to join in the conversation. It's just one more way to shine through all the clutter they see every day on Facebook.

#6 Have a contest – a REAL contest

Giving something away is one of the best ways to interact with your fans. Contests engage people, make your brand look good, and reach a broad audience. Just giving something away isn't good enough, however. It's one thing to give a \$10 gift card to your parts store and quite another to give away a 50" TV. Which do you think will get more traction?



Here's an effective contest:

1. Choose your giveaway (make sure it's big).
2. Make an attractive post with a picture to promote the giveaway.
3. Write contest rules that cause people to engage, such as requiring them to like the page, share it, and/or tag five friends in the comment section.

A simple post can go viral, but only in relation to the size of the giveaway, so make it great.

#7 Poor quality posts must go!

Unfortunately, some of the best content never gets read because of poor presentation. You have half a second to capture the attention of potential customers. If you're providing just text with a link, most

TIP: Make sure you read Facebook's rules on contests; you don't want to violate the terms of use.

people will probably scroll right on by. Make sure you have an enticing description, a quality picture that's sized right (Facebook.com has a guide on best sizes) and readable text.

These seven tips should send you on your way to a more effective Facebook page. Email me if you have questions. I'd love to hear your success stories.

Brandon Esparza is the business development specialist at Florida Outdoors RV in Stuart, FL. He's responsible for website maintenance, online lead generation, social media presence and Internet marketing for locations in Stuart and Okeechobee, FL. Contact him at brandon@floridaoutdoorsrv.com or (772) 288-2221. ■

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Understanding the Basics of Pay Plans

By Chuck Marzahn

One of the most frequently asked questions I get is “How much should I pay a certain position?” In this article, I will de-mystify the subject of pay plans and explain how to determine if yours are aligned with the market.

The issue is whether you’re paying well enough to keep good people while not paying more than you have to. Pay too little and turnover is high. Pay too much and you’re wasting money. Here are some key points to keep in mind.

First and most important is that the position always determines the pay, not the person filling it. If you keep this straight, a lot of concerns fall away. You’re paying for someone with a particular skill set to accomplish certain tasks and fill an established role in your dealership. What you must pay to find and hire the person with those skills is what determines the compensation range. It varies to some degree by region and store size. Economics dictate that a service writer in a smaller store will produce less money, and therefore there will be less money with which to pay him.

There’s a corollary to this rule – a person’s last name shouldn’t determine his or her pay. Rather, it should be determined by the position they’re filling. In an industry so deeply rooted in family businesses, there are a couple of traps. One is to pay a child or spouse more than you would if they were unrelated to you. This fosters a culture of entitlement. The second trap is to pay all children equally regardless of their positions. Parents want to keep things “even,” but this is something that business owners would never do. Being fair in a business environment means paying children for what they actually contribute.

So how can we gauge how to pay based on position? The RV wage market is generally a bit below what the same position would be paid in a car dealership. Talk with dealer friends in your own city. See what they have as an average W2 at year’s

“Variable pay plans are good for the business and for the employee. They control the expense based on the amount of business done.”



First and most important is that the position always determines the pay, not the person filling it.

end for the position in question. Use discussions with 20 Group members, being careful to compare like markets and store sizes.

If the range is determined by the position, it follows that a person must change positions if he wants to earn more than a certain position pays. During reviews, employees should be made aware of the upper end of the pay in their position. When they reach the upper area, raises become incrementally smaller as they top out. To get more, they must understand that they need to do more. Sometimes that means working and training for a promotion.

Here are some pay structures that are used for positions in our industry:

General managers and owners are paid on the net. They exercise the greatest control on spending and costs. Their responsibility is to keep the store profitable – otherwise, everyone loses their job. They get a salary and a large portion of their compensation based on the total net each month and also on the total net at year’s end.

