

RV EXECUTIVE TODAY

NOVEMBER 2025

DSI AWARD WINNERS



Also:

**Be the Spark
That Powers RV
Career Growth**

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**RVTI Expands RV
Technician Certification
Opportunities with
Spanish Testing**

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**Past RVDA Chairman
Rick Horsey Receives
Distinguished Citizen
Award**

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We have a great relationship with Jesse. Most importantly, he's honest and has integrity. He's the kind of person we want to work with.

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Working with Jesse Stopnitzky was seamless. He helped facilitate the transaction professionally while letting us get to know the seller.

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Jesse has been an excellent partner in helping us. We appreciate his partnership and commitment to help us reach our business goals.

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Jesse was outstanding to work with. He was prompt, forthright, and an all-around pleasure to work with. I would not hesitate to do business with him again.

JARROD MCGHEE



We have a great relationship with Jesse. He is always upfront and honest, which makes our dealings with him smooth and rewarding for everyone involved.

DENVER BECK



Commitments were made and kept. Integrity, high work ethic, transparent, driven, and honest are characteristics I would use in describing Jesse and his team.

TED DAVIS



For a confidential consultation, please contact us:

RV & Resort Division

Jesse Stopnitzky, Co-Owner

Office: 949. 309. 2851 | Cell: 949. 922. 9632

Email: jesse@performancebrokerageservices.com

Address: 7545 Irvine Center Drive, Suite 200, Irvine, CA 92618



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RV EXECUTIVE TODAY

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Prepare for 2026 with RV Learning Center Fixed Operations Training Programs Available

By Phil Ingrassia, CAE, RVDA president

As RV dealers look ahead to 2026, it is a great time to consider investing in the skills and professionalism of fixed operations staff. These team members – service writers and managers, parts managers and specialists, and warranty administrators – are on the front lines of customer service and dealership performance.

Fortunately, the Mike Molino RV Learning Center offers a suite of flexible, 24/7 online training tools designed to meet the needs of today's workforce.

Whether you're onboarding new employees, cross-training across departments, or helping seasoned professionals sharpen their skills, these programs are built for real-world dealership environments. Here's what's available:

Online Training Courses

Service Writer/Advisor

This course covers 43 key competency areas, including communication, trust-building, and dealership workflow fundamentals. It's ideal for front-line staff who interact directly with customers.

Service Manager

Just launched this year, the interactive course covering 68 competencies, this program prepares service managers for the full scope of their responsibilities.

Warranty Administrator

This program helps warranty professionals understand manufacturer guidelines, streamline claims processing, and improve communication between service and parts departments. It's ideal for those new to the role or looking to formalize their expertise.

Parts Manager

Designed for those overseeing inventory, ordering, and customer interactions, this course covers key competencies in parts operations,



leadership, and dealership workflow. It's a great fit for managers seeking to boost performance and team coordination.

Parts Specialist Certification

Focused on front-line parts counter staff, this program builds skills in customer service, inventory accuracy, and product knowledge.

It's perfect for new hires or those transitioning into parts roles.

Certification Prep

In addition to providing valuable professional development, these online courses are an excellent way to prepare for the Fixed Operations Certification exams, available for an additional fee. To help prospective examinees gauge their readiness, the Fixed Operations Today website (rvfixedoperationstoday.com) offers a series of readiness tests that mirror the certification content. These tests can be taken directly through the website for a small fee, or accessed at no cost through the Fixed Ops Today mobile app.

As the industry continues to evolve, investing in fixed operations training is one of the smartest moves a dealership can make. These resources are accessible anytime, anywhere – making it easier than ever to build a high-performing team ready for the challenges and opportunities ahead.

For more information or to enroll, visit www.rvlearningcenter.com. ■

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For advertising information contact:
Julie Newhouse, marketing manager
(703) 591-7130 x103



Some Final Thoughts . . .

By Larry Troutt III, RVDA chairman

As my term as RVDA Chairman comes to a close, I want to extend my heartfelt thanks to every member for the opportunity to serve this incredible association over the past year. It's been a true privilege – and a learning experience I'll carry with me for years to come.

Throughout this journey, I've had the honor of working alongside some of the most dedicated, passionate, and forward-thinking professionals in our industry. Whether collaborating on policy initiatives, attending events, or simply exchanging ideas, I've been continually inspired by the commitment and camaraderie that define RVDA.

Serving in this role has deepened my appreciation for the work we all do and the impact we have, not just on our businesses, but on the lives of the customers we serve. It's also reminded me how much personal and professional growth comes from stepping up and getting involved.

So if you've ever considered joining a committee, volunteering at an event, or running for a leadership position, I encourage you to take that next step. You'll gain new insights, build lasting relationships, and help shape the future of our industry.

Most of all, thank you for allowing me to do the job – and for letting me be myself in the process.

I know there was some apprehension when this young guy from Texas, known for speaking his mind, stepped into the role of chairman. And yes, if you remember me taking the gavel last year in a pair of jeans – that was me. Total accident. My wife and I had picked out the perfect suit before leaving home, but on the morning of the big speech, I realized I hadn't packed the suit pants. I assure you, this year they're already packed and ready to go.

One of my goals was to spark more engagement among the membership. I'm not sure I moved the needle as much as I'd



We're a team – fighting for dealers, building relationships, and enjoying the ride together.

hoped, but I believe it's a goal worth pursuing long after my tenure – just like the ongoing effort to improve Repair Event Cycle Time (RECT) that began under former chairman Brian Wilkins.

I'd love to see more members take advantage of the services RVDA provides and get involved in shaping our collective future. Over the past year, I think we accomplished some serious business for dealers nationwide – and hopefully made it a little more fun along the way. That was my vision from the start, and I hope it never stops.

If I could offer one piece of advice to the next chairman, it would be this: don't treat the role as a rigid structure. If something feels too tight, it probably is. We're a team – fighting for dealers, building relationships, and enjoying the ride together.

This experience has given me far more than I ever expected. If you're thinking about serving in any capacity within RVDA, jump in. It's not just worthwhile – it's a lot of fun.

Thank you again for your trust, your support, and your shared dedication to excellence. It's been an honor. ■

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 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.rvda.org, www.rvlearningcenter.com and www.rvda.org/convention your first source for all dealership information.



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Top OSHA Violations at Dealerships

Every year, OSHA publishes the most frequently cited standards across industries and the latest list for dealers is now available. If you've ever wondered where dealerships tend to get tripped up during inspections, this list is a pretty good roadmap.

The Top Citations for Dealerships in 2024

- ▲ **Hazard Communication:** Missing or outdated Safety Data Sheets, unlabeled containers, or employees not trained on chemical hazards.
- ▲ **Electrical Safety:** Exposed wiring, improper grounding, or unsafe use of extension cords.
- ▲ **Exit Routes:** Blocked or poorly marked exits, especially in parts storage and service areas.
- ▲ **Personal Protective Equipment:** Gaps in providing or enforcing the use of PPE such as gloves, goggles, or face shields.
- ▲ **Respiratory Protection:** Missing written programs, lack of fit testing, or improper respirator use in paint and body operations.
- ▲ **Powered Industrial Trucks:** Forklift training and maintenance shortfalls.
- ▲ **First Aid & Medical Services:** Insufficient first-aid supplies or lack of trained personnel.



- ▲ **Fall Protection and Fall Protection Training:** This is the most frequently cited OSHA violation across all industries, and RV dealers are not exempt when working on elevated surfaces. Violations occur when employers fail to provide guardrails, safety nets, or personal fall arrest systems for employees.



What to Do

The list hasn't changed much from year to year, which indicates two things:

- 1 **These issues are preventable.** Dealers know about hazard communication, PPE, forklifts, and exit routes but gaps in training, recordkeeping, or daily discipline continue to show up during inspections.
- 2 **Small fixes go a long way.** Clear exits, make sure your SDS library is up to date, and a refresher training session on PPE can eliminate many of these citations before OSHA ever steps foot in the store.

Steps You Can Take Now

- ✓ **Review your Hazard Communication program:** make sure SDSs are current and employees are trained.
- ✓ **Walk your exit routes and electrical systems:** are exits clear and cords in safe condition?
- ✓ **Double-check respirator and PPE policies:** is equipment available, used, and documented?
- ✓ **Confirm first aid readiness:** stocked kits, trained staff, and clear emergency contacts.

