

# RV EXECUTIVE TODAY

APRIL 2021

## ***New Developments in F&I for 2021***

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**RVRA  
SURVEY IS  
UNDERWAY!**

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### **New Go RVing Dealer Demographic Study**

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### **Winnebago Partners with NPF to Support Service Corps Programs**

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The screenshot shows the RVT website interface. At the top, there are navigation links: Search, Sell, Reviews, Dealers, Resources, Advertising. Below the navigation is a 'Sponsored Listings' section. The listings are arranged in a grid. Each listing includes a small image of the RV, a title, a price, and a location. For example, one listing is '2021 Keystone Cougar High Top 30RL3' for \$59,450 in Turlock, CA. Another is '2021 Forest River R-Pod' for \$24,995 in Elkhart, IN. The grid also includes 'NATION WIDE' listings. At the bottom of the grid, there is a 'BAYBO'S RV CENTER' logo and a 'All Stock on CLEARANCE!' banner with a 'Learn More' link.

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# RV EXECUTIVE TODAY

C O N T E N T S

April 2021

## 10 New Crop of Buyers Open the Door for F&I Success

First-time buyers have a desire for more peace of mind and less of a heart for risk than previous generations. Dealers who wisely market F&I products to this group can find a solid profit center.

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Forest River expands market share lead in the RV industry’s highest-volume product category in 2020.

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This study provides insight into the purchasing patterns and intentions of prospective and current RV owners. It can help target promotional and advertising efforts in their market areas.

## 34 Winnebago Partners with NPF to Support Service Corps Programs

Foundation provides young people with hands-on work experience in America’s national parks. It also provides support for NPF’s Open Outdoors for Kids program.

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# Go RVing Study Shows How Market Has Changed

By Phil Ingrassia, CAE, RVDA President

It had been 10 years since the last comprehensive RV owner/prospect demographic report – and the **Go RVing RV Owner Demographic Profile Study** released last month is certainly an eye-opener.

The study shows RV ownership at a record high with 11.2 million households owning an RV in 2021. That's up 62 percent over the 6.9 million households it reported in 2001 and 26 percent higher than the 8.9 million RV-owning households in 2011, the last time a survey like this was conducted.

## Younger Buyers

With travel trailers dominating unit volume, the industry's youth movement has accelerated over the past decade. Just more than half (51 percent) of RV owners are under age 55, with 22 percent of RV owners between the ages of 18 and 34.

The study indicates Millennials and Gen Zers are becoming RV owners – with an impressive 84 percent of 18-to-34-year-olds planning to buy another RV in the next five years.

## Dealers Have a Big Edge Over Private Sales

Nearly 60 percent of all RV sales transactions are now going through dealers, according to this study. Only 28 percent of owners reported buying used units through private sellers. This is a big change from previous consumer studies that showed that most RV owners bought their unit used through a private transaction.

It was also interesting to see that consumers had a very positive perception of RV pricing, with 77 percent saying the cost was at or below the price they expected. For the most part, consumers are not sticker-shocked when they go into the dealership, which shows the industry is offering a strong value proposition to consumers.



Using data from the study and advances in digital marketing, Go RVing will use the results to continue to reach new buyers and retain current owners.

This study provides tremendous insight into the purchasing patterns and intentions of prospective and current owners and can help dealers more effectively target promotional and advertising efforts in their market areas.

The nearly 200-page report is available to RVDA members via PDF at [www.rvda.org](http://www.rvda.org) as well as in the Industry Portal on the Go RVing website. The study was conducted by Ipsos, a multinational market research and consulting firm.

Look for more analysis of this landmark study in the issue (pages 28-31) and future issues of *RV Executive Today*.

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

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# The New Normal

By Chris Andro, RVDA Chairman of the Board

Over the years, the term “new normal” has been used for many major events. All, unfortunately, were very difficult for America. Before the pandemic, the last time this term was part of our everyday vocabulary was during the Great Recession. Now, the hardship of this pandemic we are living in has thrust this phrase back into our daily conversations. When I heard new normal in years past, I would look at my inventory and not sleep – or wonder who I would have to lay off that day. Cutting expenses was a daily occurrence in the new normal 11 years ago.

Now, in our industry, when we hear the words new normal, we start to think long lead times, product shortages, high demand, and full campgrounds. There are many different hardships and losses we are all dealing with in this pandemic, but our RV industry has seen historic growth as consumers look to RVing as a safer way to vacation.

Recently, most major manufacturers have reported the largest backlogs they have ever seen. I’m still hearing that product is built but waiting for something before it could ship. Dealers are taking on different brands in hopes of filling voids where mainstream brands cannot. On a recent industry call everyone on the call from all outdoor industries only had 20-30 percent of needed inventory. Yes, this is our new normal in 2021.

Let’s not forget the lessons of our past. Our current growth is probably not sustainable for the long haul, but for the short term, and perhaps into 2022, we can all agree we will have plenty of opportunities.

Making sure our staff is educated and ready to handle opportunities in our new normal is our best defense against losing buyers to other recreational interests. The Convention/Expo Committee is busy formulating education tracks that can provide valuable information and reminders of how to maximize profit in our current market conditions. I personally know many of the presenters and believe me they remember the struggles of our previous “new normal.”



In a recent RVDA/Spader 20 group meeting our facilitator spent a lot of time discussing specific measuring tools to help stay out of our past errors and protect ourselves against what is to come, good or bad. Over the past 15 years or so, I have found the RV Dealers Convention/Expo to be the single most valuable event I have attended. Not having it in person in 2020, of course, was very hard for our association and me personally. Although the staff and committee did a fantastic job putting together our virtual event, not seeing old friends and meeting new ones was a huge loss. Networking with everyone to hear new ideas on what is working in their dealerships or just how someone handled a tough situation was greatly missed.

This year’s convention/expo will be a hybrid event with both in-person and virtual meetings. The format will allow more dealership personnel to participate and receive much needed education as our industry adapts to our new normal. I encourage all of you to support our association and our industry by either attending the virtual or in-person portion of the convention/expo.

I look forward to seeing you there! As always, happy camping and go RVing. ■

## 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](http://www.rvda.org), [www.rvlearningcenter.com](http://www.rvlearningcenter.com) and [www.rvda.org/convention](http://www.rvda.org/convention) your first source for all dealership information.







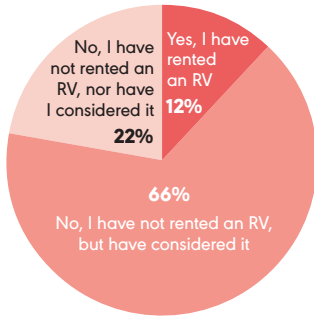
# QUICKTAKES

## Info For The Big Picture

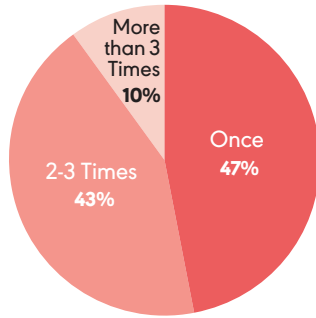
### RV Rentals Should Convert More “Intenders” Into RV Buyers

While it is common knowledge many RV renters eventually become RV buyers, the 2020 *Go RVing RV Owner Demographic Study* provides strong evidence that a high percentage of RV renters will eventually become RV buyers. For the study, Ipsos, a multinational market research and consulting firm, assembled an online panel of 3,000 current RV owners, 1,000 former owners and 1,000 “Intenders.” Ipsos defines “New RV Intenders” as households who do not own an RV at the present time but intend to enter the RV market within the next five years. While only 12 percent of Intenders had rented an RV in the past, 66 percent have considered renting, which presents a huge opportunity for RV rental companies. A pleasurable experience renting will also lead to repeat business for RV rental companies, because Ipsos found that 43 percent of RV renters had rented two or three times and 10 percent had rented more than three times. And RV dealers would greatly benefit too because 73 percent of the Intenders who had experience renting said it positively impacted their desire to buy an RV.

#### Have You Ever Rented/ Considered Renting an RV?

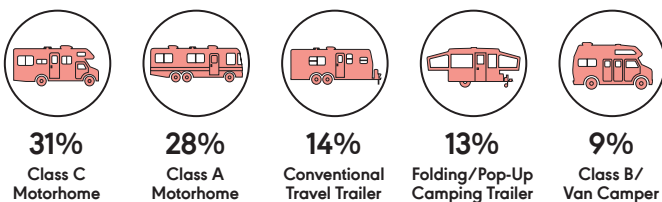


#### Number of Times Renting an RV

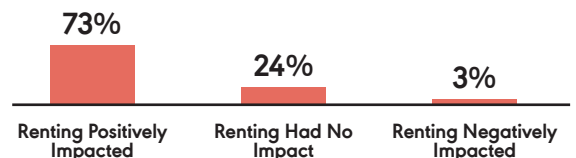


Data from Ipsos Go RVing Owner Demographic Profile Study

#### Types of RVs Rented



#### Impact of Rental on Purchase



# New Crop of Buyers Open the Door for F&I Success

By Travis O. Pryor, RVDA marketing communications consultant

**D**ealers have spent much of the past several months serving a line of first-time customers who can't wait to get their hands on an RV so they can get outside and get away for an RV vacation. Dealers should take the time to focus on this new audience and their openness to a range of F&I products, according to Protective sales trainer Peter Chafetz.

Chafetz has 36 years of experience in the industry and was most recently part of Revolos. When Protective Asset Protection recently acquired Revolos, Chafetz joined Protective, which provides RVDA's exclusively endorsed service agreement program, XtraRide. In this Q&A with *RV Executive Today* he shares his thoughts about F&I opportunities available to dealers.



Peter Chafetz

*"For those owners that are on a budget, having a quality service contract on their RV means they are considerably less likely to be forced to postpone a repair or put off paying another bill so they can get back on the road."*

**RV Executive Today:** Has the influx of first-time RV buyers changed dealers' approach to selling extended service agreements and other F&I products and services?

**Peter Chafetz:** I wouldn't say the influx of first-time buyers has changed the dealers' approach, but rather it has brought the value of a well-run F&I department to light. The F&I process in a lot of stores is, in a large part, still in its infancy.

As the industry matures and dealers recognize the opportunities within the service contract and other ancillary product space, they have become more focused on it. When you combine that with the fact that COVID got a lot of people who were going to put off RV purchases or weren't even considering it, it brought a huge number of people into the marketplace and – for the dealerships who were positioned to take advantage of that additional revenue stream – it was quite a windfall.

**RV Executive Today:** What are some of the benefits of service agreements that you find are particularly important to customers right now?

**Peter Chafetz:** Peace of mind and a stable cost of ownership and enjoyment. Service agreements, much like in insurance in general, are all about the transfer of risk in the event something unfortunate happens. Peace of mind comes from knowing if something bad happens, and it's covered, the customer won't be writing a big check to get back on the road.

For those owners that are on a budget, having a quality service contract on their RV means they are considerably less likely to be forced to postpone a repair or put off paying another bill so they can get back on the road. This potential exposure has only gone up as RVs have become more technologically advanced. Imagine tossing your laptop in your clothes dryer, it's likely to experience some problems from all the shaking, tossing, and turning.

**RV Executive Today:** What organizational characteristics do dealership's share that do the best job in the F&I department?

**Peter Chafetz:** It begins with understanding the F&I part of the dealership isn't a "nice thing to have." It is a legitimate element of the dealer's overall absolute profitability picture. Next is top-to-bottom commitment to the process. The process begins with ownership and management, then the salespeople, and continues through to the interaction with the F&I manager. The third item is to fully understand the risks the owner may face with the purchase of their

new RV by asking quality questions and listening intently to the answers.

From there, the F&I manager informs the customer about programs to help protect them from the risks, and finally to offer different options for the customer to choose from. The key here is to have the full suite of protection products available for your customers, and then to ensure that each customer is given the opportunity to purchase every product they qualify for, every time an F&I manager meets with a new customer.