Managers are paid on the gross profit and on the net. You want your front line managers to SELL! Get them focused on generating sales and gross profit. Allow them to feel safe with a base in salary. Give the managers a larger relative portion based on performance in gross profit (not sales). Finally, keep the managers thinking about expenses by paying them something on the net. Make sure the allocations allow them to make a net.

Production people should be paid on the gross and not the sales or revenue in order to keep the pay plan from getting out of control. Consider that if you pay on sales dollars and you have a price increase, the pay increases even though there was no change in performance. It simply happened because of the normal course of business. Don't use sales dollars as the basis for paying a percentage. Use gross profit dollars instead. You still get a focus on production and you can better control the outcome.

There are a couple of exceptions to this rule. First, the F&I is paid, for the most part, on "sales." Reserves could be considered either gross profit or sales because there is no real "cost." The other is the warranty writer. He or she is usually paid a salary and a percentage of warranty dollars collected. Those are parts and sales numbers. The variable component of warranty writers' pay when compared with their wage is usually not the biggest part. It doesn't matter so much whether it is on "sales" of parts and labor in the warranty writer's case.

Variable pay plans are good for the business and for the employee. They control the expense based on the amount of business done. If the store is making more, the employees make more. Conversely, if these are tough times, the pay automatically scales back.

Here's how to check if your pay plan makes sense:

First, when setting up a plan, start with the market and back into the amounts used in the structure for a position. Get the total compensation for the position in mind and only then decide how you must structure it in terms of how much base, how much commission, and at what rate.


Always test the numbers to see what the monthly compensation would be for a couple of years. Figure out what would occur if you had a really

great month or a really poor month.


Finally, test out how business growth would affect the plan. A properly designed pay plan would split commissions between the incumbent and the new employee in some cases. Let's say your F&I manager is paid a percentage of gross profit generated by the department. When business grows beyond the point where one manager can effectively handle it, you must add another. If each will be paid on their own production, it automatically adjusts without going out of control. Another way is to split or reduce the

percentage and pay both on the total. It may do a better job of promoting teamwork between them. Even if it isn't one that is "split," you must extend it out a few years to be sure you don't price a good employee out of the market.


You can see just how simple and logical compensation planning can be. With proper compensation, you get the best value for the money spent. Employees are more satisfied, and turnover is reduced. Everyone gets to win. ■




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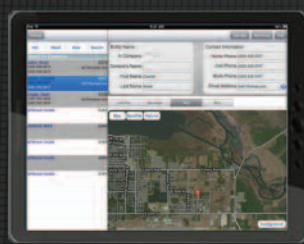


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Plan for Success A Blueprint for Growth

By Jeff Wyatt

Once your revenue is defined, plug in the estimated cost of sales and take a close look at your margins. Are they healthy or do they need improvement?

Coming off the grind of the busy season is the perfect time to revisit what worked and what didn't. The last quarter of the year should be used to step away from the routine and reflect on where you're going. Without review and planning, your chance for success is low. If, for instance, your dealership increased revenue by 15 percent and you're not exactly sure how, you probably won't be able to duplicate it. Your business plan is what you expect to achieve and your road map for getting there.

I learned the value of planning the course, generating financial statements, and tracking progress during the many years I worked in small businesses. Yet when I owned my own business, I did none of those things consistently, even though I knew better. I spent my time on what I thought were more important tasks and made decisions based on gut feel. This was a huge mistake and led to tight cash flow and the multitude of complications that come with poor planning. **Here are some simple steps to avoid those problems.**

Create a business plan

You wouldn't take a road trip from Florida to New York without thinking about how much it was going to cost, where you would stay, and whether you should even have taken the trip. Your business is far more complicated. I can't stress enough that you need an annual business plan. If you're a new dealer, talk with other dealers, check relevant data, and read about industry standards to get started. If you're an existing dealership, break down the areas where your revenue comes from and outline what your goals are.

For example, if you sold approximately 200 new units each year for the past three years and hope to sell 250 next year, how will you accomplish that? The increase won't come without something different and creative to produce those additional sales.