The Bottom Line

The 2024 OSHA citation list for dealerships is less a surprise than a reminder. These are known problem areas and they're fixable with consistent attention. A little proactive effort now can keep your name off OSHA's list later.



DSI SURVEY RESULTS

RVDA Recognizes Top-Rated RV Manufacturer/Brands in DSI Survey

By Jeff Kurowski, Director of Industry Relations



RVDA is honoring 23 RV manufacturers/brands with Quality Circle Awards for achieving the highest scores in the association's 31st annual Dealer Satisfaction Index (DSI) survey. These brands/manufacturers received at least 15 dealer responses and scored 4.25 or above on a 5-point scale in overall dealer satisfaction in the association's survey conducted June through September.

The **TOWABLE RV** manufacturers/brands receiving awards are:

(in alphabetical order)

- **Alliance RV**
(Avenue, Delta, Paradigm, Valor)
- **Brinkley RV**
(Model G, I & Z)
- **Coachmen**
(Brookstone, Chaparral, Catalina, Shasta)
- **East to West**
(Ahara, Blackthorn, Takoda, Tandara, Alta, Longitude, Della Terra, Silver Lake)
- **Forest River**
(Cardinal, Cedar Creek, Cherokee, Columbus, Flagstaff, Ibex, No Boundaries, Pause, Puma, r-pod, Riverstone, Rockwood, Rogue, Sabre, Sandpiper, Sierra, Solaire, Surveyor, Wildcat)
- **Grand Design**
(Imagine, Influence, Momentum, Reflection, Solitude, Transcend)
- **Gulf Stream**
(Amerilite, Conquest, Innsbruck, Kingsport)
- **Highland Ridge**
(Open Range)
- **Jayco**
- **Keystone RV**
(Alpine, Cougar, Hideout, Retreat)
- **KZ RV**
(Connect, Connect SE, Connect Mini, Durango, Durango Gold, Ridgeway, Sportsmen, Sportsmen Sportster, Sportsmen Classic)
- **Starcraft**
- **Venture RV**
(SportTrek, SportTrek Touring, Sienna, Stratus, Sonic)



An honorable mention goes to: Keystone RV's Bullet and Sprout towable brands which were highly rated; but not enough dealers rated the brand to qualify for an award.

The **MOTORIZED RV** manufacturers receiving awards are:

(in alphabetical order)

- **Coachmen**
(Galleria, Beyond, Nova, Pixel)
- **Dynamax**
- **Entegra**
- **Forest River**
(Class Cs)
- **Grand Design**
(Lineage Class Cs)
- **Gulf Stream**
- **Jayco**
- **Leisure Travel Vans/Triple E**
- **Newmar**
- **Pleasure-Way**

Motorhome builders Airstream, Grech, and Renegade also receive honorable mentions for being highly rated; but not enough dealers rated them to qualify for an award.

When rating their brands/manufacturers, RVDA asks dealers to express, confidentially, their level of satisfaction on four core issues: **Reliability/Quality, Parts, Warranty, and Sales.**

"The DSI results recognize top-rated manufacturers in several important areas of dealer and customer support, which is more important than ever as the industry works to reduce Repair Event Cycle Time," said RVDA Chairman of the Board Larry Troutt III of Topper's RVs in Waller, TX. "Thanks to all the dealers who responded to the survey and congratulations to the manufacturers who earned Quality Circle Awards this year."

RVDA received DSI responses from 495 dealership locations in the U.S. and Canada that included 2,324 brand ratings, an average of 4.7 per dealer. ■

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Be the Spark That Powers RV Career Growth

Make a Year-End Contribution to the RV Learning Center to Help Transform Passion into Professional Success

As the RV industry looks ahead to 2026, the Mike Molino RV Learning Center (RVLC) continues to shape the future of dealership fixed operations by equipping professionals with the knowledge and skills to succeed.

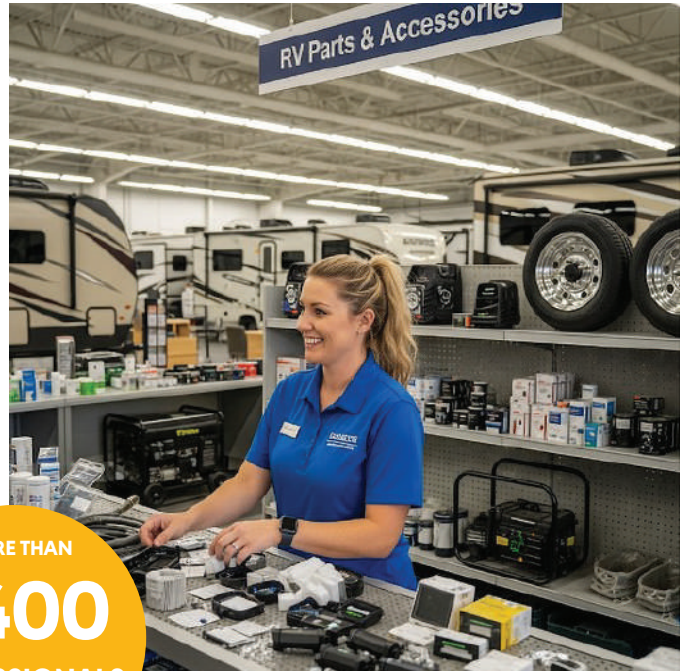
Your year-end tax-deductible donation fuels this mission – helping turn passion for the RV lifestyle into rewarding, lifelong careers.

Your Financial Support Creates Real Results

Did You Know?

- Five online courses – including the newest course for service managers – combined with existing courses for service writers/advisors, parts, and warranty staff – are already available. These affordable courses provide fixed operations staff with online training tools to achieve their professional goals.
- A record number of users have downloaded the RV Fixed Operations Today mobile app connecting them to valuable tools and resources anytime, anywhere.
- Hundreds of individuals have taken free readiness tests to prepare for certification.

For years, the RV Learning Center has served as the engine of growth and professional excellence for the RV industry. Through online education, certification programs, and scholarships, it empowers dealership teams to deliver better service, strengthen safety and efficiency, and reach their full potential. By investing in the RVLC, your dealership and staff will see a tangible reward with the issuance of



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 PROFESSIONALS
 TRAINED

Continuing Education Certification (CEU) credits, access to industry best practices and increased employee retention and improved hiring – all while also helping to generate lifetime customer loyalty. Every donation or pledge – large or small – helps power the next generation of skilled professionals and ensures the RV Learning Center remains a trusted source of innovation, training, and opportunity for years to come. As 2025 draws to a close, you are invited to make a tax-deductible contribution today at www.rvlearningcenter.com or using the QR Code.

Together, your support can spark growth, inspire excellence, and drive the RV industry forward.



Hear what others are saying...

“I come from an auto parts background and a few things are the same, but others have been very different in the RV industry. I was able to relearn some things and learn a lot of new things that I will be able to use in my day to day going forward.”

“You don’t really start getting old until you stop learning.”

– Bill Gates

“This will make a great foundation for new and old service members of the RV Industry.”

– Wells Gardner,
 Bill Plemmons RV World.