### **RV Executive Today: What F&I training opportunities do Protective and its agents provide to F&I personnel?**

**Peter Chafetz:** Having worked within the RV space for a long time, Protective has an extensive array of online learning modules – ranging from product knowledge to effective presentation techniques and closing strategies. These programs are available to our agents and dealership personnel.

Additionally, we have an experienced training staff that specializes in the RV market to provide face-to-face classroom-style training. Protective can provide instructor led virtual training upon request. These virtual sessions are typically 60 to 90 minutes long and will run over a three- to five-day period (not

necessarily consecutive days). These sessions are designed for very small groups, are highly customizable, and highly effective in today's COVID environment.

For new agents, we offer PAC (Protective Agent Certification) as well as an Agency Development program. PAC is for the "nuts and bolts" of working with Protective, specifically policies, procedures, products, etc. The Agency Development program is a curriculum centered around helping agents become more effective at adding new business, as well as maximizing the performance in the accounts they currently have relationships with. As of this interview, we are offering these sessions virtually, and will be ready to return to in-classroom training at the appropriate time.

*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. Visit: [www.protective-assetprotection.com/Products/RV](http://www.protective-assetprotection.com/Products/RV) or send an email to [buildprofits@protective.com](mailto:buildprofits@protective.com).*

**"The key here is to have the full suite of protection products available for your customers, and then to ensure that each customer is given the opportunity to purchase every product they qualify for, every time an F&I manager meets with a new customer."**

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# F&I Compliance – More Important Than Ever

By Myril Shaw, chief operating officer for Dealer Profit Services



**C**ompliance - there is not a dealer, lender, or credit agency anywhere who denies the critical nature of F&I Compliance.

The subject becomes even more important in the present environment. There are indications, according to experts in the matter, that the Consumer Finance Protection Bureau

(CFPB) is going to be stepping up its enforcement and penalties, regarding consumer privacy and identity theft. Beyond that, at the recently completed National Auto Dealers Association Conference, one of the big topics was the dramatically increased activity in the areas of identity theft and identity fraud.

So, while everyone agrees that this is important, it is almost always shoved to the back of the line when it comes to truly implementing a compliance program - notwithstanding the fact that in the event of compliance related complaints, the ability to demonstrate a good faith effort to meet compliance laws and guidelines will often result in leniency on potential fines and penalties.

Beyond the obvious, and far too common mistake of "burying your head in the sand" and simply ignoring the issues,



There is a complete set of compliance documents: **red flags; disposal; OFAC; safeguards; USA Patriot Act.** These compliance documents need to be printed, signed, and understood by the dealership compliance officer, and then the staff needs to be trained.

there are several typical areas where there is confusion or a failure to adhere to F&I Compliance best practices.

Continued on page 14

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- Disposal - Policies and Procedures
- OFAC - Policies and Procedures
- Safeguards Rule - Policies and Procedures
- USA Patriot Act - Policies and Procedures

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## Compliance is not a manual

It is common to hear dealers say something like, "We need to get compliant; we need a 'red flags' manual." Having a red flags manual is necessary, but it is far from sufficient. There is a complete set of compliance documents: red flags; disposal; OFAC; safeguards; USA Patriot Act. These compliance documents need to be printed, signed, and understood by the dealership compliance officer, and then the staff needs to be trained. Subsequently, these manuals need to be kept up to

date. For example, if the compliance officer changes, new manuals signed by the new officer need to be available.

## Training is a single event (or it does not happen at all)

Staff needs to be trained on all compliance related matters and on compliance best practices. If this happens at all, it is frequently done just once and there is no demonstrable proof of which staff members were trained. Dealerships need to have a training program that can be repeated for new hires. They need to document all who have been trained.

## There is confusion about the distinction between OFAC requirements and FINCEN 8300

The FINCEN 8300 form must be submitted to the government whenever a cash purchase exceeds \$10,000. This is completely distinct from the requirement to do OFAC checks on cash buyers regardless of the amount - with some discretion allowed - it is not necessary to do an OFAC check when a customer pays \$45 in cash for a tank of gas. It is wise to do one when someone spends \$3,000 cash in the pro shop or dealership store.

## All shredders are not created equal

When disposing of documents containing non-public, personally identifiable information, those documents need to be shredded. Straight line shredders are not good enough - shredders for these purposes must be cross-cut.

## Even with the best training and full manuals, compliance is not a guarantee

It is important to have a process for executing and documenting regular "walk-around" inspections. These inspections should include checking desktops and unlocked drawers for deal jackets containing non-public, personally identifiable information. They should also be checking copiers, printers, and scanners for this type of information.

Compliance does not just happen, and it is not a single event. It is a process that is ongoing and never-ending. It requires a complete, documented program and set of procedures.

Even when all this is done, there are no guarantees that "something bad" regarding compliance won't still happen, but it will go a long way toward mitigating dealership risk exposure.

*Myril Shaw is the chief operating officer for Dealer Profit Services. Dealer Profit Services is a comprehensive Financial Service provider for the recreational industry. Services and offerings include: complete F&I Services; training; consulting. They also have an "on-demand" comprehensive compliance training and certification program. Myril can be reach at: myril@dealerprofit.com or (678) 641-8419. ■*



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# If You Want to Fix Your Service Department, Start with Your Parts Department

By Mark Sheffield of Spader Business Management

**A**lmost everyone is dealing with inventory shortages; let's move on to problems we can fix.

Over the past nine months, sales have been on a tear. Dealers are focusing much of their energy on getting new units out the door, but not many dealers are taking the time to ensure they have the capacity to care for those customers once they return to the dealership for maintenance or warranty work. I am not going to say dealers are not aware of the looming service "problem," but most service departments are not yet burning to the ground, so they will be ignored for a little while longer.

Along with inventory and pay plan discussions in our 20 Group meetings, I can also usually count on the typical laments about not being able to find enough technicians. I have a standard checklist I run down: How many technicians do you have? What are your efficiency and productivity metrics? How do you calculate efficiency and productivity? (This is a good one because 90 percent of dealers don't know.)

Not to be cynical, but if a dealer tells me their efficiency is above 60 percent, my eyes roll. It's not that 60 percent isn't achievable in our industry, it just doesn't happen by accident.

Every year or so I go on a rant with my 20 Groups. It centers around one key item: "If you want to fix your poor service efficiency, focus on everything that surrounds the technician." I have even used this with the GM at the dealership in which I have an interest, and after a couple of years of going back and forth, he told me that it took a long time, but he finally understood what I was saying. If you want to fix efficiency, you must work on the entire machine, not just that one loose nut.

What do I mean? Left to their own devices, technicians can only move the efficiency needle by ten to 20 points, and that is if they really work at it. The largest gains in service efficiency are to be found by improving the support mechanisms that surround the technicians.

- Well-written and detailed repair orders
- An equitable and efficient scheduling system that gets work to the technicians who have the technical capabilities to complete the repairs
- Organized and operable special tools
- Access to technology via computers and tablets; each technician needs a device, and they should have individual credentials for all the sites they need to access
- Porters to do the non-revenue-producing tasks like moving units, and washing and detailing them when the work is complete
- A working shop foreman to help technicians when they get stuck, and who works to build the next generation of technicians that we so badly need



There isn't much that kills technician efficiency more than not having parts in stock.

- Pay plans that compensate technicians for quality work completed in an efficient manner
- Service writers who quote reasonable times for jobs to be completed (not just "made-up" times)
- And finally, my focus for today, a well-stocked parts and accessories department

There isn't much that kills technician efficiency more than not having parts in stock. (The generator requires 4 spark plugs, why do we only have 3 in stock?)

I am amazed at the number of dealers who pay big dollars for their DMS and spend all kinds of money on sales training, yet the parts manager is left to "figure things out." Computers are extremely powerful devices, but they are only as good as the data entered into them, and the skills we have to use those systems.

**Here is my challenge to each of you for 2021: Contribute to fixing your service department by taking these actions in your parts department.**

- Sit down for a one-on-one with your parts manager. Ask him/her to be open and honest about the problems and issues that the department is dealing with. Highlight the top five, and then formulate a game plan to fix those items.
- Commit to enrolling your parts team in some real training with your DMS provider. If they don't offer training, ask them to send a rep out for a couple of days.
- Be open to changing the way that you use the system. Many of us have done things the same way for a long time because, "that's how it's always been done." That kind of thinking will limit the potential of your DMS.
- If your DMS worked when you were smaller but has not scaled to your current level of business, look for something new. Switching to a new DMS is never easy but being locked in to one that is holding you back isn't a good choice.



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- Institute an Open to Buy (OTB) system. Most GMs seem to have given the parts manager a blank check when it comes to ordering inventory. An OTB system adds some accountability to the process. If you want a sample OTB spreadsheet, email me and I will send you a copy. It's as easy as balancing your checkbook.
- Keep the parts manager in the loop about what the sales department has on order. If the parts department knows what is coming in, it can stock accordingly.
- Conduct an annual parts physical inventory, and do not be afraid to write off and throw away old and dead stock. Many of us have hoarding tendencies, but space is money.
- Track lost sales and have a mechanism in place for the technicians to make stocking requests. When you do decide to stock an item based on these requests, add some notes to those parts in the system detailing who made the request, and when.
- As we are coming into the busy season, stock up on fast-moving parts. Ask for discounts on larger orders.
- Have receiving complete a detailed check on each item that comes in. We are dealing with lots of shipping damage, and it does not help when a technician pulls a vehicle into the bay, picks up the parts, and then finds they were damaged in transit and have to be reordered.
- Learn how to use the DMS' buying guide. Many dealers wait until they run out of an item before they order more; that is an efficiency killer.

- If possible, have a parts employee who is dedicated to service department support. He should make sure that the technicians get the right parts, at the right time. In the most progressive dealerships, this employee works with the service dispatcher to pull parts before the technicians need them.

If you are committed to improving technician efficiency and productivity, work on fixing all the things that surround your technicians. In a service department with ten technicians, a ten-point improvement in efficiency can add up to the work of one or two additional technicians - without having to hire anyone else. Busy technicians are happy technicians, and our industry is still relatively small. If you do a good job taking care of and supporting your service team, word will get out, and you will find that recruiting new talent gets easier.

We have sold a lot of units over the past 12 months, and they are soon going to start showing up for maintenance and repairs. Done right, this service work can be incredibly profitable. Done wrong, the service department can be a drain on the rest of the dealership.

*Mark Sheffield is a United States Army veteran and former dealer principal who currently facilitates multiple 20-groups for Spader Business Management. When he's not assisting with dealership performance, he can be found at the rifle range or digging holes with his backhoe. Contact him at [MSheffield@Spader.com](mailto:MSheffield@Spader.com).* ■



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## RVRA SURVEY UNDERWAY: Will Help Identify RV Rental Market Trends, Outlook

The RV Rental Association (RVRA) is now conducting a survey of RV rental businesses to gauge the current state of the rental market in terms of fleet size and makeup, consumer preferences, and the impact of peer-to-peer rentals. The response **deadline is May 4.**

RVRA is asking members to take a few minutes to complete the survey which assists in promoting this vital sector of the RV market to the media and within the industry. The results will also be used to expand consumer understanding of RV rental travel options.



This online survey is being conducted through the RV Retailer Intelligence program, a service of the RV Assistance Corporation (RVAC) a wholly-owned subsidiary of RVDA.

Individual responses will remain confidential.

RVRA members can complete the survey here ([tinyurl.com/RVRA2021](https://tinyurl.com/RVRA2021)). An aggregate report on the results will be released this summer. No individual

company responses will be released.

RVRA, a unit of RVDA, is a national association of companies that rent recreation vehicles to consumers. ■

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### Rent RVs? RVRA Membership Is For You

If your dealership recently started renting RVs, you may want to consider adding RVRA to your RVDA membership. RVRA represents professional rental operators and is open to establishments engaged in renting or leasing RVs as defined by the U.S. Census Bureau (NAICS: 532120).

**BENEFITS** include rental specific listing on RVRA.org, GoRVing.com, and RVDA.org as well as eligibility to participate in annual RVRA RV rental survey. RVRA works to educate the public and the industry about this vibrant sector of the RV business. Existing RVDA dealer members can add the RVRA designation for \$154 annually. In addition to a membership application, a copy of a current state business license is required.