Once your revenue is defined, plug in the estimated cost of sales and take a close look at your margins. Are they healthy or do they need improvement? If it's the latter, how will you make it happen? Look at your expense structure from last year and use it as a guide to create the coming year's expectations.

Are you satisfied with your bottom line net? Spend time on this critical point. For example, if your planned bottom line net is two percent of revenue, is that what you're after, or can you do better? Make notes on what parts of your plan you want to improve and what your assumptions are. The key is to work backwards off of what you expect. A well-thought-out goal becomes the backbone of your company and lets your staff know what they're shooting for. Finally, consider your cash flow requirements for the upcoming year and whether you're on track.



Generate monthly financial statements

Once your plan is in place, you must consistently compile monthly or quarterly financial statements. This requires self-discipline and a commitment to routinely look at where you are compared to where you want to be. Business owners can fall into the habit of running their operation on the same optimistic gut feelings as I did, since typically there's no one clamoring for your financials until year end.

Small-business owners can get buried in the daily minutiae and forget how important it is to regularly check what's working and what's not. It becomes very easy to avoid the most critically necessary information to any small business and to defer sound decision-making.

I've seen many financial statements where the dealer's year-over-year revenue dropped by 40 to 50 percent with no adjustment in overhead costs, producing a large operating loss. Many of those dealers were in the dark and didn't have the information they needed to adapt. As a result, unnecessary losses occurred and they had to contribute personal capital to survive.

The main purpose for compiling monthly statements is to gauge what needs changing before your resources are depleted. For example, if a dealer carries five lines of new inventory and lumps them all together as "new sales," there's no data on what's profitable and what's not. There could easily be an unprofitable product line buried in an otherwise healthy total, and you could go for years selling a product that's too cheap or too expensive.

There's a saying in the world of personal finance: Act your wage. Don't spend more than you make. If revenue is trending down and you're unaware of it, you may be spending more than you're bringing in, leading to net operating losses and the need to contribute personal capital.

If your financials aren't reviewed or audited by a CPA firm, the burden is on you to make sure they follow Generally Accepted Accounting Principles (GAAP), some of which are quite complex. If no one in your office knows GAAP, your financials could mislead people – including lenders –

who rely on them. Either have a competent staff person complete them or turn your books over to a CPA.

Be sure to use the accrual basis of accounting; if you're evaluating your financial position strictly on cash received or paid, this will lead to inaccurate conclusions. Accrual basis captures the economic events that have actually occurred regardless of when something is paid. For example, if a customer puts down \$25,000 on a new unit to be delivered in six months, accrual basis would reflect a sale when the unit is actually delivered, not when the cash changes hands.

On the flip side, if a unit is sold and a customer doesn't pay for 60 days, the sale should be recognized when the customer takes possession of the unit. Here's another example that could mislead: If you bought a \$50,000 forklift and posted the transaction to an expense account, your income statement will look distressed and will appear as if you just spent or wasted \$50,000. All that's actually occurred is that one asset has been moved into another with no effect on income. Proper accounting for this transaction would run it through your balance sheet as an asset with yearly depreciation through your income statement.

Most software packages easily accommodate for accrual accounting. Carrying your books on cash based accounting may make tax returns easier, but the priority should be on making sound business decisions based on timely financial information, and this should be done on an accrual basis. Let your CPA sort out the cash conversion to file your returns.

Your financials should be clean and easily understood in a summary format. If



The main purpose for compiling monthly statements is to gauge what needs changing before your resources are depleted.

continued on page 22

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continued from page 21

they're more than a few pages for each year, there may be too much unwanted detail. If there are negative account balances, be sure they are investigated, as they may present the wrong picture to a lender or whomever you are issuing them to.

I've seen financial statements that show all liability and equity accounts as negative amounts. These weren't errors – the software package just presented them as negatives or deficits. Equity balances are critical in lenders' eyes, and it's possible that these could be viewed incorrectly and a decision could be made incorrectly to deny credit to your company.