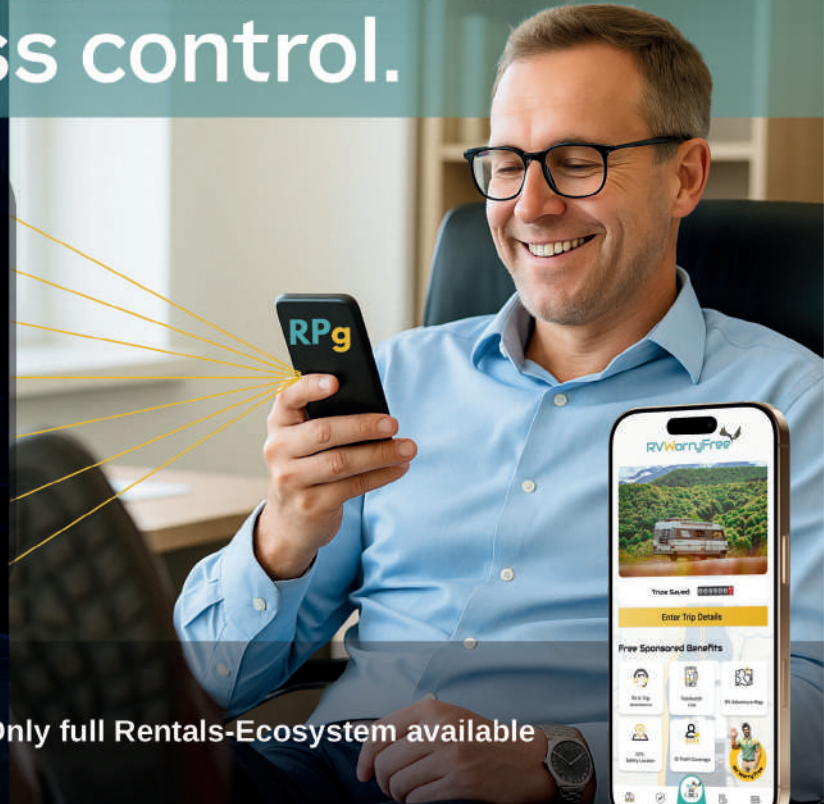
“After graduating, my goal is to own and operate a dealership combined with a campground. I believe this business model would elevate customer service and provide customers with an unmatched buying experience. My passion for RVs and industry experience, along with help from the RV Learning Center, affirms my belief that I can be a leader in the RV industry.”

– Roman Kortman, RV Learning Center
 Kindlund Family Scholarship Recipient,
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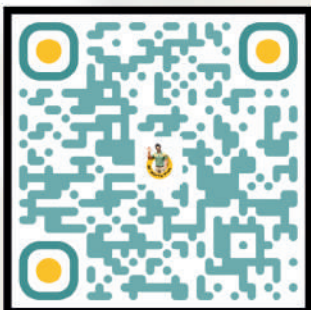
Dealer Revenue

With our fully integrated Rental Management System, sleepless nights, endless service calls, and deductibles are history.

Not only does this benefit your renters, it adds a new revenue source to your bottom line.

RVWorryFree – The Nightmare is Over - Finally, Relief.

The old way was a nightmare: overpriced insurance, multiple subscriptions, poor tools, no commission sharing, hidden leads, no VSCs, no Ai tech. We rebuilt it from the ground up. One platform. Transparent. Profitable. Rental Operators-driven.



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Wednesday, 11/12 8:45 – 9:45am @ Versailles 4

BOOTH #533

Santa Knows the Address of Every Camp

By Travis O. Pryor

Maybe your customers are looking for that last-minute Christmas gift that says, "Go RVing." Maybe they're just looking to keep the kids or grandkids occupied for a few hours on that trip to warmer Southern climates before school resumes. Well, the good news is, Santa has a special section for campgrounds on his speed dial, so he can deliver. Here are some gift ideas for kids and adults alike.

RV Themed

For the family likely to be on the road for Christmas, help deck out the kitchen with this holiday-themed **towel**. From Kay Dee Designs, the towel is 17 1/2 inches by 28 inches and made from cotton. It features a holiday design with a small travel trailer.

For the person who loves camping but can't keep track of which set of keys go to the RV, here's a **keychain** that is a reminder all by itself. Made of durable painted metal, the trailer-shaped keychain is 2 1/4 by 2 inches by 1/2 inch.



Stake out your campsite with your personalized weather-resistant **custom name sign**.

Decorate your tree or your campsite with this string of **Christmas lights**. Long 78.74-inch string includes 10 LED fairy lights with retro camping decorations.



For the Rig

Home on the road has never felt so welcoming as with this luxury RV camping **floor mat** featuring a Welcome to Our Happy Campers design with pine trees and RV graphics.

Keep track of all those road-trip happenings with a book built just for keeping such a **journal**.



Background in America



RV COOKING

Best Road Trip Recipes for Campsite Cooking and RV Living



Louise Davidson

If this is one of your first RV Christmas experience, and you feel a bit overwhelmed by the thought of having to cook in a small kitchen with limited equipment, you'll be surprised on how easy, with this **cookbook**, and great ingredients, you can prepare meals that even the pickiest eaters will love and ask for seconds. Some will even ask for your "secret" recipes.



For the Kids

For older kids, this nearly 7,000-piece kit builds a 31-inch by 12 1/2-inch by 14-inch **RV/urban assault vehicle**.

It would be a dream coach for adults, but for kids it's a Kinsmart **Coach Bus**, a 7-inch white die cast model.

Even Santa and Mrs. Claus like to get away in their travel trailer from time to time. This 11.3 x 4.4 x 8-inch **Snow Globe Water Spinning LED Lighted Christmas Trailer** requires three AA batteries. ■



AI Tsunami Group Aims to Make AI a Tool, Not a Terror

By Travis O. Pryor



AI Tsunami Group, a pioneering Artificial Intelligence education and consulting firm dedicated to helping businesses and local governments seamlessly integrate AI into their daily operations, recently joined the RV Dealers Association. The company will officially introduce itself and its offerings to the membership as part of an on-demand video presentation at the upcoming Convention/Expo, but partners Stephen Hudson and Greg Gutkowski recently took part in a Q&A with RVDA to let members know more about how the Jacksonville, FL, based company can help their businesses in a number of areas from marketing to business operations. The interview is presented below. In some cases, answers have been modified for style and brevity.



RVDA: What can you tell us about the company background/history?

STEPHEN HUDSON: I first got involved with the RV industry working with Dave Kelly and the folks at Florida RV Trade Association in 2019 working with their members' marketing and online operations. When Greg and I partnered in 2023 and

started AI Tsunami Group, we continued working with FRVTA by helping to integrate AI into businesses' sales practices. We have continued that by attending a number of conventions and meetings and presenting workshops.

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RVDA: What are some AI portals that are available right now – and what are their pros and cons?

GREG GUTKOWSKI: There is a lot of competition right now. Two years ago, OpenAI, which is ChatGPT, was the only game in town. Since then, Google has developed a system (Gemini) that is on par with it. Claude is also very powerful, and Microsoft was one of the early investors with its Copilot, but it uses ChatGPT. In reality, there are only small differences in the systems that are kind of like the difference between a Camry and an Accord. For business purposes, there are slight differences, and they can be used mostly interchangeably. Those four systems comprise 90 percent of the market. Microsoft has the advantage of having a lot of people who already use its system and are familiar with the name. For RV dealers, Google can catch up pretty easily, and we can function well with both platforms. The use of AI can be a great strength for any business and can be integrated into almost any application.

RVDA: What are some affordable ways for dealers to integrate AI into daily operations that can improve profitability and efficiency?

GREG GUTKOWSKI: There is a great need for education. We recommend all dealership leaders learn what is possible with general-purpose AI. It's very hard to adopt something when the people at the top are not on the same page as far as knowing what is feasible. We want to start with education, which is what we are hoping to do with the RVDA Convention.



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RVDA: What are some areas of dealership internal data or training materials that dealers already have that could be useful for AI integrations?

GREG GUTKOWSKI: A lot of dealers have their own internal procedures in PDF form or Word or Google Docs. We can access those files. So, let's say there is extensive sales training that they have developed. AI can use this instead of language models. Rather than getting generic content you're getting the content you have already paid for or you have created. We can go after standard operating procedures for training or onboarding. Anything that is already documented in the company that sits in any document is one of the lowest-hanging fruits. One of the easiest things with very little cost is sales training for rookies. If you are selling a \$500,000 RV, you are selling to pretty sophisticated people and there is so much to know. They probably want to be treated as a \$500,000 customer. They aren't buying a 10-year-old Toyota. They need to be treated royally. With the turnover rate of salespeople being high, it can be extremely expensive and they need to be trained well. With good AI-driven training you can onboard them faster and teach them about all of the products and teach them negotiations and handling objections that make them more productive and increase the likelihood of them not leaving because they are making nice money. Many online tasks, such as Google requiring a monthly post, can be automated, which can make the marketing department more productive.



RVDA: What are options if dealers need help with AI implementation?

GREG GUTKOWSKI: We offer full implementation cycles. We'll do the workshops. We'll do the training. We will help them to actually deploy AI by teaching them how to write their own agents. The agents may be as simple as, "What RV are you representing? Winnebago XYZ." And they will get for that year an extremely detailed description of that and also how to sell it, how to overcome objections all in one shot. Let's say they represent several little brands or many trends. All you have to do is type the name of the particular RV and get the full information. We teach them how to do it so in the long run they need to be independent. We'll help them with implementation and then train the trainer.