Visit [www.rvra.org](http://www.rvra.org) for more details.

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# Marketing Tactics to Optimize Rental Income in Post-Pandemic “New Normal”

By Jeff Kurowski, director of industry relations for RVDA

**Editor’s Note:** Paige Bouma is executive vice president of sales and operations at Trader Interactive, a digital marketing corporation that includes *RV Trader* among its properties. She was a presenter during the RVDA Virtual Convention/Expo in November and has 15 years’ experience in powersports and RV advertising with extensive experience in digital advertising, large-scale partnerships, customer service and dealership consultation. She travels 30 weekends a year with her husband and two sons in their fifth wheel and rented RVs for two years before buying.

**Q** How has the COVID-19 pandemic changed the RV rental market?

**A** Just because there’s a pandemic doesn’t mean people have stopped planning their next vacation. After months of isolation, consumers are looking for even more quality time with their loved ones.

They are searching for a more authentic vacation to escape the cabin fever that set in. But with consumers still wary of air travel, there has been a natural shift to look for something local, safe and clean. Enter the thought of RV rentals.

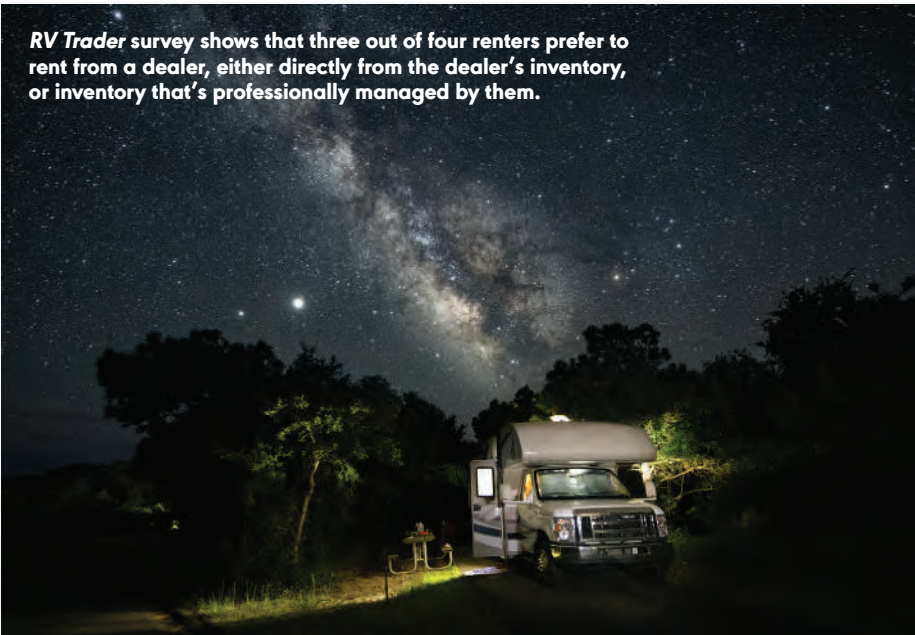
To be clear, we are not saying there’s just a few more people shopping than usual, it’s so much bigger than that. At *RV Trader*, traffic in 2020 was up 153 percent compared to 2019 and leads generated through *RV Trader* increased 138 percent. That’s thousands more consumers viewing our RV listings on our marketplaces and becoming leads.

**Q** So, who are the COVID-19 renters?

**A** The COVID-19 RV renter is someone who was already considering domestic travel, but they have limited options with the challenges of traveling by air with a family in a safe way. Many families are searching for ways to get out of the house while remaining socially distant in an affordable way. For these individuals, RV rentals are the perfect travel alternative, where you stay home but also get away.

When thinking about the demographics, the people renting RVs are the same renters you already know. Many are married Millennials who are in the process of raising kids and developing careers. Seventy-four percent of these new renters are employed, and more than half have three or more people in their households. Those are the people you recognize, but now there’s more of them thanks to the new people in this demographic who are looking to get out on the road.

There’s still some who do not have the disposable income to buy an RV on their own but still want to get out for an authentic experience, unplugged and safe. Maybe they’re the mom who needs to give her kids something to do outside, or the couple



**RV Trader survey shows that three out of four renters prefer to rent from a dealer, either directly from the dealer’s inventory, or inventory that’s professionally managed by them.**

who’ve been cooped up for months and are ready to get out and explore.

Many COVID renters also have a unique professional situation. With businesses trying to keep their employees safe, those still employed now have the option to consider RV rentals. This has shown up as an increase in the length of rental stays. With an affordable vacation option like renting an RV, working while on vacation can be a practical reality.

**Q** What does this increase in interest and volume of renters mean to dealers/RV rental agency operators?

**A** It means the industry has seen an influx of first-time RVers, individuals and groups that may not have considered an RV vacation before but are now suddenly in the market and interested in your units. These are people who don’t have much experience with an RV and will need a lot of help from their dealer when renting their first RV.

And these renters aren’t looking to just rent from anyone. *RV Trader’s* surveys show that three out of four renters prefer to rent from a dealer, either directly from the dealer’s inventory, or inventory that’s professionally managed by them. Private owners can’t replicate the trust and confidence that renters have in dealers. Renters believe in dealers’ ability to maintain and put quality vehicles on the road, so there’s an open opportunity for dealers to fill the demand gap with “Renter Preferred” inventory.

In a poll conducted in September by *RV Trader*, 83 percent of renters felt that their dealer was responsible for them having a positive experience with their rental. Almost all renters felt it was up to their dealer to make or break their experience! Renters are not buyers, but many renters turn into buyers or repeat renters.

Continued on page 24

# FROM COMFORTABLE CRUISING TO ROUGH ROADS: CLASSIC IS READY FOR THE JOURNEY

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**Q** So, how can dealers/rental company operators put this knowledge into practice?

**A** First, step back and understand the renters' attitude and mind-set. They want adventure and to try new things. They are renting to determine the right RV for their family, their budget, and lifestyle. I know this from experience because that's exactly what my family and I did when we rented before purchasing our first RV. So, keep all these factors in mind as you create your rental marketing plan and when interacting with renters who contact your dealership.

**Q** OK, what, specifically, should dealers/rental company operators do to optimize their rental income?

**A** Start with your online listings. After the 2008 recession, people might have been ready to go out and shop in the new economy. But people have now become accustomed to the ease and convenience of online shopping and online research. I know it's changed my shopping habits.

Even before COVID-19, 79 percent of consumers started their RV research online and they first looked to dealership websites and social media. In an online search, it's easy for consumers to jump between dealers to compare prices and units and to quickly click away from any website or listing that doesn't catch their eye or meet their expectations. To catch that renter's eye, a well-crafted listing is key. Ninety-one percent of RV consumers said listings were an important part of their research.

You need to create irresistible listings by making sure you have strong, clear photos, a nightly rental price - including all associated costs - and a detailed description that helps the potential renter to picture themselves in your unit. Remember, you're not just selling an RV, you are selling a vacation to somebody who is new to our industry.

Next, keep in mind these renters are mobile. Make sure your website and your listings cater to them by making it easy to find and view on mobile devices.

Don't forget, renters may not be as familiar with the types of RV as buyers are. They may need more understanding about the options so they could narrow them down to find the best possible fit. Point out the driving limitations a motorhome might have or the towing needs for a trailer. Is the floorplan child-friendly, is it better for couples? This might seem basic for you, but a first-time RVer might not have considered them.

Once they've picked out an RV, we recommend you provide them with a technical training materials list to help them understand how to handle the RV and make them feel more comfortable renting.

And most importantly, renters rely on ratings, reviews, and recommendations. So, hopefully, they'll also be willing to provide their own feedback. That means you need to be sure you are engaging your previous renters to offer testimonials you can use in your marketing materials. Remember, if they have a good experience with you, they will tell their friends and their families.

**Q** You listed several things needed to create "irresistible listings." Did you leave anything out?

**A** Oh, yeah, there's video. People are shopping more online now because, for example, during the 2008 recession, bandwidth was at three megabits per second. Currently, it's at 20 megabits per second. The faster speed allows for more streaming video, and even before COVID-19, one-third of the time people spent online was spent watching videos, and that's increased during the pandemic. It's videos that can make a dealership's listings really "pop." It allows you to show your dealership's personality and keeps potential customers engaged longer.

Videos don't need to be elaborate, they could be like a walk-through highlighting what makes that particular unit special. Then there's how-to videos giving driving tips, advice on leveling an RV, and using hook-ups that will help make first-time renters feel comfortable on the road.

Links to written content is another way to build-out the virtual browsing and research experience for potential customers. We recommend starting with reusable content that does not need to be updated every year. This should include answers to all the first-time renter questions and guides showing the ins and outs of RVing, to help a new RVer feel comfortable on the road.

**Q** But even if you've created irresistible listings, the digital world is crowded. How can a dealer increase the chances of customers finding them?

**A** You need to invest in search engine optimization (SEO). Don't be intimidated by the technical-sounding name. There are small yet highly effective steps you can take daily to increase the likelihood that when someone searching Google enters "RV Rentals Near Me," your (web) site will appear at the top of searches in the long run.

SEO will happen organically through all the steps we just described including updating listings, creating content and walk-around videos. Include keywords such as "long-term rentals," "RV camper vans," or "motorhomes for rent." And include the address of all your locations.

If you are unsure whether or not your site has been optimized correctly, consider a free SEO Test that can grade your site and let you know where to improve.

**Q** You've talked a lot about how the pandemic changed the market. What will happen once it's over?

**A** Don't assume that when the pandemic is over, we'll go back to normal, similar to the bounce-back from the 2008 recession. This time, it's wildly different due to how fast our Internet is and the access it provides.

The pandemic did change everything. We experienced decades of digital transformation in a matter of a few days at its beginning. Even now, people are spending more time indoors and online, so the trend towards the "homebody economy" is not expected to change. But even if we have a vaccine, I don't see international travel picking up, so I see RV rentals continuing to be extremely relevant in 2021. ■





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# Forest River Gains Travel Trailer Market Share, Keeps

By Jeff Kurowski, RVDA director of industry relations

The Forest River division of Forest River Inc. gained two percentage points of U.S. travel trailer retail market share during 2020, according to market research firm Statistical Surveys Inc. of Grand Rapids, MI.

Forest River, a unit of multinational conglomerate Berkshire Hathaway Inc., accounted for 29 percent of **travel trailer** sales in 2020. Forest River (excluding its Coachmen, East to West, Palomino, Prime Time, and Shasta subsidiaries) accounted for 27 percent of the American travel trailer retail market in 2019.

Keystone, a subsidiary of Thor Industries Inc., had a 12.4 percent market share last year, compared with 12.6 percent in 2019. Next was Thor's Jayco Inc. subsidiary, which saw its market share dip to 8.4 percent in 2020 from 9.6 percent in 2019. (Jayco's market share figure does not include its Highland Ridge or Starcraft subsidiaries.)

In fourth place in travel trailers was Winnebago Industries Inc.'s Grand Design subsidiary with 6.7 percent market share in 2020, up from 5.4 percent in 2019. Rounding out the top five in travel trailers last year was Thor's Dutchmen subsidiary, which achieved a 5.8 percent market share, compared with 5.6 percent a year earlier.

In **fifth wheels**, Keystone maintained its top spot by climbing to 25 percent, compared with 24.4 percent in 2019. Forest River was second, compiling a 22.2 percent retail market share in 2020, up from 19.8 percent in 2019.

The other top five fifth wheel builders were Grand Design, which gained almost 2 percentage points in retail market share to reach 17.9 percent last year, from 16 percent in 2019. Jayco finished fourth in fifth wheels in 2020 with a 7.4 percent market share, and Thor's Heartland subsidiary was fifth at 5.1 percent.