Use benchmarks

Something happens to a small business owner when there appears to be money in the bank. It's called blind optimism. Don't let your revenue and cash balance totals create complacency.

Benchmark using financial statements to accurately measure revenue and hold your company accountable. This is an extremely difficult task to commit to. The key is to hold a competent person responsible for compiling information and reporting how you're doing compared to your expectations. Note the word competent – if the information is sloppy, late, and inaccurate, the entire process will be a waste.

The person in charge should benchmark your financial statements against industry information. This information will tell you what healthy gross and net margins look like, how much should be spent on marketing and legal fees, what percentage of revenue should be spent on payroll, average insurance expense, and so on.

Example: If the average RV dealership spends 1 percent of revenue on marketing and you're spending 4 percent, itemize your marketing expenses and decide which elements actually work. Or, if the average gross profit on used sales in your industry is 30 percent and you're running at 18 percent, this could be a critical exercise to evaluate which part of the used sales process is too low.

These steps may seem daunting at first, but creating a plan, generating financial statements, and tracking the process are fundamental to success and will pay off in the long run.

Jeff Wyatt is CFO for Priority One Financial Services and has been in the F&I industry since 2009. Prior to that, he owned and operated a home building and modular construction company with residential and commercial projects. He has also served as a controller and vice president of finance for some of the nation's largest homebuilders, including Lennar Homes, Mercedes Homes, and Lexington Homes. ■

Hazard Communication Training Deadline: Are Your Employees Trained Yet?

By Peter Zaidel

With the change in the Hazard Communication standard last year, every U.S. company must train its workers on the new regulation by December 1, 2013. The HazCom standards are simple: Show the label, show the pictogram, show the safety data sheet, and test employees to make sure they understand.

The new law requires that employers train all employees who work with chemicals on the following subjects:

- The use of labels for proper storage and for first aid and emergency personnel
- The meaning of different pictograms on labels
- How chemical hazards are depicted on labels
- The location of the dealership's Hazard Communication Program
- Typical hazard communication labels
- How to read and understand a material safety data sheet (MSDS)
- Flammables and combustibles
- Corrosives
- Compressed gases

OSHA requires employers to present information in a manner and language that their employees can understand. If employers customarily need to communicate work instructions or other workplace information to employees in a language other than English, they will need to provide safety and health training to employees in the same manner. Similarly, if the employee's vocabulary is limited, the training must account for that limitation. By the same token, if employees aren't literate, telling them to read training materials won't satisfy the employer's training obligation.

If your dealership has Spanish speaking employees, look for a training program that offers GHS training available in Spanish.

To learn more about the changes to the Hazard Communication Standard and their effects on dealers, view KPA's dealer webinar, "Changes to the Hazard Communication Standard and Their Effects on Dealers" at <http://www.dealerwebinars.com/ghs.html>.



Peter Zaidel is environmental and safety product director at KPA, an RVDA associate that provides environmental and safety services for RV dealers and others. If you have additional questions, contact KPA at info@kpaonline.com or (800) 853-9659. ■



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Jim Shields – From Struggling California Dealership to J.B. Summers Award

By Mary Anne Shreve

Jim Shields of Pan Pacific RV Centers wasn't sure he'd be able to attend this year's RV Dealers International Convention/Expo because he was in the middle of chemo treatments. But his family members encouraged him to go, knowing something he didn't – that he was going to receive the 2013 James B. Summers Award, RVDA's highest honor. Although Shields has served as RVDA chairman and "knew how the selection process goes," he says he was nevertheless caught by surprise when his name was announced. "It's not an award you can ever be sure of getting."



Asked what he's most proud of about his business, he says, "probably that we succeeded – we started with nothing and we've been in business almost 30 years."

Shields was recognized for his outsized list of service to RVDA and the industry, including serving a term as chairman, co-chairing the Government Relations Committee, participating on the RVDA Marketing Task Force, spending time as a director on the RV Learning Center board, and helping unify California RV dealers into one of the country's most influential state dealer associations.