Also, RV dealers across the country need online access to inventory for parts. Older units that are not used as much and they are old have no parts for them that are easily available. AI can also help them to procure very unique parts. It's a procurement of parts that RV dealers are sensitive to. ■

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Selling Smart: How to Maximize Wealth When Exiting Your RV Dealership *Part 1*

By Brad Stanek, CFP®

After decades of long hours and hard work, you may be thinking about exiting your business and starting the next chapter of your life. Just make sure you take the time to plan correctly, because the vast majority of your net worth and your family's financial future is likely tied up in the business. Before going to market, make sure you are 100% ready for a life without a dealership to run and all the perks and status that go along with it. Due to lack of knowledge and patience, studies show that only two out of ten businesses that go to the market ultimately sell. And if they do, three fourths of owners (76%) regret the decision within a year according to Exit Planning Institute (EPI) data. And without having the right processes and deal team in place you risk leaving millions of dollars on the table. Don't let this happen to you. Before we get into how to stack the odds in your favor, it's important to understand the landscape for RV dealership owners. It's changed a lot recently.

Current Environment and Risks for RV Dealers

It's no secret that sale prices have come back to earth since COVID. For starters, today's high interest rates make it harder for consumers to finance their units and for dealers to keep their floor plan expenses down. Meanwhile, labor costs – typically a dealership's biggest expense – remain high and no one is sure exactly how much the Trump Administration's tariffs are going to raise dealership costs and impact the bottom line.

So, if you're considering an exit, how can you maximize your value in today's uncertain economic and geopolitical landscape? Start by preparing years in advance if possible. Patrick Calpin, RVDA, Director of Partnerships, mentioned on a recent webinar we did together, that too many dealers who go to market aren't preparing far enough in advance. I couldn't agree more. I can't tell you how many times a frantic dealer calls me for help because they want to exit within three to six months. If they somehow manage to exit in such a short timeframe the odds are slim that they'll be happy with the outcome.

Another common misstep is when owners don't have a formal, written exit plan in place before going to market. Exiting the dealership that you've worked so hard to build is one of the most important events – and transactions – of your life. Don't leave it to chance. Make sure you have the right advisory team in place to get you over the finish line. You may have a great CPA, attorney and financial advisor who've worked with you for years. Chances are they don't have dealership M&A experience. Without that background, important details often slip through the cracks and that can affect the ultimate value of your dealership. For starters, make sure you understand the value drivers of your business and how to optimize them.

KEY TAKEAWAYS

- ✓ Dealership valuations have come back to earth, but attractive multiples remain for owners who take the time to plan correctly.
- ✓ Your longtime CPA, attorney and financial planner may not have the requisite transaction experience needed for a successful exit.
- ✓ When it comes to your adjusted EBITDA multiple, make sure you know what goes into "adjusted."
- ✓ Two special offers exclusively for RVDA members can give you the edge when it comes time to exit.

Understanding Dealership Value Drivers

Jesse Stopnitzky, Co-Owner of Performance Brokerage Services Inc., the highest volume dealership brokerage firm in North America, told me on the aforementioned webinar that before going to market, it's critical to understand which aspects of your dealerships are most important to buyers in a challenging environment like today.

Stopnitzky said the RV industry has gravitated toward a "multiple of earnings" model which is often misunderstood by sellers. He said buyers look at the dealership's EBITDA (Earnings Before Interest, Taxes, Depreciation and Amortization) and then adjust for the discretionary expenses such as personal travel and entertainment that are run through the business. He said buyers will also account for your significant one-time business expenses such as constructional remodeling costs, equipment purchases, legal settlements and rent at fair market value rates. So, you'll want to take the time to clean up your financials before going to market or you could lose valuable time and negotiating leverage.

When it comes to calculating fair market value rent, Stopnitzky said take the estimated value of the real estate, or the appraised value of the real estate, and then apply a cap rate to it. According to Stopnitzky, the cap rate – net operating income of a property as a percentage of its current market value – typically fluctuates between 6% and 8% for dealerships. However, he said he's seen buyers apply higher cap rates lately due to today's elevated interest rates.

"Cap rates are determined by things like a property's location, marketability, risk, inflation and interest rates," Stopnitzky said, "and you may want to apply different cap rates or a different rent expense for each year if your business underwent a remodeling, an expansion or even a relocation," he added.

Real World Example

Stopnitzky said one of his clients moved into a larger, brand-new facility with a higher occupancy expense than the old facility. For 18 months, they were carrying construction loans and two mortgages while paying for the remodel. So, his team had to adjust the occupancy expense for each year that was being analyzed for valuation purposes. "We wanted to know what had transpired in the business over the last five to seven years," related Stopnitzky. "Not just the COVID impact but any significant capital expenses, remodeling, relocation, new brand additions and how much weight to apply to each of those years as profitability came back down to earth," he added.

Once Stopnitzky's team calculated the weighted average adjusted EBITDA, he said they could apply a multiple based on a "host of tangible and intangible variables" which he said can range from a straight asset sale on the low end to four-times earnings on the high end.

"Sometimes dealers expect an extra multiplier based on their [prestigious] brands or interstate frontage," cautioned Stopnitzky. "My reply is that those variables are already factored into the earnings and performance of the business." He said it's important to remember that the buyer (not the sellers) is the one who assigns the multiple of value, and that number is largely driven by how closely the business aligns with the buyer's parameters and business model.

Depending on what the buyer is looking for, Stopnitzky said each variable can either enhance or reduce the opportunity from the purchaser's standpoint. He said acquirers are essentially

"buying projections" about how well they think your business would perform under their ownership and recast their projected earnings accordingly. Armed with those projections, they can "back themselves into an offer" that satisfies their desired return on investment, Stopnitzky added.

For example, let's say a buyer projects \$3 million dollars in earnings once they take over. If they're looking for a 25% return, they may come in with a \$12 million offer. "The challenge is building a reliable forecast using historic data," noted Stopnitzky, since the pandemic years were such an anomaly for many dealers. "In our 30 years in the business, we've never seen fluctuations in profitability like we did during the pandemic," said Stopnitzky. "The crux of a valuation today is determining which areas of the business underwent systemic and sustainable growth and which areas were solely attributed to COVID." Bottom line: Stopnitzky advises sellers to be realistic about their valuations considering the continued risks, uncertainties and headwinds in the industry today which are causing buyers to be more conservative.

It's clear we're at an inflection point. "Front end grosses are some of the worst we've seen over the past decade," noted Stopnitzky, but on the flip side, "advertising expenses and floor plan interest expense has started to improve for many dealers," he added.

Finally, you and your advisory team must determine which assets and value components should be included in the multiple assigned to your dealership. In the small business M&A environment, it's common for buyers to offer a multiple for the entirety of a seller's assets to arrive at their desired level of return. But Stopnitzky

Continued on page 22

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said that's not applicable for most dealerships since dealerships have hundreds of thousands of dollars' worth of assets, and the value of the assets and the quality of the assets differ greatly from dealership to dealership. "That's why we believe the multiple should apply to the goodwill portion only," he added. "Remember, there are many other asset and value components of a transaction, from fixed assets to company vehicles, to equity a seller may have in their new and used inventory, parts and accessories, cash in the bank, receivables, and even the work in process will be purchased to some extent," he added.

Stopnitzky added, "Also make sure to review all of your vendor contracts. Even annual contracts can have early termination penalties, and your exposure can be tens of thousands of dollars. Quantify your exposure, understand your termination clauses, move them to month-to-month if possible and certainly don't sign any new long-term contracts if you're seriously considering a sale." Stopnitzky said he once had a client who signed a new IT and marketing contract 60 days before closing and that cost them over \$50,000.

"We always encourage our clients to look at a total deal review to determine whether a sale of their business will actually accomplish their financial objectives," he added.

As our expert panel agreed, the ultimate value of your dealership is found at the point where past earnings, projections about future earnings, risk, reward, and buyers' required ROI all come together. Exiting your dealership can be a complex and lengthy process. Don't try to do it without a skilled navigator by your side.