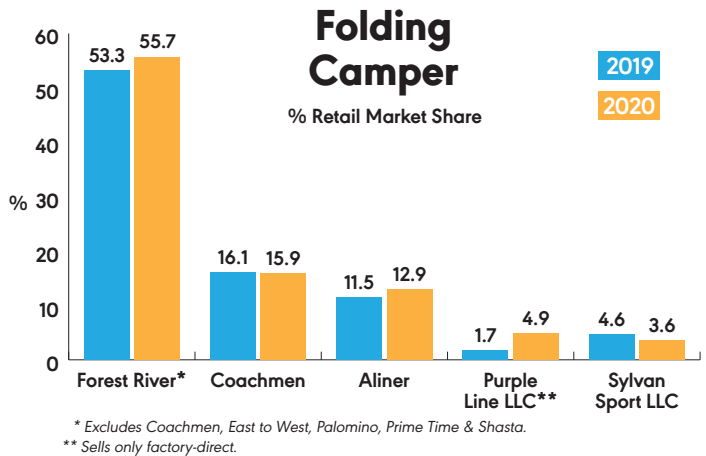
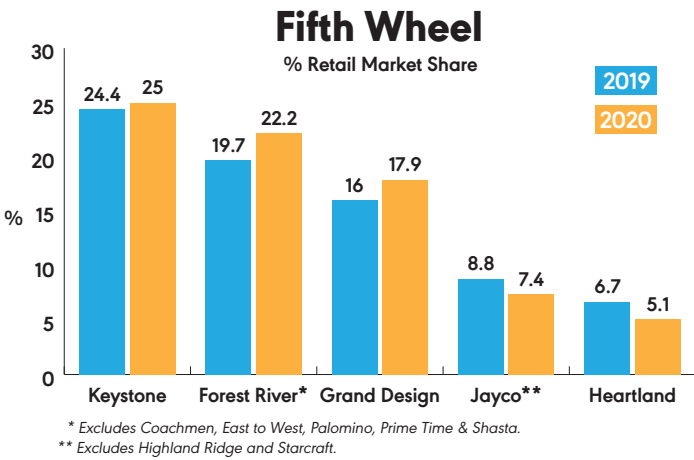
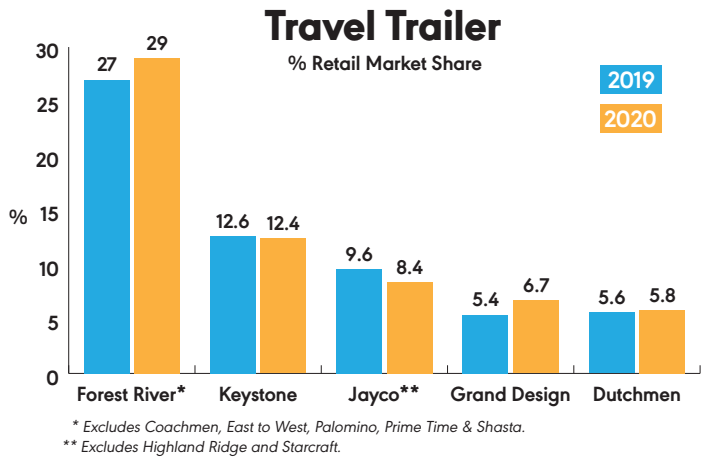
Forest River remained dominant in **folding campers**, with 55.7 percent of the market (excluding sales from its Coachmen and Palomino divisions). Forest River's Coachmen unit was second, at 15.9 percent and Aliner was third, with 12.9 percent of the U.S. market. Purple Line LLC, a Pittsburg, CA-based

manufacturer selling the OPUS brand factory-direct, was fourth at 4.9 percent, and Sylvan Sport LLC was fifth at 3.6 percent.

In motorhomes, Thor Motor Coach (TMC) was the market share leader once again in the **combined gas and diesel Class A** category at 20.3 percent, followed by Tiffin Motor Homes, which Thor Industries acquired shortly before last Christmas, at 14.5 percent.

Winnebago's Newmar subsidiary was third in the combined gas and diesel Class A segment at 14.1 while REV Group's Fleetwood RV business unit was fourth at 10 percent. Forest River, excluding its Coachmen and Dynamax subsidiaries, placed fifth at 9.5 percent.

Forest River remained dominant in folding campers, with 55.7 percent of the market (excluding sales from its Coachmen and Palomino divisions).



# Keystone Stays Atop in Fifth Wheels

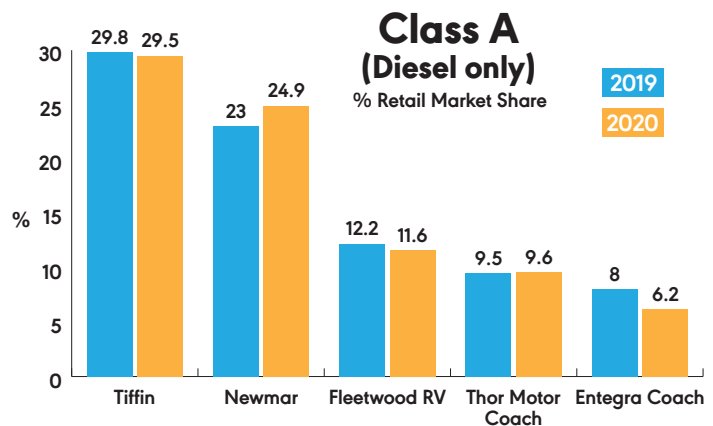
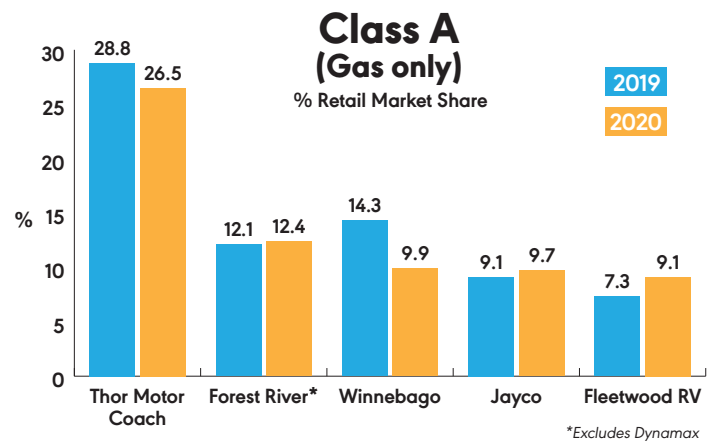
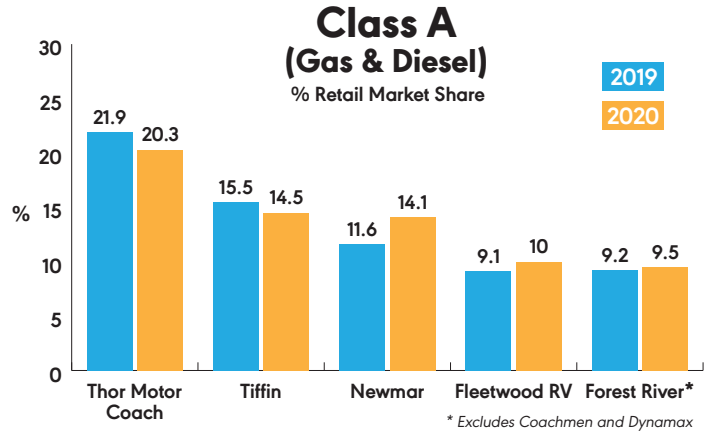
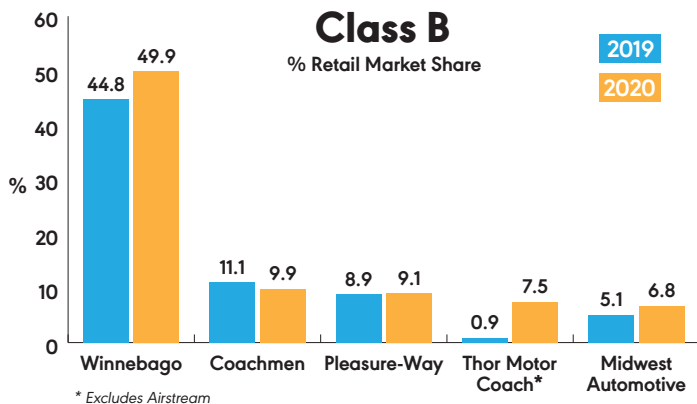
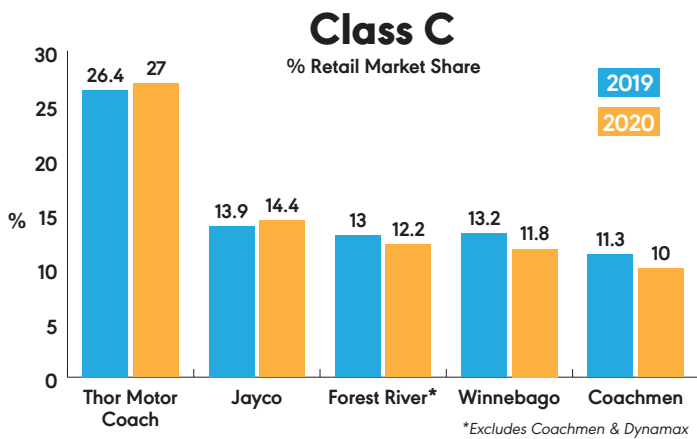
In **gas-only Class A's**, TMC was first in 2020 with a 26.5 percent market share, followed by Forest River at 12.4 percent. Winnebago was third at 9.9 percent, Jayco was fourth at 9.7 percent, and Fleetwood RV was fifth at 9.1 percent.

In **diesel-only Class A's**, Tiffin was the leader last year at 29.5 percent. Newmar was second at 24.9 percent, followed by Fleetwood RV at 11.6 percent. TMC finished fourth in diesel Class A's last year at 9.6 percent, and Jayco's Entegra division was fifth at 6.2 percent.

In **Class C's**, TMC maintained its leadership position in 2020 at 27 percent market share, up from 26.4 percent in 2019. Meanwhile, Jayco gained a similar amount of market share, climbing to 14.4 percent, from 13.9 percent in 2019. Forest River was third at 12.2 percent, Winnebago was fourth at 11.8 percent, and Coachmen was fifth at 10 percent.

In the small but rapidly growing **Class B** motorhome category, Winnebago remained dominant with a 49.9 percent retail market share last year, up a little more than five

percentage points from 44.8 percent in 2019. Coachmen was second at 9.9 percent, Canada's Pleasure-Way Industries was third at 9.1 percent, TMC (excluding Airstream) was fourth at 7.5 percent and REV Group's Midwest Automotive subsidiary was fifth at 6.8 percent. ■



# New Go RVing Demographic Profile Study Provides Insights Into Changing RV Consumers

By Jason Krantz, Strategy Titan

The Go RVing RV Owner Demographic Profile Study released last month is an outstanding resource that provides insight into the purchasing patterns and intentions of prospective and current RV owners. It can help dealers more effectively target promotional and advertising efforts in their market areas. At nearly 200 pages, it is an incredibly detailed report. One of the challenges that comes with content of this length is extracting high impact insights that can help you run your business better. The following is a summary of what we think would be of greatest interest to dealers.

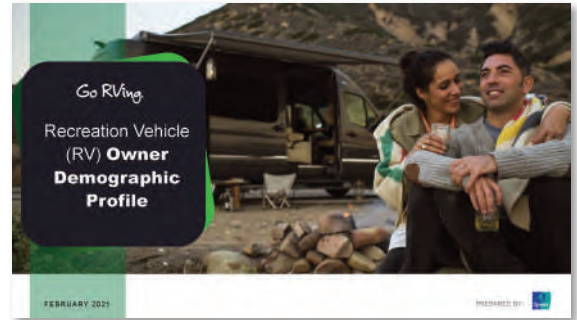
## Questions this content can help answer:

- How are RV buyer demographics switching over time? What does the profile of future buyers look like?
- How should our marketing, customer experience, sales, and inventory mix

evolve to meet current and future local consumer demand?

- How much research do customers do before buying?
- What percentage of RVs are bought from dealers? Manufacturers? Private Sellers? How do those figures differ by product type?
- How do customers finance their purchase? How do these figures differ by product being purchased?
- How do future buyers plan on buying? Will they buy from a dealer? What products are they considering? How do they plan on financing it?