But his career as an RV retailer started humbly in 1985 when he left a secure job in another field to buy a struggling dealership that his wife Sherry thought "looked like 'Sanford

and Son,'" he recalls. Together, they slowly built it back up. "At first I ran it by the seat of my pants, because I knew nothing about the business."

Looking back, he says the best piece of advice he can give to other dealers is to join RVDA and sign up with a 20 Group – "two of the most important things I ever did that helped teach me about being a dealer."

One of his first challenges was with a heavy-handed manufacturer that sent him product he didn't order. "They took my inventory from 13 units to 22 units, which was way more than I should have had," he says. "Eleven units were '85s and 11 were '86s, and they wanted me to take even more. When I said no, I got a letter in the mail saying they were giving me my 60 days' notice and they were going to set up another dealer in my area. We survived, mostly because we were able to buy another dealership that had better lines."

The experience convinced him that California RV dealers needed a state association that would look after their interests. By that time, he was already a member of RVDA, whose former president, Mike Molino, encouraged him to organize his peers. "I started calling around, saying 'We need a state organization.' I got us all together for a meeting, and out of that came CalRVDA," says Shields.

His company now includes more than 40 employees and dealerships in French Camp, Morgan Hill, and Sacramento. Shields' son Joey, daughter Gina, and son-in-law Matt Jones work in the family business. "Together, they make a pretty good team," he says.

Asked what he's most proud of about his business, he says, "probably that we succeeded – we started with nothing and we've been in business almost 30 years. We bought a tiny little place. It was kind of a roll of the dice. The industry has given me a good living for 30 years, and I love it." ■

Has the RV business been good to you in 2013?

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This year has been very good to many of us in the industry. When considering your own charitable contributions this year, please reflect on what the RV business has done for you, and consider giving something back with a tax-deductible donation to the **Mike Molino RV Learning Center**.

Your contribution goes toward keeping these programs available for both current and prospective dealership employees:

- New **online RV Tech Certification Prep Courses** in conjunction with RVIA
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- Education and networking through the new **Young RV Executives Program** designed to energize the dealer leaders of tomorrow

- Development of an all-new edition of the **Service Management Guide** also known as the "flat rate manual"

- **The Distance Learning Network** partnership with the Florida RV Trade Association for affordable training for technicians and other dealership personnel

The RV Learning Center is a 501(C)(3) organization, which means your contribution qualifies as a tax-deductible donation to charity. It's easy! You can use the form on this page, donate online or ask for an invoice.

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3930 University Drive, Fairfax, VA 22030-2515

(703) 591-7130 Fax: (703) 359-0152 info@rvda.org

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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.

RVDA's Ingrassia Renews Certified Association Executive (CAE) Designation

RVDA President Phil Ingrassia has earned renewal of his Certified Association Executive (CAE) designation from the American Society of Association Executives (ASAE). Among association professionals, CAE is an indication of demonstrated skill in leadership and expertise in association management.

To earn the CAE credential, an applicant must have a minimum of three years of experience in nonprofit organization management, complete a minimum of 75 hours of specialized professional development, pass a stringent exam in association management, and pledge to uphold a code of ethics. To renew the CAE credential, the applicant must complete 40 hours of association management-related continuing education within the past three years. ASAE is the leading authority in association management and the professional society for those who work in the association industry. ■



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RV Technician, a digital bimonthly magazine, is the industry source for detailed, in-depth articles geared for the professional RV repairer. It's written and vetted by master technicians and covers every aspect of RVs, from electrical systems to plumbing. It keeps techs up-to-date with:

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Return this form to the Mike Molino RV Learning Center, 3930 University Drive, Fairfax, VA 22030. Questions? Call the member services hotline or (703) 591-7130, or visit www.rvtechnician.com.

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TRA Certification Inc.

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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 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.