Conclusion

In Part 2 of this article, we'll run through our 10 best tips for maximizing value, how to assemble the right advisory team and how to build your exit planning road map. Again, RVDA members are eligible for two complimentary meetings to get the foundational blocks in place for a successful exit:

- 1 A preliminary meeting to review your goals and the structure of your business entity.
- 2 A written roadmap for your eventual exit and succession.

Those conversations are held in confidence, and they will also include an opinion of value for your dealership. ■

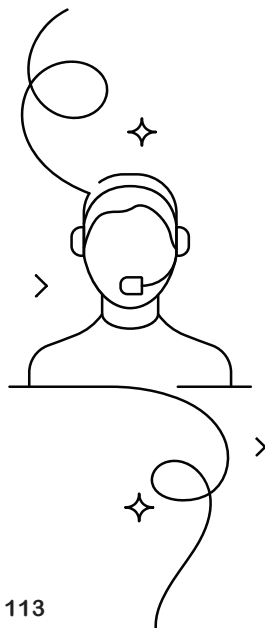
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We are pleased to announce the next round of the RVBusiness Top 50 Dealer Awards! The awards once again will be presented at the popular Wednesday night reception during the 2025 RV Dealer Convention/Expo in November. Our thanks to our hosts, RVDA and RVDA of Canada, and to the sponsors who generously support and honor the winning dealers and to the manufacturers who nominated their most professional retailers.

Please Join Us

All Convention/Expo attendees are invited to the reception and RVBusiness Top 50 Dealer Awards presentation.

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RVTI Expands RV Technician Certification Opportunities with Spanish Testing

Edited by RVDA staff

The RV Technical Institute has announced a significant expansion of its RV technician certification and training program with the launch of Spanish testing options for its Level 1 and Level 2 certification exams.

In a move aimed at broadening the talent pool and supporting the existing Spanish-speaking workforce, the corresponding study guides for both levels will also be available in Spanish starting next month. This initiative addresses the RV industry's critical demand for more certified technicians, offering a clear pathway for a larger group of individuals to enter and advance within the profession. By eliminating a language barrier, RVTI is making the certification process more accessible, which will lead to a more skilled and diverse technician workforce.

The push for a Spanish language option has been a priority for several dealers who are participating in RVTI training and certification. "This initiative, which enables us to certify even more of our talented Spanish-speaking technicians...will create greater career opportunities for them while elevating service standards for our customers and the industry as a whole," said Jon Ferrando, Founder, Chief Executive Officer and President of Blue Compass RV.



The introduction of Spanish-language materials and exams will serve two primary purposes: recruitment and certification.

- 1 Enhanced Recruitment:** The availability of Spanish-language resources makes the RV technician career path more appealing and viable for Spanish speakers, actively recruiting a vital segment of the population into the industry.
- 2 Certification for Existing Techs:** It provides an immediate and long-awaited opportunity for skilled, existing Spanish-speaking RV technicians to gain the formal certification that validates their expertise and advances their careers.

This strategic step underscores RVTI's commitment to setting the highest standards for RV service and repair across the United States.

"We recognize the immense talent and potential within the Spanish-speaking community, both for new recruits and current RV technicians who have been seeking this certification option," said Sharonne Lee, Vice President of the RV Technical Institute. "Offering our Level 1 and Level 2 tests and study guides in Spanish is a fundamental step in ensuring that the RV technical career path is truly inclusive and accessible to everyone. This is a direct investment in the future quality of RV service across the country."

The Spanish versions of the Level 1 and Level 2 certification exams and study guides will be available in December 2025 for in-person and online learners as well as authorized learning partners and location subscription holders. ■

Support camps for children with cancer!

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The logo for Care Camps Foundation features a stylized green tree with several human silhouettes in green, yellow, and orange. The text "Support camps for children with cancer!" is written in a handwritten font above the tree. A QR code is located in the bottom left corner of the logo area, with an arrow pointing from it to the tree. Below the logo, the text "Care Camps Foundation" is written in a large, bold, sans-serif font, followed by the tagline "Bringing children with cancer together outdoors." and the website "carecamps.org".

ORR Announces New Board Leadership to Advance \$1.2 Trillion Outdoor Recreation Economy

Edited by RVDA staff

The Outdoor Recreation Roundtable (ORR) has announced new leadership for its Board of Directors, naming Glenn Hughes, president & CEO of the American Sportfishing Association, as Chair. Hughes has over 35 years of experience in the fishing and boating industry and has been a strong advocate for clean water, outdoor access, and increased participation.

Joining Hughes in leadership are Christy LaCurelle, President & CEO of the Motorcycle Industry Council, elected Vice Chair, and Fred Ferguson, President & CEO of the American Bus Association, newly appointed to the Board.

RVIA President Craig Kirby is now Secretary of ORR and RVDA President Phil Ingrassia, a past chairman of the organization, remains on the board as an At-large member.

ORR President Jessica Turner praised the volunteer leadership's expertise and collaborative spirit, noting their roles will be pivotal in expanding outdoor access and strengthening the recreation economy - especially in rural communities.

The organization also recognized outgoing Chair Frank



Hugelmeyer, President & CEO of the National Marine Manufacturers Association, for his four years of transformative leadership, which included landmark legislation and doubling the number of state outdoor recreation offices.

With the 2026 leadership team in place, ORR continues to unite the industry's voice and drive growth across the \$1.2 trillion outdoor recreation sector. ■



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Past RVDA Chairman Rick Horsey Receives Distinguished Citizen Award

The Del-Mar-Va Council, Scouting America presented Rick Horsey of Parkview RV Center the 2025 Kent County Distinguished Citizen Award and on October 21, during a special event at the Duck Creek Regional Library in Smyrna, DE. The award recognizes a Kent County leader with broad influence in the business and professional community who also serves as a role model for young people. ■



Missed Point of Sale Program

While the large majority of service contract holders purchase their contract when they buy their RV, some others take a while longer to see the value that service contracts provide. Dealers can help encourage sales on missed opportunities by developing a missed point of sale program. Dealers should not be afraid to use phone calls, cards, letters, and coupons to offer the service contract after the RV sale. Just because a customer said no today does not mean he will say no tomorrow. The service contract waiver can be a great follow up reminder for F&I professionals. Also, interest-free payment plan options are available that help spread out the out-of-pocket expense. Don't forget to include existing contract holders whose contracts are getting ready to expire in your follow-up program. They may want to renew coverage. Contact your agent or Protective representative to learn more about developing a missed point of sale program.



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Contact the RVDA Help Desk & Solutions Center

By RVDA staff

RVDA's "Help Desk & Solution Center" takes questions from dealers seeking assistance with a variety of issues, from records retention to accounting challenges. Recently RVDA helped a dealer seeking recruiting information for fixed operations positions.

"We were able to provide information on where to list open positions on RV specific jobs boards as well as boilerplate fixed operations position descriptions that are designed to serve as a jumping off point for dealers when writing up advertisements," said Samantha Pinto, RVDA Dealer Member Services Manager. The RVDA Help Desk & Solution Center is a members-only service, and all dealer inquiries will be handled in accordance with RVDA's commitment to supporting its members.

"Dealers interested in getting the same recruiting information package should contact the Member Help Desk & Solution Center" Pinto said.

RVDA launched the Help Desk & Solution Center almost a year ago to provide dealer members information on RV dealer, or RV-industry related topics such as:

- ▶ RVDA member benefits/services
- ▶ Manufacturer and supplier questions
- ▶ Human resources
- ▶ Compliance obligations
- ▶ Insurance issues
- ▶ Consumer dispute resolution
- ▶ Industry/RV consumer data
- ▶ Dealership operations

In more complex business-related cases, a dealer's inquiry may be referred to Better Vantage Point (BVP), RVDA's endorsed provider for dispute and risk management. Tom Kline, founder of BVP,

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will contact the dealer and provide customized, expert support (up to one hour) **at no charge** to help resolve the inquiry.

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What's Your Air to Blanket Ratio?

By Tom Kline, Better Vantage Point | Tuck The Octopus

So, it's time for bed and you are contemplating the bedroom temperature and how many blankets should be on the bed. It's critical that you have the right ratio, right? It needs to be that comfortable temperature for you to sleep optimally. You absolutely have to have the proper air temperature to blanket ratio! Or perhaps, in a bold move, you're considering opening your windows? *(That can wreak havoc on the consistent temperature protocol and has to be considered carefully before committing to it. Actual temperatures may vary!)*

Just like your comfort level depends on small adjustments, the dealership's health depends on how each employee transacts their business every, single day. Consistency is the key to success.