Understanding the answers to these questions could serve as an extremely valuable resource for ensuring that your sales and marketing efforts are speaking to



your potential customers on topics they care about in a way that resonates with them.

All of the following referenced charts are from the Go RVing RV Owner Demographic Profile Study. The report is available to RVDA members via PDF at RVDA.org as well as in the industry portal on the Go RVing website. RVDA sent links to all members last month. The study was conducted by Ipsos, a multinational market research and consulting firm.

Continued on page 30

## ONLINE TRAINING



The Florida RV Trade Association (FRVTA) and Mike Molino RV Learning Center partner to provide online video-based training for dealership personnel through FRVTA's Distance Learning Network (DLN).

- **Level 1 Training** - propane, electricity, plumbing & PDI
- **Level 2 Training** - water heaters, furnaces, ranges/cooktops, refrigerators, air conditioners, generators, brakes, suspension, towing, hydraulics & RV body
- **Advanced-Manufacturer Specific Classes**
- **Service Advisor**
- **RV Receptionist Class**

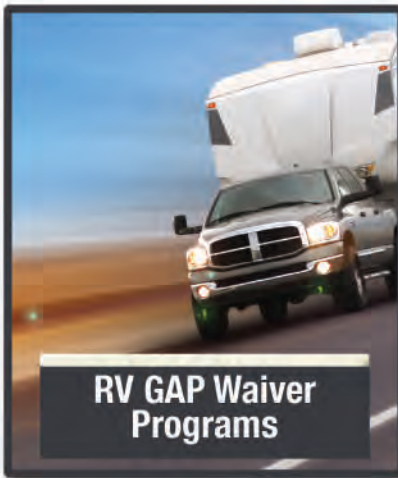
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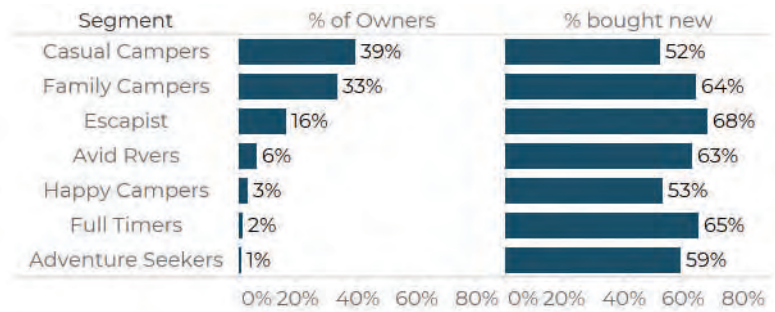
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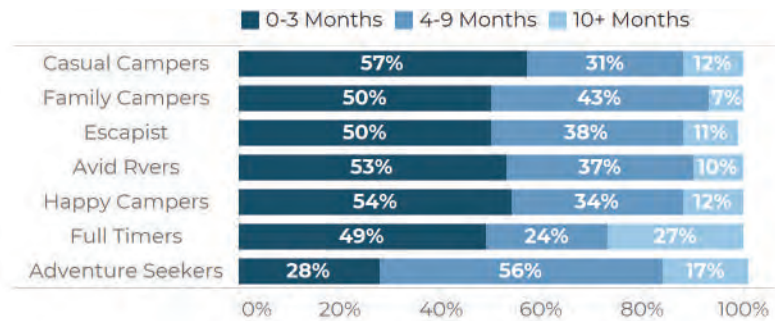
## Percent of Total RV Owners and Percent That Bought Their RV New

“Casual campers” make up the largest segment of current RV owners. 82 percent of this segment is over 55 years old and 55 percent are retired. It is interesting that this segment buys a significantly lower percentage of RVs new (52 percent) vs. the national average of 62 percent.



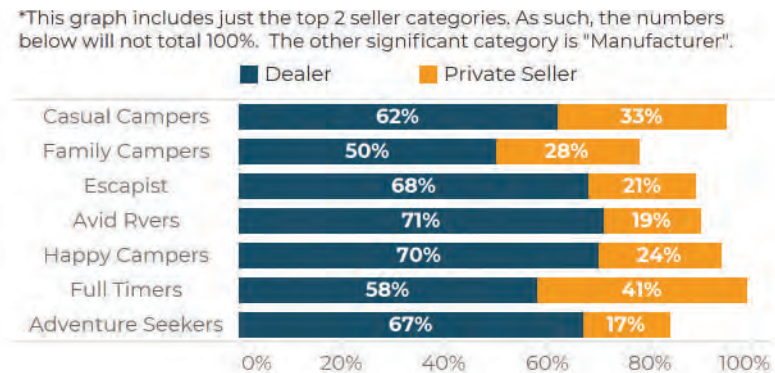
## Time Spent Researching Before Buying

Around 90 percent of customers research nine months or less before buying. This aligns with the short-term demand leading indicators we watch and our 12-month local market retail demand forecasts. It is interesting to note that “full-timers” do significantly more research compared to all other groups.



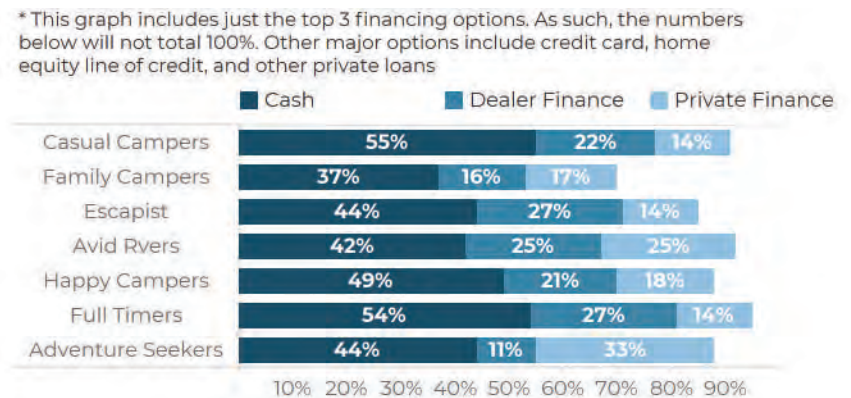
## Percent That Bought Their RV From a Dealer or Private Seller

The outlier here is “family campers” with 50 percent of purchases being made through dealers. This is significantly below all other customer clusters. As the second largest cluster, this is something worth better understanding.



## Financing Option

With 37 percent cash financing, “family campers” are again an outlier compared to all other clusters. “Casual campers” are also an interesting outlier due to their significantly above average preference for cash financing. This appears to be something dealers would want to better understand to help drive a higher percentage of dealer financing for the largest cluster.

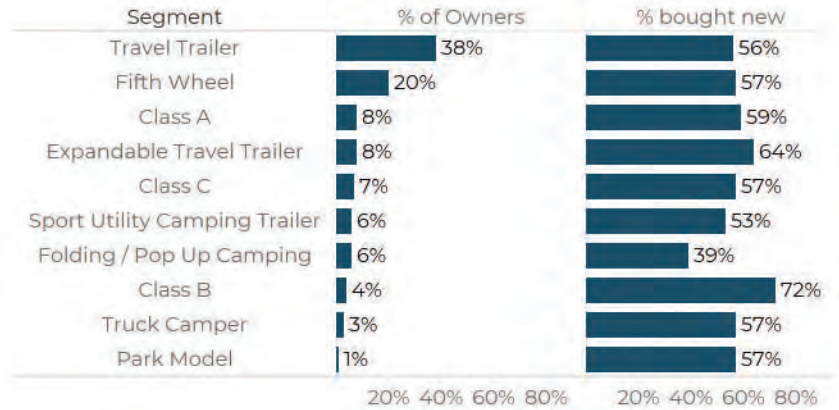


Strategy Titan provides RVDA endorsed towable and motorized product forecasts. Their forecasts can be used to provide independent third-party confirmation of internal forecasts, aid in site selection for dealership expansion, and provide more confidence in decision-making. Strategy Titan requires a subscription to the Statistical Surveys data program. However, all RVDA members can potentially benefit from Strategy Titan’s high-level data that will be published in RV Executive Today and other association communications. [www.strategytitan.com/rv](http://www.strategytitan.com/rv).

# PRODUCT COMMENTARY

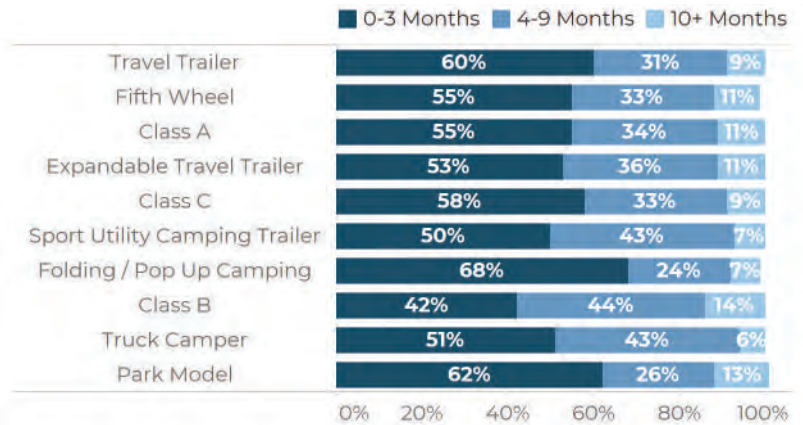
## Percent of Total RV Owners and Percent That Bought Their RV New

As expected, travel trailer was the most popular segment followed by fifth wheel. What was surprising was the difference between the surveyed Class A ownership percent (8 percent) and recent sales trends seen in Statistical Survey retail sales data. Over the past two years Class A has been around 4 percent of total unit sales.



## Time Spent Researching Before Buying

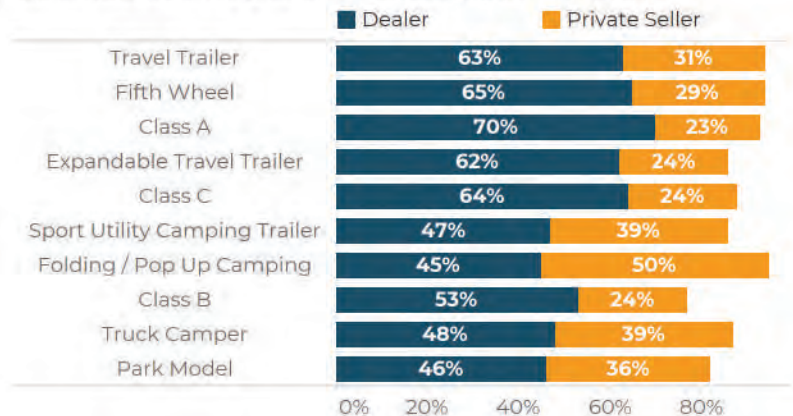
90 percent of customers research nine months or less before buying. This aligns with the short-term demand leading indicators we watch and our 12-month local market retail demand forecasts. It is interesting to note that, in general, as people buy less popular product types that they spend more time researching in the four- to nine-month bucket.



## Percent That Bought Their RV From a Dealer or Private Seller

As with the research comment above, the more popular a product type is, the more often it is bought from a dealer. Folding/pop-up camping trailers are an outlier in every category on this page, but this is the largest example of how unique they are with 50 percent of volume coming from private sellers.

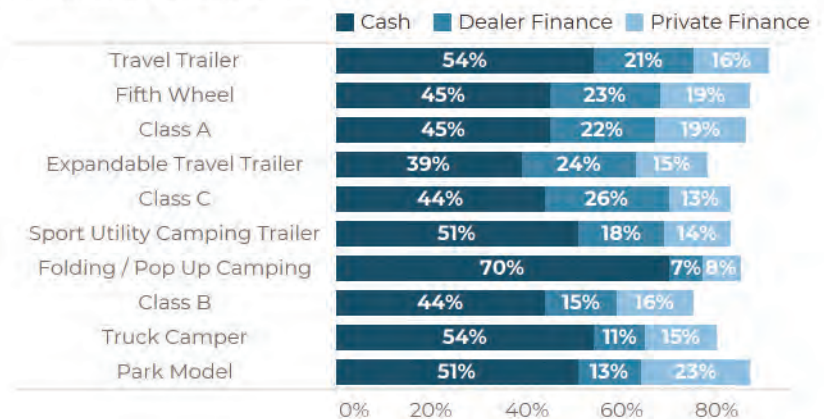
\*This graph includes just the top 2 seller categories. As such, the numbers below will not total 100%. The other significant category is "Manufacturer".