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jay.machamer@bankofamericamerchant.com

(678) 784-0567

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Emergency Roadside and Technical

Assistance

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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.

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www.calipercorp.com

Ralph Mannheimer

rmannheimer@calipercorp.com

(609) 524-1214

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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)

http://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.

Lead Qualifier Program

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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!

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N.A.D.A. Appraisal Guides

& NADAguides.com

www.nada.com

Isims@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.

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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 experienced 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

http://partnership.com/79RVDA

sales@PartnerShip.com

(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 www.PartnerShip.com/79rvda for more information and to enroll.

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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- **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.



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

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MAJOR GIFTS active donors* with cumulative donation or pledge of \$25,000 or more							
Newmar Corporation	\$50,000	\$260,000	10/31/13	Pan Pacific RV Centers, Inc.	\$1,000	\$41,500	10/15/13
Bank of America Merrill Lynch	\$5,000	\$173,000	04/29/13	McClain's RV Superstore	\$6,000	\$41,000	08/05/13
Protective	\$21,595	\$132,558	01/18/13	Ace Fogdall, Inc.	\$2,000	\$39,100	04/12/13
Tom Stinnett Derby City RV	\$500	\$101,500	12/28/12	Pikes Peak Traveland	\$1,000	\$31,000	06/03/13
PleasureLand RV Center, Inc.	\$4,000	\$86,350	11/15/13	RVAC	\$5,000	\$31,000	02/15/13
Horsey Family Memorial Fund	\$1,000	\$69,000	07/01/13	Paul Evert's RV Country, Inc.	\$1,000	\$30,000	04/01/13
Bill & Kristen Fenech	\$7,500	\$57,500	07/09/13	Tiffin Motor Homes, Inc.	\$2,500	\$28,500	03/11/13
Campers Inn of Kingston	\$23,578	\$56,000	10/08/13	Avalon RV Center, Inc.	\$1,000	\$26,500	04/12/13
Ron & Lisa Fenech	\$5,000	\$55,000	08/27/13	Holiday World of Houston	\$500	\$25,500	06/17/13
Byerly RV Center	\$11,000	\$47,000	07/08/13	Bill Plemmons RV World	\$5,000	\$25,000	06/24/13
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Reines RV Center, Inc.	\$2,500	\$24,525	12/19/12	Curtis Trailers	\$1,000	\$8,000	06/03/13
Diversified Insurance Mgmt. Inc.	\$2,200	\$21,000	11/05/12	American RV	\$1,000	\$6,925	10/04/12
Earl Stoltzfus	\$10,000	\$20,000	08/30/13	Circle K RV's, Inc.	\$250	\$6,250	06/24/13
Wilkins R.V., Inc.	\$1,500	\$19,600	07/22/13	Burlington RV Superstore	\$500	\$5,500	06/19/13
Greenway, Inc. (Route 66 Dealer)	\$5,250	\$18,550	06/11/13	Hayes RV Center	\$300	\$5,400	02/01/13
Rivers RV	\$250	\$17,600	05/31/13	Webster City RV, Inc.	\$1,000	\$5,100	04/22/13
Alpin Haus	\$500	\$17,500	06/21/13	Madison RV Supercenter	\$1,000	\$5,000	08/08/13
Butch Thomas	\$1,000	\$16,000	11/30/12	Minnesota RVDA	\$5,000	\$5,000	01/11/13
Hartville RV Center, Inc.	\$1,250	\$15,750	10/18/13	Camperland of Oklahoma, LLC	\$500	\$4,850	07/02/13
MBA Insurance, Inc.	\$1,000	\$15,100	05/17/13	Topper's Camping Center.	\$500	\$3,500	04/18/13