Or maybe you're a bold individual who doesn't go through this calculation each night? *(If that's the case, then, based on my informal poll, you would be an outlier.)*

Outliers can be great in business, though, when it comes to your dealership. It's often the exception, when I see dealerships fully engaging in completing compliance audits, preventing losses, and managing their risks.

You might say that their "discomfort" drives them to ensure their employees are adhering to the federal, state, and local laws, as well as to the protocols set by management.

In my consulting practice, I find that the executive managers and owner/operators who engage in these activities ensure that the money they make on selling vehicles, parts, and service doesn't evaporate from losses and problems. This requires constant vigilance. Let's examine what could happen to your dealership and if/how you are prepared based on what's recently been in the news:

Embezzlement:

The former General Manager of Midland Mitsubishi was jailed for embezzlement of almost \$130,000 from his employer. Investigators uncovered multiple schemes including: failure to remit customers' registration fees, forged checks, inflating his salary, and buying a boat with company funds. The company's bank account fell to \$98.67, and eventually, the dealership has since closed and filed for bankruptcy as reported on August 25, 2025.

From a risk perspective, I wonder if the dealership had insurance crime coverage? I also wonder if they knew they could make a claim? Could this happen at your store? Are you checking background reports before you hire? (And as a result of that, are you sending notices in compliance with the Fair Credit Reporting Act?)



Have
audit controls.
Audit for
certainty. Audit
all the time.

Other Recent Dealership Thefts Include:

In Vermont, the office manager of Burlington Subaru/Hyundai plead guilty to wire fraud when she stole \$191,000. Of note, this defendant is the third former auto dealership employee to face charges in Vermont alone.

A parts manager allegedly stole \$575,000 by ordering parts through Formula Nissan and then selling them on Facebook and pocketing the money. He never entered the inventory into the dealership's system.

An F&I manager allegedly stole \$145,000 from Fred Haas Nissan in Texas when he was not receipting in customer's down-payments.

Do your employees know who to talk to if they have suspicions? Could any of these happen at your store? There are plenty of examples and I'm certain you get the idea here. Have audit controls. Audit for certainty. Audit all the time.

I once found "an entire Corvette" which was journaled from contracts in transit into another balance sheet account because the responsible person couldn't get the deal funded.

Straw Buyers:

In October, 2025, 21 people were arrested as they illegally purchased vehicles using phony W-2s, false addresses, fake bank accounts, fake utility receipts, and pay stubs. Overall, 100 vehicles were fraudulently obtained (\$5.5 million in value), of which 53 have been recovered.

If an employee knows of fraudulent activity at the store, do they understand that there will be no retaliation if they report the problem?

Joy Rides and Driving Records:

Do you really know your employee population? Have any of them shown bad judgment in their personal driving history?

A dealership technician at H&L Chevrolet in Darien, Connecticut, crashed a customer's Camaro ZL1 1LE worth \$97,000 on I-95 when he struck the guardrail at 89 MPH. The customer stated "under no circumstances" could the dealership drive the vehicle off the lot. In an ironic twist, the vehicle was owned by a professional race car driver, Kenny Habul.

In Florida, a 23 year-old lot attendant took a 2024 Cadillac CT5-V Blackwing from the lot of Vera Cadillac, without permission, and slammed into another vehicle at 122 mph, killing the driver of the other vehicle. The vehicle, which he took without permission, had a 668 horsepower engine. The dealership now faces reputational damage and the potential for a lawsuit naming them as responsible for the crash. The lot attendant faces vehicular manslaughter charges.

Do you have enough insurance to cover this type of loss of life?

Compliance, Legal, and Other Risks:

Data breaches are happening all the time. It happens to dealerships because they are prime targets as they are a "data rich environment." Dealerships have social security numbers, proof of income etc. Think about all the "stips" you collect. Here's a few recent ones:

- ◆ CDK
- ◆ Modern Automotive in Massachusetts
- ◆ Tuttle-Click Automotive Group
- ◆ Findlay Automotive Group

- ◆ Karl Malone Auto Group
- ◆ Phil Smith Automotive Group
- ◆ Myers Auto Group
- ◆ Ray Catena Auto Group

Globally, automotive cyberattacks resulted in expenses of \$22.5 billion in 2024.

How have you trained your employees to prevent data breaches? Are you in compliance with the Gramm Leach Bliley Act (GLBA)? Did you know the Federal Trade Commission just recently published a list of FAQs for dealerships answering their questions about the GLBA?

So, why would the FTC publish these clarifications? The odds are the FTC is going to begin enforcement of these regulations with auto dealer groups. I am surprised that they haven't begun enforcement already and the groups listed above could be their first stop.

Take Your Own Temperature:

- ◆ **Sales:** Do your advertisements clearly state all prices and conditions?
- ◆ **Sales and service:** Are your key controls sufficient to prevent theft problems?
- ◆ **F&I:** Do the managers explain every, single product clearly? Do they obtain signatures on all forms? (Has anyone ever audited those signatures to see if they are consistent with other signatures from the customers?)

Continued on page 30

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- ◆ **Service:** Are safety controls encouraged and audited? Is there annual training with important employees acknowledgments? Does that include forklift training? Is it all documented?
- ◆ **Parts:** Are inventory purchases being properly logged? Do you pay an outside company to do an inventory at least once a year?
- ◆ **HR:** Are background checks consistent? Do you have a policy and who can make exceptions?

What Else Is Actionable Here?

- 1 In addition to outside audits, each department should self-audit and feed the information to a compliance manager who can take action. That person should report directly to the owner or the Board, but outside the normal channels so as to prevent outside pressures. (The compliance team should conduct audits as well, outside of these channels. If your compliance team is not self-auditing, then the dealership doesn't really have a robust program. Auditing of policies and procedures is the key component to keep the dealership out of trouble.)
- 2 As an organization, do you celebrate or bonus employees who bring problems to you promptly. (Remember, I advocate "run with bad news and walk with good news," to minimize how much problems will cost the dealership.)

- 3 Carefully analyze your internal controls. How could any of these problems happen at your dealership? What can you do to catch them before they happen?
- 4 If you are an employee, double check one process in your area and ensure everyone is following the company's policies. Report anything which doesn't seem right.

A few minutes adjusting the thermostat here could save many nights of restless sleep. Just like finding the perfect blanket, compliance is about comfort through consistency. Be brave enough to lift the blanket, see what's underneath, and take proactive steps to move forward.

About Tom Kline: Contact Tom at (757)434-7656 or at tomk@bettervantagepoint.com. Kline specializes in solving dealership problems through risk mitigation remedies, compliance, and dispute resolution (i.e. tucking in the tentacles). He is the Lead Consultant & Founder of Better Vantage Point, Tuck The Octopus, and AlwaysDoBetter.com and has worked with both publicly-held and private dealerships. Kline routinely speaks at national conferences, workshops, 20 groups, presents webinars about risk transferences and risk mitigation topics & techniques, and routinely provides expert witness testimony to defend dealerships. Kline also writes for seven publications and has multiple trade group endorsements. Thanks for seeing things from a Better Vantage Point, where "We Get You Out of Trouble...and Keep You Out of Trouble." ■