## Financing Option

The financing differences between travel trailer and expandable travel trailer is interesting. Of specific interest is the significantly lower cash financing option in expandable trailers, especially when compared to the far above average cash payment option of folding/pop-up camping trailers.

\* This graph includes just the top 3 financing options. As such, the numbers below will not total 100%. Other major options include credit card, home equity line of credit, and other private loans



# Is Your F&I Compliance "Toast?"

By Tom Kline

**W**hat does criminal conduct have to do with F&I and my new toaster? Here you go...

I recently bought a toaster. (Please hold your applause until the end of the article.) The toaster is so generic it does not even have a brand name on the instructions. "Instructions," you ask? For a toaster? Yes, it came with a full-color, multi-step instruction, which is awesome.

There are "single bread toasting" instructions in case you might not want to, you know, toast two pieces of bread at the same time. And I quote, "**Single bread operation may causes uneven toasting result due to nonuniform heat distribution from the empty slot.**"

So, I am getting a toaster, a grammatical mistake, and entertainment all for the price of a toaster. But wait, there's more, it gets better! Here is the tie-in with our business: It shows actual, color photographs of pieces of toast corresponding to the level dial on the toaster, ranging from level 1 (lightly toasted) to level 6 (call the fire department). So, they are asking you to compare the color photos with your toast. I love this! Examine and compare. This is risk mitigation at its finest.

So, when was the last time you examined, with a clear head, your F&I practices? When was the last time you (or a trained third party) compared a checklist to a deal folder for compliance? Are your deals "warm and toasty?" Or, do you need to call the fire department to hose them down?

## Here is a select checklist of items to consider:

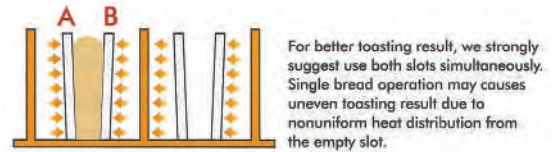
- **Are you using an F&I menu? If you are, terrific. If not, start right now.**  
*Did the customer(s) sign it?*  
*Were all aftermarket products offered?*  
*Did the customer "accept" or "decline" all items?*  
*Was the base payment disclosed on the menu without any purchased products?*
- **Does everyone pay for your processing fee, or are there inconsistencies?**

- **Does the amount financed on the buyer's order match the Retail Installment Sales Contract (RISC)?**
- **Is there evidence the customer has received all copies of each form they signed?**
- **If there was a trade-in and negative equity, was it appropriately disclosed according to the Truth In Lending Act?**
- **If aftermarket products were purchased, do the product names and amounts of money correspond correctly from the enrollment agreements to the RISC?**
- **On the credit application:**  
*It is signed by the customer(s)?*  
*Are there strikeouts, numbers written over other numbers, or alterations?*  
*If there is more than one credit application, do the numbers match?*
- **Do the application signatures look substantially similar to all of the other signatures?**
- **Are all the purchased F&I products sold within the dealership's pricing cap policy? Do you have a pricing cap policy?**

This is a partial list representing roughly 20 percent of the items that you should be checking. Examining these practices will help prevent so many problems and allegations, including - but not limited to - product stuffing (quoting a payment that includes aftermarket products), discrimination, income manipulation, Suspicious Activity Reports, and fraud. Some of the items above are just the law and you are required to comply.

Financial institutions are required to file Suspicious Activity Reports if they believe you have submitted false information to them. It is a requirement for them, not an option.

Some of these items may be obvious, but are you checking? Have you hired a third party to check? If a regulator walked into your dealership, could you demonstrate that you perform periodic audits to check your F&I department?



## Single bread toasting results:



Did you know that §8B2.1. of the United States Sentencing Commission considers compliance activity when judges determine the length of jail time? You must "(1) exercise due diligence to prevent and detect criminal conduct; and (2) otherwise promote an organizational culture that encourages ethical conduct and a commitment to compliance with the law."

It is worth noting, the Consumer Financial Protection Bureau (CFPB) recently announced it is hiring additional lawyers for compliance enforcement.

Don't wait until smoke is rising and alarms are blaring. Implement a compliance program now or you will be a level 6 piece of toast.

Tom Kline, a former dealership owner with 30 years of experience, specializes in solving dealership problems through Risk Mitigation Remedies, Compliance, and Dealership Dispute Resolution. Tom is the Lead Consultant and Founder of Better Vantage Point and has worked with publicly-held and private dealerships. Kline is an Endorsed Expert for the RVDA, VIADA, CIADA, and Dealership Marketing Magazine. ■



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“Since we started with vision, our team has become more compliant and has increased our finance income by more than double.”

—Mike Pearo, Principal, Hilltop RV



# Winnebago Partners with NPF to Support Service Corps Programs

By Travis O. Pryor, RVDA Marketing Communications Consultant

**W**innebago Industries has partnered with the National Park Foundation (NPF) to fund critical preservation and restoration projects in parks across the country and to inspire and diversify the next generation of outdoor leaders.

The Winnebago Industries Foundation will focus on service corps programs, which provide young people, ages 18-35, with hands-on work experience in America's national parks. Participants will learn new construction and preservation skills, while providing parks with critical infrastructure improvements. Service corps programs facilitate connections to the parks, provide on-the-job training, and help to create more opportunities for diverse leaders to experience careers in the outdoors.

"This partnership aligns with what we hope to be part of in the outdoors. We want the outdoors to be available to all and we want to play an active role in that," Katy Friesz, executive director of the Winnebago Industries Foundation told RVDA in a recent telephone interview. "There's a lot of chances for us to engage our employees and our Winnebago, Grand Design, Newmar, Chris-Craft owners in this important mission that they already care about. From a broader perspective, the more opportunities we have to connect with each other, and with partners like this, the better off we are."

Friesz said people tend to think of the large national parks when considering the nation's system, but there are more than 400 national parks that include smaller historical landmarks and different sites throughout the country.

"We love that it has a lot of breadth to it," she said. "Of course, our RV customers love traveling to these national parks, but within the national park family there are a lot of different sites and parks that are connected to water. With Chris-Craft being part of our family, it makes a lot of sense as well. There's no departure from what our RV customers love, and our employees love, but this is another opportunity to partner with a like-minded organization that is doing good in our broader national community of the outdoors."



The Winnebago Industries Foundation provides support for NPF's Open Outdoors for Kids program, which offers hands-on learning opportunities for students to experience the beauty, history, and culture of parks through field trips and educational resources.

"Winnebago Industries is uniquely positioned to help bring more people to national parks safely and comfortably, thanks to our wide array of outdoor lifestyle products," said Winnebago Industries President and CEO Michael Happe. "However, the partnership with the National Park Foundation runs much deeper. Together we aim to grow equitable outdoor spaces by engaging the next generation of women and outdoor enthusiasts of color with meaningful career pathways in national parks. It is an honor to support the work of the National Park Foundation in pursuit of our common goals."

The Winnebago Industries Foundation also provides support for NPF's Open Outdoors for Kids program, which offers hands-on learning opportunities for students to experience the beauty, history, and culture of parks through field trips and educational resources.

"Winnebago Industries' support is critical to the National Park Foundation's efforts to deepen people's connections to parks and inspire future generations of park stewards," said National Park Foundation President and CEO Will Shafroth. "Together we are helping to create more equitable outdoors spaces, including where we live, work, travel and play."

The Winnebago Industries Foundation seeks to inspire new generations of



outdoor enthusiasts, mobilize resources to reach people in need, and support employee volunteers to build strong communities.

Friesz said the foundation has three different priority areas. Outdoors is about connecting communities with transformative experiences. The organization is also active in providing access to the outdoors and in promoting a strong community connection through a real desire to connect people with the outdoors and with extraordinary experiences.

"Through the service corps, young people or people of all backgrounds can apply to be a member and then, for a duration of time, they serve in a national park and get an idea of what it is to be a park ranger or have various different roles within a national park," she said. "We want to make sure the outdoor spaces have a lot of opportunity to be welcoming to all people regardless of gender, race, and all elements of diversity." ■

# Is Your F&I a Profit Machine?

By Jeff Wyatt, CEO of DLR Financial

I think everyone can agree that the old way of doing business has changed, thanks largely to COVID! Hopefully, you were able to take pause to evaluate your dealership and make necessary adjustments to maximize each department's profitability.

One department often overlooked when looking at profitability is your F&I department. Finance and insurance should be your most profitable revenue source regardless of the size of your dealership. It could be said that smaller stores have the potential for an even greater return based on lower overhead.

The starting point of any F&I department should be someone dedicated to continually learn and understand the available lenders, and products to sell, basically, the point person for all things F&I. Many dealers utilize an existing salesperson or clerical staff who also handles F&I as an add on to their normal duties. Many dealers think this will keep their overhead low, creating a higher profit margin, but that way of thinking is incorrect. To show you why, let's think about a small dealership, under 5 million in sales, they may have a lender or two that allow minimal to no reserve or rate markup on the loan, and may not even offer product protections. After the deal is funded, you could be left making a couple hundred dollars a deal from F&I, if any. Your salesperson is most likely concerned with moving the unit but does not focus on maximizing the F&I profit. This is dead wrong and is not what profitable F&I looks like. Now, let's look at a larger dealership, which are typically staffed properly with enough lenders to succeed, and maximize the reserve or rate markup on the loan, but fail to sell or even offer any product protections. Though this scenario will yield a higher profit per deal total, this is not what profitable F&I looks like!

To see your profitability soar in this area, you must have people in place that know how to preserve a sale, maximize rate markup, sell protections, and maintain compliance.



their split of profit and do they share it on both front- and back-end product sales, what is their conversion rate on back-end sales? Third, how is their customer service? Are they communicating with your salesperson, not only professionally but within minutes of receiving the deal every single time? Simply put, are they a seamless extension of your dealership, always working with you and for you? Regardless of what you choose, make sure your focus is not only on selling your inventory, but also maximizing your rate markup, selling product protections, and keeping your customers happy!

Jeff Wyatt is president and founder of DLR Financial, which he began after many years as CFO for Priority One Financial. He and his talented team are changing the way F&I is done. Jeff can be reached at [jwyatt@dlrfinancial.com](mailto:jwyatt@dlrfinancial.com) ■

## What does profitable F&I look like?

To see your profitability soar in this area, you must have people in place that know how to preserve a sale, maximize rate markup, sell protections, and maintain compliance. Drop any one of those pieces and F&I is not a focus and you will lose margin. Placing a deal with or referring customers to a local credit union is hurting your company to a tune of 25-35 percent less profit on every deal. There are multiple lenders available with rates competitive to credit unions but will pay reserve at high levels and allow financing of product sales. Adding these lenders is only the first step! Dealers must also stay on top of product sales because most employees don't like to sell or offer a product that the customer is not asking for and product protections will not sell themselves and will be a large area of neglect if you do not know what you should expect and impose it on your staff.

If keeping your F&I in compliance and managing it properly to ensure this is a well-oiled profit machine is overwhelming, reach out to one of the many service F&I companies in this industry. However, do your homework before choosing which company you want representing your dealership. First on your list of questions to ask is how good are their representatives on getting deals approved and bought? Do they take the first no from a bank, and stop trying to get it bought? Second, what is



# Mike Molino RV Learning Center Establishes Legacy Fund for Jerry Greer



**F**riends of RVDA Board of Directors Past Chairman Jerry Greer have established a Legacy Fund benefiting the Mike Molino RV Learning Center to honor Jerry's memory and his longtime service to the RV industry.