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Affinity RV Service Sales & Rentals	\$2,000	\$11,000	07/01/13	A World of Training	\$3,000	\$3,000	11/20/13
AIRXCEL - RV Group	\$500	\$11,000	06/06/13	J. D. Sanders, Inc.	\$500	\$3,000	08/05/13
United States Warranty Corp.	\$1,000	\$10,250	04/12/13	United RV Center	\$1,000	\$3,000	09/20/12
Little Dealer, Little Prices	\$5,000	\$10,050	01/23/13	Best Value RV Sales & Service	\$1,000	\$2,750	04/08/13
Great Lakes RVA	\$10,000	\$10,000	02/27/13	RV Outlet Mall	\$750	\$2,550	06/05/13
Hemlock Hill RV Sales, Inc.	\$639	\$10,000	09/14/12	Alliance Coach, Inc.	\$500	\$2,500	10/26/12
Rich & Sons Camper Sales	\$4,000	\$10,000	11/14/13	RCD Sales Company, Ltd.	\$750	\$2,500	06/07/13
Motley RV Repair	\$1,000	\$9,075	09/13/13				
LEADERS active donors* with a cumulative donation or pledge between \$1,000 and \$2,499							
The Trail Center	\$250	\$2,350	11/06/13	Dinosaur Electronics	\$500	\$1,250	06/06/13
Hilltop Trailer Sales, Inc.	\$541	\$2,122	06/11/13	Out of Doors Mart, Inc.	\$500	\$1,250	09/18/13
Skyline RV & Home Sales, Inc.	\$1,250	\$1,500	06/14/13	Phil Ingrassia	\$1,000	\$1,000	09/05/12
Noble RV, Inc.	\$505	\$1,405	06/21/13	Bill Mirrieles	\$250	\$1,000	05/09/13
BENEFACTORS active donors* with a cumulative donation or pledge between \$500 and \$999							
Schaap's RV Traveland	\$500	\$850	11/14/13	Holiday Hour, Inc.	\$100	\$500	03/20/13
Steinbring Motorcoach	\$500	\$750	11/21/12	Lindsey Reines	\$500	\$500	12/19/12
Ronnie Hepp	\$300	\$625	08/24/12	Beckley's Camping Center	\$250	\$500	06/06/13
Camp-Site RV	\$205	\$500	12/31/12				
SUPPORTERS active donors* with a cumulative donation or pledge between \$100 and \$499							
Bell Camper Sales	\$200	\$450	08/26/13	Happy Camping RV	\$200	\$200	11/07/13
Foley RV Center	\$250	\$250	09/01/12	Mike Thompson's RV Super Stores	\$100	\$100	08/12/13
Kroubetz Lakeside Campers	\$250	\$250	12/02/11	John Peak	\$100	\$100	10/03/13
Mayflower RV, Inc.	\$250	\$250	07/27/12	Amy Pennington	\$100	\$100	11/30/12
Karin Van Duyse	\$250	\$250	10/25/12				
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Kindlund Family Scholarship		\$270,000					

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THE RV Industry's

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View | List Monthly Weekly Daily

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

<< Back January 2014 Fwd >>						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 Sobel University Registration Begins Show Online Events	2 Show Online Events	3 Show Online Events	4 Show Online Events
5 Show Online Events	6 RV Water Heater Systems Service RV Technician Certification Training - w/hands-on Comprehensive Sales Seminar (3 credits) Show Online Events	7 Show Online Events	8 Show Online Events	9 Write-Up and Close Seminar (2 credits) Show Online Events	10 Show Online Events	11 Show Online Events
12 Show Online Events	13 Spader Total Management 1 Workshop Show Online Events	14 Spader Service Management Workshop Show Online Events	15 Show Online Events	16 Show Online Events	17 Show Online Events	18 Show Online Events
19 Show Online Events	20 Sobel University Course Grading Deadline Show Online Events	21 Kelly Enterprises 3-Day Financial Center Seminar Spader Effectively Leading and Managing Employees Workshop 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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Don't see your events listed? Visit www.rvtrainingcalendar.com to upload your events to the calendar.

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10/1/13 - 10/31/13

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Rentals

Eat Sleep Go Inc.
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