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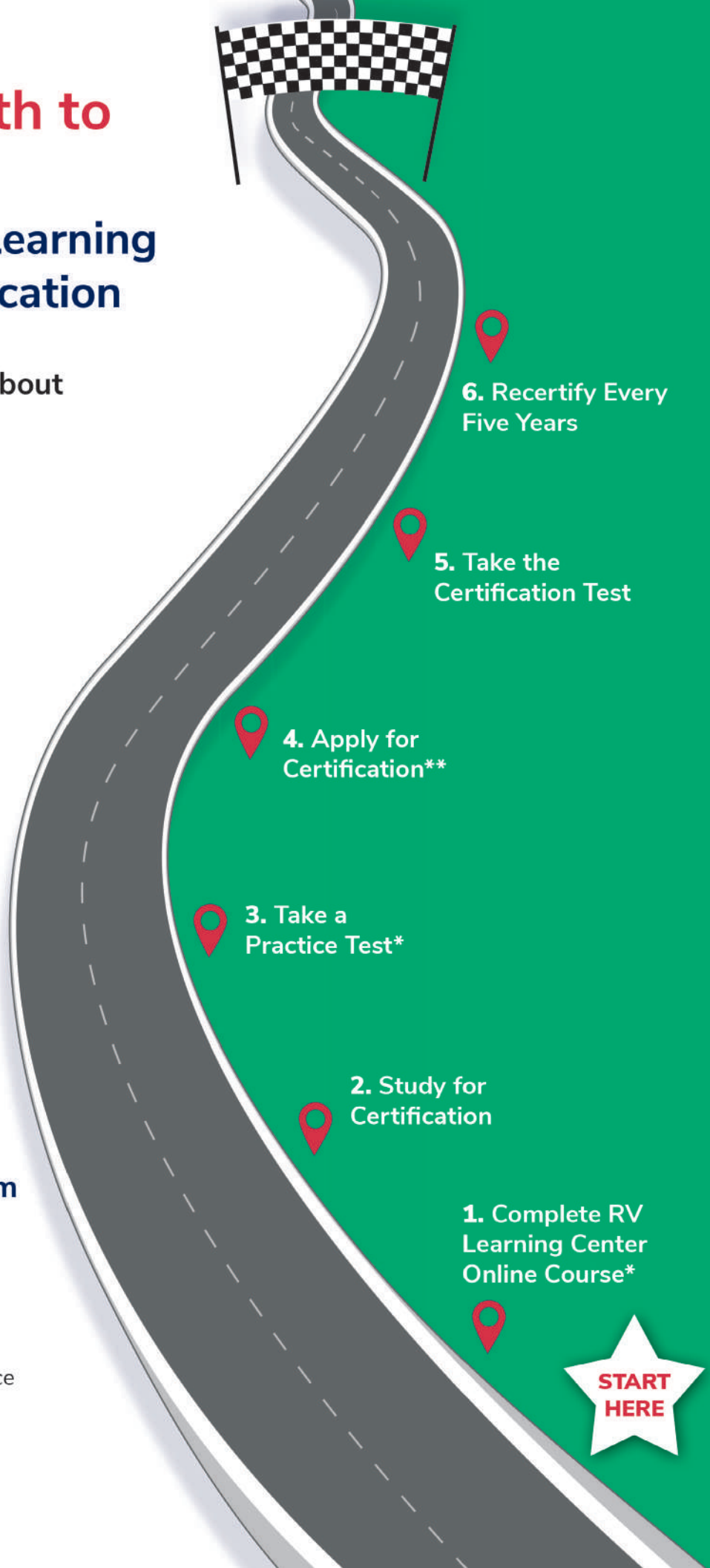


The Mike Molino RV Learning Center
3930 University Drive
Fairfax VA, 22030

rvlearningcenter.com
info@rvda.org

* recommended, but not required for Certification

** minimum level of experience required for Certification:
Parts Specialist: 1 year
Parts Manager: 2 years



Latest Data on RV Customer Satisfaction with Dealership

The charts in this report are made up of aggregated dealer data from the **second quarter of 2025** and measure customer satisfaction and Net Promoter Score. The Net Promoter Score measures a customer's willingness to recommend a company's product or service to others and is a good measurement of word-of-mouth advertising. In the report, which was conducted by CSI Inc., customers were asked to rate on an 11-point scale (0 to a high score of 10) their likelihood of recommending the company or brand to friends and colleagues. Based on their ratings, customers were then placed in three categories - detractors, passives, and promoters.

'Detractors' gave scores of 6 or lower. These customers likely won't purchase again from the company and could potentially damage the company's reputation through negative word-of-mouth.

'Passives' and **'Satisfieds'** gave scores of 7 or 8. These customers are generally satisfied but could easily switch to a competitor's offering if given the opportunity. They probably won't spread any negative word-of-mouth about your business, but they also won't promote it.

'Promoters' gave scores of 9 or 10. These are the most loyal customers and repeat buyers and will recommend your company's products and services to other potential buyers.

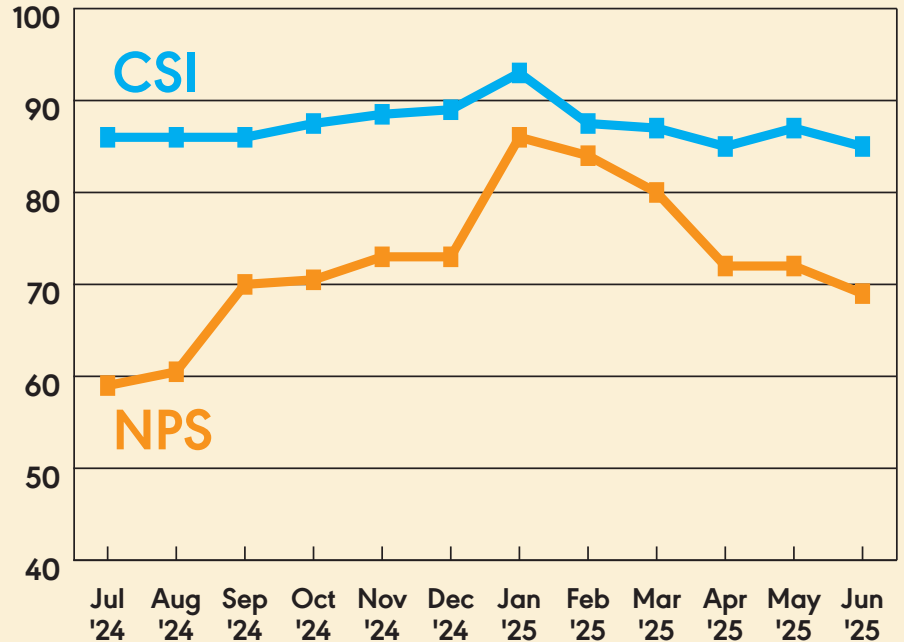
These charts clearly show that, in today's marketplace, dealerships must do more than simply perform their job well. Many customers are satisfied with your staff and the work done by the dealership but, despite that, they still give a Net Promoter Score rating of "passively satisfied." In order to get customers to refer and promote your business, you must "wow" them at every customer touchpoint. According to Gartner Research, 80 percent of a company's future revenue comes from 20 percent of its existing customers. Customer experience is becoming the true competitive differentiator. Is your dealership creating an exceptional customer experience to drive retention rates up?

This data was supplied by CSI Inc., a customer data and tracking company that provides RVDA's endorsed Customer Tracking and Reporting program. This cloud-based program gives dealers the ability to track, measure, and manage customer interactions with the dealership and its employees. For more information, contact Becky Thompson, president of CSI, at bthompson@tellcsi.com. ■

SALES

12-MONTH SALES CSI RATING: **86.7%**

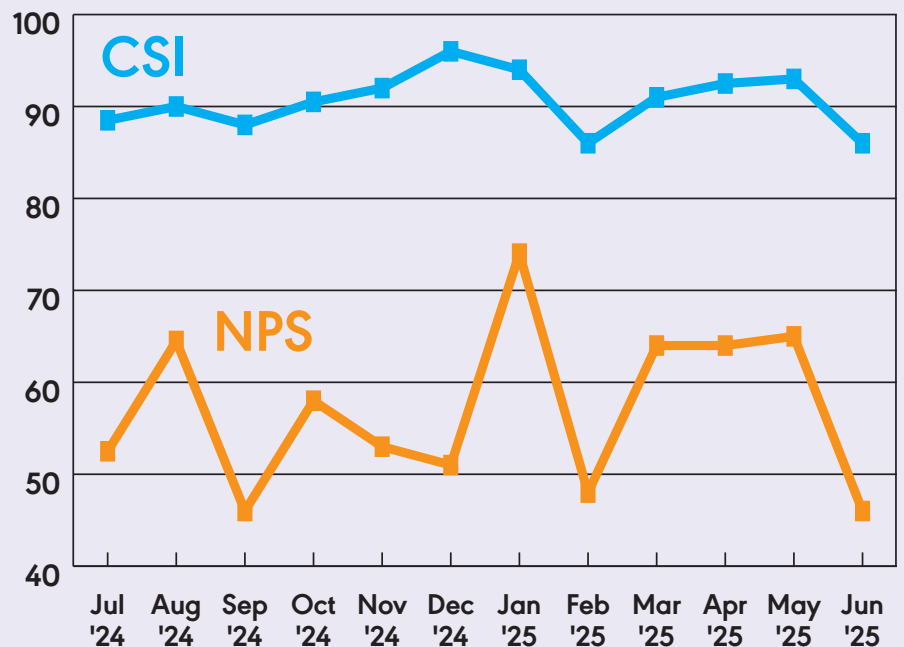
12-MONTH SALES NET PROMOTER SCORE: **72.13%**