In addition to his position as RVDA's top elected volunteer leader in 1990-92, Jerry served as the first chairman of the RVDA Education Foundation (now the Mike Molino RV Learning Center) and the RV Assistance Corporation (RVAC).

"This Legacy Fund will serve as a lasting reminder of Jerry's contributions not only to RVDA and the RV Learning Center, but to the entire RV industry," said RV Learning Center Chairman Jeff Pastore of Hartville RV Center in Hartville, OH.

"Jerry was instrumental in making continuing education more available for RV dealership employees. Contributions to this fund will help carry on the important work that Jerry was so passionate about."

Jerry, who passed away in February 2021, was the owner of Jerry Greer Airstream in Columbus, OH and a 30-year member of RVDA. As a key RVDA leader in the 1980s and 1990s, he was recognized as an advocate for making the RV sales process more customer friendly and a driving force behind advancing outdoor recreation issues through his support of the American Recreation Coalition. His leadership inspired dealers to become more professional through education.

Jerry worked with other RVDA volunteer leaders and staff to develop the association's first strategic plan and was part of the effort to purchase the association's current headquarters building in Fairfax, VA. Jerry was honored in 1995 with the James B. Summers award, RVDA's highest honor, for his service to RV dealers and the association. He was inducted into the RV/MH Hall of Fame in 2005 for his outstanding industry leadership. Jerry is survived by Rita, his wife of 52 years, brother Larry Greer, sister Sharon Smith, and nephew Phillip Greer.

## Other RV Learning Center legacy funds have been established for:

- **Rex Floyd** (deceased 2017) of Floyd's Recreational Vehicles in Norman, OK, is a founding member of RVDA and the family remains active in the association. He served as the association's president in 1980-81. Rex was inducted into the RV/MH Hall of Fame in 2010.

- **Barbara Herleman** - RVDA staff member Barbara Herleman (deceased 2006) was dedicated to serving RVDA members in many capacities and was instrumental in growing the RV Dealers Convention/Expo in the 1990s and early 2000s.

- **Sharon Horsey** (deceased 2013) of Parkview RV Center was dedicated to her family and many friends in the RV industry. Sharon attended and volunteered at many

RVDA events, including the RV Dealers Convention/Expo and her family remains deeply involved in association activities.

- **Bob Strawn** (deceased 2013) served as executive vice president and president of RVDA. Bob was a former RV dealer, who also served on the association's board as a volunteer leader prior to his selection as RVDA's chief staff officer. He was inducted into the RV/MH Hall of Fame in 1996.

- **Jim Shields** (deceased 2014) of Pan Pacific RV Centers, served as RVDA chairman of the board in 2006-07 and was a founder of the California RV Dealers Association (CalRVDA). A mentor to many dealers, he was awarded the RVDA's James B. Summers Award in 2013 and inducted into the RV/MH Hall of Fame in 2014. His family remains active in RVDA and CalRVDA.

- **Jim Summers** (deceased 2010) served as executive vice president of RVDA following a career as an RV manufacturing executive. Summers helped raise RVDA's visibility in Washington, DC, and was a founding board member of the American Recreation Coalition. He was inducted into the RV/MH Hall of Fame in 2002.

- **Raymond Van Pelt** - This legacy gift was established in tribute to Raymond Van Pelt (deceased 2011) the son of past RVDA President Fran Van Pelt and her husband Rich.

The RV Learning Center provides dealers and their employees with innovative ways to operate RV dealerships through an array of education resources including online and distance learning, publications, live workshops, and certification programs for RV dealership fixed operations personnel.

To make an online donation to the Jerry Greer Legacy Fund, go to [www.rvda.org/rvlearning/shared\\_content/fundraising/mikemolinfund.aspx](http://www.rvda.org/rvlearning/shared_content/fundraising/mikemolinfund.aspx).

The RV Learning Center is a tax-exempt organization as described in section 501(c)(3) of the Internal Revenue Code. Contributions may be tax deductible as charitable donations. Visit [www.rvlearningcenter.com](http://www.rvlearningcenter.com) for more information. ■

## Ronnie Hepp Earns CAE Recertification

**R**VDA's Vice President for Administration, Ronnie Hepp, who joined RVDA in 1994, has earned recertification as a Certified Association Executive (CAE) 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 experience in nonprofit organization management, complete a minimum of 75 hours of specialized professional development, pass a stringent examination in association management, and pledge to uphold a code of ethics. More than 4,400 association professionals currently hold the CAE credential, which was first awarded in 1961.

ASAE is the leading authority in association management, and the professional society for those who work in the association industry.

RVDA is the national association representing RV retailers. The association's members include RV dealers, RV rental operators, RV aftermarket sales and service locations, and companies that serve the RV industry. ■

# 2021 Go RVing DEALER PROGRAM LAUNCHES

The 2021 Go RVing Dealer Tie-In Program is now available for RV dealers to leverage the power of the national advertising and promotion campaign at the local level. Focused on family adventure, couples, and millennial travel, Go RVing's multi-media marketing communications campaign emphasizes the flexibility and affordability of RV travel for today's consumers. Participating dealers will have access to

Go RVing's industry-only site at [www.gorving.com](http://www.gorving.com), which includes:

- Royalty-free photos, visuals, artwork for dealer websites, digital promotions, and other marketing needs
- 24/7 access to consumer leads generated through the Go RVing website

Dealers will also receive updated Go RVing promotional

materials for display at their dealership, retail shows, and other special events. These materials will be available in the first quarter of 2021.

The cost to sign up for the optional Go RVing Dealer Program is \$250. For an additional fee, participating dealers can create custom TV commercials for their local market by obtaining stock footage from the national campaign.

*The Go RVing Coalition consists of RV manufacturers, component suppliers, dealers, and campgrounds. Go RVing works to provide the public and media with general information about the benefits of RV travel and camping. The coalition was formed by representatives of the RVIA, RVDA, and leading state RV and campground associations to distribute information about the benefits of RV travel and to ensure the quality of RV products and services.*

## GET YOUR GO RVING PROMO MATERIALS! - RETURN THIS FORM TODAY!

Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Company: \_\_\_\_\_ Email: \_\_\_\_\_

Address: \_\_\_\_\_ Dealer website: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Please enroll \_\_\_\_\_ dealership(s) at \$250 each. Checks payable to RVDA.

MAIL with payment to: RVDA, 3930 University Dr., Fairfax, VA 22030 or CALL (703) 591-7130 to pay by phone or VISIT [www.rvda.org](http://www.rvda.org) to pay online

# SERVICE MANAGEMENT GUIDE Now Available

**T**he new 12<sup>th</sup> edition of the RV Learning Center’s “Service Management Guide” (a flat rate manual) has been completely updated with more product and model times, plus management guidance that can help service departments improve their daily operations.

The guide offers more than 100 pages of average work unit times for the functions that RV technicians perform most often, along with check sheets that serve as references for service managers and technicians.

The SMG provides reasonable guidance on the time required for competent technicians to complete assigned tasks. It’s an important part of the service management system but isn’t intended to be the sole determinant of prices or rates charged.



## 1. Select format

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**RVDA Members \$201 / Non-Members: \$402 *Members save \$201!***



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Item #05MF printed **Manual** and **CD-ROM**

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*Note: prices are subject to change without notice.*

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5/2019

Name: \_\_\_\_\_ E-mail: \_\_\_\_\_

Organization: \_\_\_\_\_

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# CERTIFICATIONS FOR THE PEOPLE WHO ARE THE PUBLIC FACE OF YOUR DEALERSHIP

THE **FIXED-OPERATIONS PROFESSIONALS'** SOURCE FOR CERTIFICATION

The Mike Molino RV Learning Center's nationally recognized professional certification program supports career development and professionalism. The program was developed with the assistance of experts at The Ohio State University's Center for Education and Training for Employment. Suppliers, distributors, dealer-owners, and manufacturers were also instrumental in developing the programs.



## Do you or your team have what it takes to earn a credential?

Fixed-ops professionals currently employed in the RV industry with at least one year of service, parts, warranty, or related industry experience are eligible for **parts specialist, service writer/advisor, and warranty administrator** certification credentials. Management-level parts and service personnel currently employed in the RV industry with at least two years' experience in RV service, parts, or related industry experience, and who possess the necessary supervisory and budget planning knowledge, are eligible for **parts manager and service manager** certification.



## For the INDIVIDUAL, certification means:

- Having the self-confidence and credibility to be a high performing contributor at your dealership
- Having a respected career path with a roadmap for professional development and career advancement
- Evidence of competence, dedication, and professionalism

## For the DEALER, certification means:

- Improved Repair Event Cycle Time through more knowledgeable and efficient team members
- A standardized benchmark to distinguish top performers and help evaluate job candidates
- Higher employee retention by showing your commitment to their professional development



Ready to take the next step? View or download the competency profile for each credential, take a readiness test to assess your preparedness for certification, and read more about the fixed-operations certification program here: [www.rvlearningcenter.com](http://www.rvlearningcenter.com)

# Need Money for College?

## College Scholarships Available from the Mike Molino RV Learning Center

Application available at  
[www.rvlearningcenter.com](http://www.rvlearningcenter.com)



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



# RVDA Endorsed Products



## *Credit Card Processing*

### **Fiserve Merchant Processing**

Ashley Paslay  
Ashley.paslay@fiserve.com  
(561) 302-9951

Offers members an annual savings averaging 10-15 percent on each Visa and MasterCard transaction. Provides fast authorization, around-the-clock support, and improved funds availability.

## *Customer Tracking & Reporting*

### **Customer Service Intelligence Inc. (CSI)**

www.tellcsi.com  
sales@tellcsi.com  
(800) 835-5274

All-new cloud-based system for customer follow-up lets dealers track and manage customer interaction with the dealership and provides daily reports. For the first 90 days, CSI will review the reports with dealers and guide them on how best to use the data.

## *Disability Income Insurance/ Paycheck Protection Benefits*

### **American Fidelity Assurance Company**

www.afadvantage.com  
Regional manager Jeff McNeilly  
Jeff.McNeilly@americanfidelity.com  
Regional manager Susan Weed  
Susan.Weed@americanfidelity.com

Provides disability insurance to provide security for a portion of employees' paychecks if they're unable to work due to a covered accident or illness.

## *Dispute Resolution/ Risk Management Consultant*

### **Better Vantage Point**

www.bettervantagepoint.com  
Tom Kline  
tomk@bettervantagepoint.com

Safeguard Your Dealership provides risk management and compliance assistance to dealers. The Better Vantage Point consultant services available include auditing trade practices, assistance in resolving consumer and business disputes, regulatory agency notice response, and employee human resources practices - including the development of employee handbooks and department operations guides.

## *Emergency Roadside and Technical Assistance*

### **Coach-Net**

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

Provides emergency roadside and technical assistance solutions to RV dealers, RV and chassis manufacturers, RV clubs, and customer membership groups. Uses trained customer service agents and master certified technical service agents.

## *Employee Behavioral Assessment*

### **Omnia Group**

www.OmniaGroup.com/rvda/  
Keather Snyder  
ksnyder@omniagroup.com  
Emma Boersma  
eboersma@omniagroup.com

Assessment solutions help dealers select the right person for the job, increase retention, and build a strong workplace culture.

## *Employee Incentives*

### **TicketsatWork**

www.ticketsatwork.com  
(800) 331-6483

Provides ticket discounts and special offers on theme parks, shows, sporting events, concerts, movies, hotels, rental cars, retail gift cards, more. Sign up by visiting the website landing page.

## *Health Collective Purchasing Arrangement*

### **Brown & Brown Dealer Services**

www.bbinservices.com/index.php/form  
aweilage@bbblouisville.com  
(502) 550-2399

Provides employee health benefits while saving money. Dealers can maintain their current health benefits or customize their offering to employees.

## *Inventory Tracking/Security Solution*

### **KYCS Global, Inc**

www.kycs.ca

KYCS Locate, an inventory location and theft prevention solution, available in the U.S. through Brown & Brown Dealer Services (BBDS). Locate is designed for inventory location and is ideal for trailers and motorhomes. Locate will update the RV's location at least once a day on the KYCS web portal and mobile application. If the RV is stolen or goes missing, the KYCS monitoring team can remotely program the Locate device to actively track the RV.

## *Loan Origination and Warranted Loan Documents*

### **AppOne**

www.appone.net

A web-based indirect loan origination platform helps dealers and lenders manage the origination process of retail credit applications from lender submission to funding. Provides a library of loan documents that are regularly reviewed for compliance with federal and state laws in all 51 U.S. jurisdictions.

## *Market Intelligence Program*

### **RV Industry Data Program from Statistical Surveys**

Scott Stropkai  
sstropkai@statisticalsurveys.com  
(616) 281-9898 ext.128

Provides dealers with data and analytics, including data on where new units are being registered and which dealers sold which units by make, model, length, and axles.

## *Office Supplies*

### **Office Depot**

www.officediscounts.org/rvda.html

Save up to 80% on over 93,000 products at Office Depot and OfficeMax. Shop online or in any Office Depot or OfficeMax store. Free next-day delivery with online orders over \$50. Visit the website to shop or to print a free store purchasing card.

## *Pre-owned RV Appraisal Guidance*

### **N.A.D.A. Appraisal Guides & NADAguides.com**

www.nada.com  
lsims@nadaguides.com  
(800) 966-6232, Ext. 235

An essential tool to determine the average market value for used RVs. RV Connect provides updated RV values, creates custom window stickers for both newer and older RVs, and more.

## *Propane and Propane Supplies*

### **Global Gas**

www.globalgas.com ddalexander@globalgas.com  
(303) 790-2661

Our Global Independent Network (GIN) distributors provide customized solutions for RVDA members so they don't run out of fuel while ensuring full compliance and safety. We are now offering our wholesale price at the retail level. The GIN distributor will also install any necessary equipment to ensure a hassle-free transition.

## *Propane and Propane Supplies*

### **Suburban Propane**

www.suburbanpropane.com  
smeyers@suburbanpropane.com

Discounts on propane, along with attractive and safe equipment for refilling most any propane cylinder, 24-hour service, on-site instruction for dealership personnel, signage, and a periodic review of filling stations by safety experts.

## *RVDA/Spader 20 Groups*

### **Spader Business Management**

www.spader.com info@spader.com (800) 772-3377

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.

## *RV Service Contract Programs*

### **Protective Asset Protection's XtraRide Service Contract Program**

www.protectiveassetprotection.com/F-I-Solutions/RV  
marketingteam@protective.com (800) 794-5491

Protective Asset Protection provides F&I products and solutions focused on enhancing dealer profitability and customer satisfaction. Protective Asset Protection's RV service contract program, XtraRide®, has been exclusively endorsed by the RVDA since 1992.

## *Sales Forecasting*

### **Strategy Titan**

www.strategytitan.com

Strategy Titan provides towable and motorized product forecasts at national, regional, state, and localized Metropolitan Statistical Areas (MSAs) levels. These can be used to provide independent third-party confirmation of internal forecasts, aid in site selection for dealership expansion, and provide more confidence in decision-making. Strategy Titan requires a subscription to the Statistical Surveys data program.

## *Shipping Discounts*

### **PartnerShip LLC**

www.PartnerShip.com/79rvda (800) 599-2902

Provides RVDA members with substantial shipping discounts. Save on small package shipments with FedEx and less-than-truckload (LTL) freight shipments with UPS Freight and Con-way Freight.

## *Software & Consulting Services*

### **KPA**

www.kpaonline.com (303) 356-1735

Provides consulting services and software to automotive, truck, and equipment dealerships. Its Environmental Health & Safety product line provides onsite, on-call, and online services. Its Human Resource Management software ensures compliance with state and federal regulations.

# The Mike Molino RV Learning Center proudly recognizes these **CONTRIBUTORS**



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

Received From	Contributed 3/30/19 - 3/30/21	Total Lifetime Contribution	Total Lifetime Pledge	Last Contributed
<b>MAJOR GIFTS</b>				
Protective	\$75,285	\$426,180		2/11/21
Brown & Brown Dealer Services	40,000	100,000	200,000	5/26/20
Tom & Carolyn Stinnett	10,000	135,000		1/4/21
PleasureLand RV Center Inc.	10,000	109,600		12/17/20
Campers Inn	10,000	96,000	100,000	1/19/21
Horsey Family Memorial Fund	7,000	80,610		12/23/20
Byerly RV Center	5,000	77,000		12/8/20
Reines RV Center Inc.	6,000	51,525		12/11/20
Bill Plemmons RV World	5,000	30,050	50,050	6/11/20
McClain's RV Superstore	4,000	49,000		7/29/20
All Seasons RV Center	1,000	42,049	47,049	12/17/19
Pan Pacific RV Centers Inc.	1,000	47,000		7/23/19
Bill Thomas Camper Sales Inc.	2,500	39,500		3/26/21
Pikes Peak Traveland Inc.	1,000	34,700		7/24/20
Holiday World of Houston	1,000	34,000		6/9/20
Curtis Trailers Inc.	10,000	33,250		8/11/20
Wilkins RV	5,000	33,000		2/3/21
Robert Crist and Company RV	7,500	32,500		2/3/21
Diversified Insurance Management Inc.	3,200	31,200		6/2/20
Stolzrus RV & Marine	5,000	27,500	30,000	3/29/21
Tom & Anne Wegge	7,500	30,000		1/10/20
United States Warranty Corporation	2,000	16,250	26,250	8/24/20

## CHAMPIONS

Alpin Haus	1,500	24,000		6/24/20
Hartville RV Center Inc.	1,000	17,750		10/28/20
Mike & Barb Molino	1,300	13,936		2/26/21
Crestview RV Center	3,250	13,250		12/17/20
Hilltop Camper and RV	5,500	13,122		7/23/20
Affinity RV Service Sales & Rentals	2,000	13,000		6/9/20
Little Dealer, Little Prices	500	12,050		6/2/20
Don Gunden	1,000	11,000		12/27/19
Midwest Gateway RVDA	6,000	11,000		9/9/20
Burlington RV Superstore	1,500	10,500		12/1/20
Camperland of Oklahoma LLC	2,000	10,350		5/29/20
Moix RV Supercenter	5,000	10,000		1/12/21
Phil Ingrassia	2,100	9,600		3/19/21
Best Value RV Sales & Service	3,000	9,500		6/16/20
Circle K RV's Inc.	500	8,530		6/2/20
Hayes RV Center	750	8,100		6/16/20
Topper's Camping Center	1,274	7,827		10/30/20
American Guardian Group of Companies	2,400	7,800		3/1/21
Skyline RV & Home Sales Inc.	1,250	6,750		8/11/20
Noble RV Inc.	500	6,255		1/28/20
Bob & Amy Martin	1,000	6,000		12/27/19
Mount Comfort RV	2,500	6,000		10/13/20
RCD RV Supercenter	500	5,849		8/18/20
Tacoma RV Center	1,500	5,500		6/11/20
Kroubetz Lakeside Campers	2,000	5,100		1/8/21
Bill & Shannon Koster	1,000	2,500	5,000	12/15/20
Leo's Vacation Center Inc.	1,000	5,000		11/4/20
Northern Wholesale Supply Inc.	1,000	4,750		6/23/20
Tarpley RV	250	4,750		6/9/20
J. D. Sanders Inc.	250	4,500		7/15/19

Received From	Contributed 3/30/19 - 3/30/21	Total Lifetime Contribution	Total Lifetime Pledge	Last Contributed
RV Outlet Mall	250	3,800		7/16/20
The Trail Center	500	3,300	4,300	8/5/20
Airstream Adventures Northwest	2,000	4,500		7/27/20
Myers RV Center Inc.	633	4,483		6/1/20
Gib's RV Superstore	537	4,037		1/10/20
United RV Center	500	3,700		7/1/20
B Young RV	3,500	3,500		12/1/20
Veurink's RV Center	1,000	3,500		8/5/20
Clear Creek RV Center	500	3,000		7/22/20
John's RV Sales & Service	3,000	3,000		8/11/20
Dinosaur Electronics	250	2,700		6/16/20
Mid America RV Inc.	1,250	2,550		6/9/20
Beckley's Camping Center	750	2,500		6/23/20
Camp-Site RV	250	2,500		1/28/20
Colonial Airstream & RV	500	2,500		11/14/20
Tri-Am R.V Center of East Tennessee	1,000	2,500		1/25/21

## LEADERS

Camp-Land RV	750	2,250		6/9/20
Steinbring Motorcoach	250	2,250		9/9/20
Schaap's RV Traveland	250	1,600		7/24/20
Total Value RV of Indiana Inc.	1,000	1,500		3/6/20
84 RV Rentals & Service	250	1,250		6/16/20
Keepers RV Center	350	1,250		6/1/20
Krenek RV Center	1,250	1,250		12/15/20
Bent's RV RendezVous	1,196	1,196		2/3/20
Bowling Motors & RV Sales	250	1,050		11/20/19
Grand Design Recreational Vehicles	1,007	1,007		2/21/20
Ray Wakley's RV Center	1,000	1,000		6/18/20
The Walpole Agency	1,000	1,000		7/24/20

## BENEFACTORS

Wheelen RV Center Inc.	7	757		2/21/20
Starr's Trailer Sales	100	750		6/5/19
U-Neek RV Center	500	700		8/5/20
RV Value Mart Inc.	300	600		6/9/20
Welcome Back RV Outlet	100	600		7/19/19
Holman Motors Inc.	500	500		7/24/20
Icon Technologies Limited	500	500		9/3/20
North Texas RV Repair	250	500		6/16/20

## SUPPORTERS

Black Book RV Value Guide	50	350		1/16/20
Inventrue	250	350		6/6/19
Sonny's Camp 'N' Travel	332	332		1/10/20
Tom Lindstrom RV Inc.	200	300		7/27/20
Open Roads Complete RV Service & Sales	44	294		1/7/20
Aberdeen RV Center Inc.	250	250		9/30/20
Hitch RV	250	250		6/25/19
A & L RV Sales	155	155		10/22/20
Budget RV Inc.	100	100		6/23/20
John's RV Service LLC	100	100		6/2/20
Princess Craft	100	100		7/10/20

## ENDOWMENTS

Kindlund Family Scholarship	\$270,000	\$270,000		
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**RVDA Welcomes  
Our Newest Members**  
2/1/21 - 2/28/21

**DEALERS**

Teton Adventures  
RV Idaho Falls, ID

**AFTERMARKET**

Glades RV, Fort Myers, FL  
Best Life Storage  
Shawnee Mission, KS

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**The RV Learning Center  
Pledge Agreement**

I, \_\_\_\_\_, accept the invitation to join with others to support the dealership education efforts of the Mike Molino RV Learning Center. I hereby pledge and agree to contribute the total sum of \$ \_\_\_\_\_ to the Mike Molino RV Learning Center, a 501(c)(3) charitable organization.

My gift shall be paid in the following manner: \$ \_\_\_\_\_ one time donation. – OR –

\$ \_\_\_\_\_ per year for \_\_\_\_\_ years, starting mo./yr. \_\_\_\_\_/ \_\_\_\_\_

This is a:  Company Contribution  Personal Contribution

Signature: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

Date: \_\_\_\_\_

Please check here if you would like the RV Learning Center to send you a reminder invoice in the month/year that you listed above.

**THANKS FOR YOUR SUPPORT!**

**The Mike Molino RV Learning Center**  
3930 University Drive, Fairfax, VA 22030 (703) 591-7130  
Fax: (703) 591-0734 Email: info@rvda.org www.rvlearningcenter.com

**Mike Molino RV Learning Center  
LEGACY DONATIONS**

*Contributions have been made to honor the following individuals:*

REX FLOYD  
JERRY GREER  
BARBARA HERLEMAN  
SHARON HORSEY

JIM SHIELDS  
BOB STRAWN  
JIM SUMMERS  
RAYMOND VAN PELT

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Even in times of uncertainty, Protective Asset Protection is continuing to find ways to drive more F&I success for dealers. With industry-leading F&I solutions, dealers can look to Protective to grow their profitability in 2021.



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