SERVICE

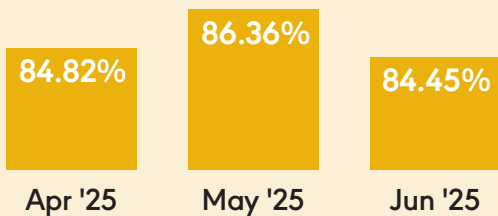
12-MONTH SERVICE CSI RATING: **90.3%**

12-MONTH SERVICE NET PROMOTER SCORE: **55.85%**

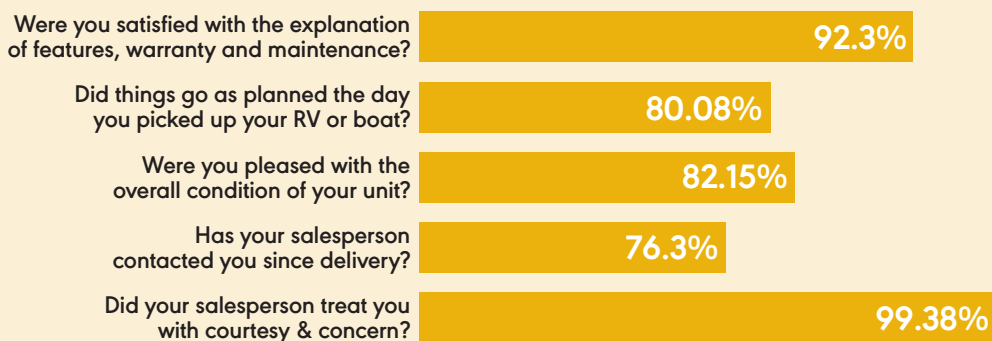
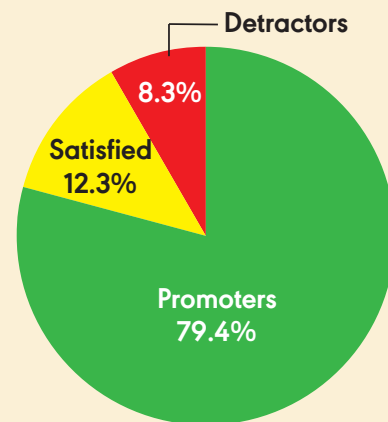


Sales and Service Performance

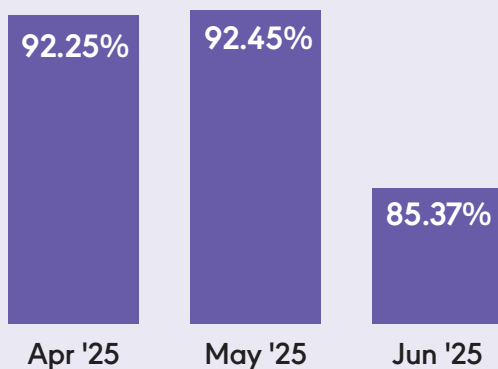
Q2 SALES CSI RATING: 85.3%



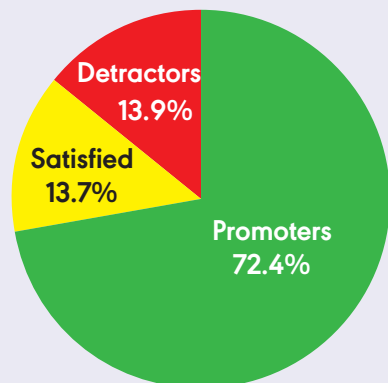
Q2 SALES NET PROMOTER SCORE: 71.15%



Q2 SERVICE CSI RATING: 90.45%



Q2 SERVICE NET PROMOTER SCORE: 58.51%



SERVICE MANAGEMENT GUIDE Now Available

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2. Protective **\$44,694**
3. Brown & Brown Insurance **\$26,666**
4. RVAC **\$25,000**
5. Bill Fenech, Brinkley RV **\$20,000**
6. PleasureLand RV Center Inc **\$13,500**
7. PRVCA **\$11,745**
8. Wilkins RV **\$10,000**
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MAJOR GIFTS \$25,000 +

Protective	\$44,694	\$545,471	McClain's RV Superstore	4,000	57,000
Brown & Brown Insurance	26,666	200,001	Wilkins RV	10,000	53,000
	<i>Lifetime Pledge:</i>	<i>200,000</i>		<i>Lifetime Pledge:</i>	<i>58,000</i>
RVAC	25,000	152,000	Curtis Trailers Inc.	5,250	48,500
PleasureLand RV Center Inc.	13,500	133,600	Pennsylvania RV & Camping Association	11,745	41,745
Bill Fenech, Brinkley RV	20,000	102,500	Pikes Peak Traveland Inc.	2,000	36,700
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Bob Been of Blue Compass RV	1,000	16,000		<i>Lifetime Pledge:</i>	<i>10,000</i>
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Phil Ingrassia	2,000	13,600	United RV Center	500	4,700
American Guardian Group of Companies	2,400	13,200	Tri-Am R.V Center of East Tennessee	1,000	4,500
Colonial RV	6,000	11,750	The Walpole Agency	750	4,350
Best Value RV Sales & Service	,500	11,250	Bowling Motors & RV Sales	3,000	4,050
Cummins Inc.	10,000	10,000	Beckley's RV	500	3,750
	<i>Lifetime Pledge:</i>	<i>10,000</i>	Dinosaur Electronics	200	3,300
Tom Manning & Associates	1,000	9,500	NERVDA	500	2,600
RCD RV Supercenter	1,500	8,349	Bent's RV Boutte	500	2,500
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Ronnie Hepp	500	1,625			
Icon Technologies Limited	250	1,500			
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To make a donation to the Mike Molino RV Learning Center, visit www.rvlearningcenter.com

**RVDA Welcomes
Our Newest Members**
9/1/25 - 9/30/25

DEALERS

Ultimate Toys, Loveland, OH

AFTERMARKET

A1 RV Buyer, Mira Loma, CA
Safe Travels Motor Club, Albuquerque, NM
Elevate Auto & RV, Pleasant Grove, UT
Elite Coach, Ephrata, PA

RVDA RESOURCES

RVDA Help Desk & Solution Center:

This program, administered by RVDA staff, will offer help and resources to assist RV dealers for a wide variety of dealer concerns. In more complex business-related cases, the dealer inquiry will be forwarded to Better Vantage Point who will provide expert support (up to one hour), at no charge. Dealer members can contact the Help Desk & Solution Center via: www.rvda.org, email: info@rvda.org, text: (227) 254-8890, or phone: (703) 591-7130, ext. 113.



College Scholarship:

The Mike Molino RV Learning Center's Scholarship program encourages deserving college undergraduates to apply for the annual college award of \$2,500. The program provides financial assistance to help foster the next generation of industry leaders.

Therefore, an important factor for awarding the scholarship is an applicant's background of RV industry employment or a desire to work in the RV business after completing college.

Learning Center Online Courses:

Service writer/advisor, parts specialist, parts manager, and warranty administrator online courses provide a pathway to certification for fixed ops dealership personnel and serves as a training resource for experienced professionals. These courses help RV service and parts personnel increase efficiency and reduce Repair Event Cycle Time (RECT) within the RV industry.



SPOTLIGHT: Morgan Stanley "Second Opinion" Financial Planning Service

The RV Assistance Corp. (RVAC) partnership with The Stanek Group at Morgan Stanley provides access to a complimentary, Second Opinion Service which offers efficient financial planning strategies to minimize tax obligations, optimizing business and personal debt, exit planning, wealth preservation, and where appropriate, charitable giving. For more information and schedule a no-obligation meeting, visit <https://advisor.morganstanley.com/the-stanek-group> or call (800) 621-5231.

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