



September 2014
Newsletter

WISCONSIN ASSOCIATION OF CAMPGROUND OWNERS



Published by the
Wisconsin Association of
Campground Owners

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FALL WORKSHOPS

September 9th & 10th, 2014

October 7th & 8th, 2014



Our first Fall Workshop will be approaching very soon on September 9th and 10th at Grand Valley Campground.

W5855 County Rd B/H

Dalton, WI 53926

920-394-3643

Hosts: Mark & Joan Steffan



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WACO News...**

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8:00AM-9:00AM	Registration – Welcome and Coffee & Rolls
9:15AM-10:15AM	Cracker Barrel
10:30AM-12:00PM	Mark Hazelbaker – Seasonal Contracts
12:00PM-1:00PM	Lunch will be served at Grand Valley Campground
1:00PM-2:00PM	WACO Board of Directors – Advertising Committee; update and review of WACO advertising opportunities. Music License - Script
	If time allows: Cracker Barrel- Convention ideas
2:00PM-3:00PM	Sales Tax update - IRS
3:00PM-5:00PM	Tour Grand Valley Campground
5:30PM-??	Rendevouz Restaurant – Montello

9:00AM-10:15AM Lake Arrowhead Campground
 Hosts: The Malsack Family
 W781 Fox Ct., Montello, WI

10:15AM-10:45AM Lakeside Campground
 (adjacent to Lake Arrowhead)
 Hosts: The Malsack Family

11:15AM-12:15PM Buffalo Lake Camping Resort
 Hosts: Gary & Linda Doudna
 555 Lake Avenue, Montello, WI

12:20PM-1:30PM Lunch (to be announced)

1:45PM-2:45PM Crooked River Campground
 W4054 11th Road, Montello, WI
 Hosts: Rueben & Candy Hunter



Seasonal Site Sales Tax

A note to remember about charging sales tax to seasonal sites:



Wisconsin taxes certain services that are specifically listed in the law as being taxable. Two of these services are lodging and admissions.

Lodging - Wisconsin tax is imposed on the furnishing of lodging services to transients. (Section 77.52(2)(a)1., Wis. Stats. (2011-12)) The law provides an exception to the tax for lodging that is provided for one month or more. Therefore, when a lodging service such as a cabin rental, hotel room, or other form of lodging is provided for one month or more, tax is not imposed on the lodging services sold.

Admissions - Wisconsin sales tax is imposed on the sale of certain admissions. (Section 77.54(2)(a)2. Wis. Stats. (2011-12)) When access to recreational services or facilities (e.g., campground) is provided, the charge to the customer is a taxable admission. Section Tax 11.65(1)(a), Wis. Adm. Code (August 2012 Register), provides that the tax is imposed on the following:

“The sale of admissions to amusement, athletic, entertainment, or recreational events or places and the furnishing for dues, fees or other considerations, the privilege of access to clubs or the privilege of having access to or the use of amusement, entertainment, athletic, or recreational facilities are taxable. This includes admissions to movies, ballets, musical and dance performances, ball games, campgrounds, circuses, carnivals, plays, hockey games, ice shows, fairs, snowmobile and automobile races, and pleasure tours or cruises.” (Emphasis added)

Therefore, while the rental of a seasonal campsite may not be a taxable lodging service, it is a taxable admission.



Has the Summer's Showers Affected You?

This Summer sure has been the Summer of Showers--has it affected you at all? Wisconsin sure has got some rain this summer and that can affect camping. It has affected one campground in La Crosse according to Woodall's Campground Management.

July 14, 2014 by Woodall's Campground Management

A La Crosse, Wis., campground is trying to get ready to reopen after flooding, television station WEAU reported.

The Mississippi River is below flood stage in La Crosse, but Pettibone Resort's campground is still feeling the effects.

Campground manager zeb allert says it's been closed for about 3 weeks.

"We're at the mercy of Mother Nature so we are anxious to get camping. Everybody's anxious, but at the same time we're understandable that this is a possibility down here by the Mississippi," said Allert.

Since Pettibone Resort's campground was closed 4th of July weekend, Allert said he's hoping for dryer weather Labor Day weekend."

"Been praying since the 4th of July. We need to hit Labor Day, we need to hit Oktoberfest, and we have a lot of people counting on us to be open," said Allert.

National Weather Service hydrologist Mike Welvaert said the Mississippi River hit nearly 13.5 feet in La Crosse during the flooding in early July.

"We looked back at historical records that date back to 1874 and we found that in the La Crosse area the Mississippi had only been over that 12 foot flood stage mark this is the third time. So it's pretty rare for it to happen in July," said Welvaert.

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IN OTHER WACO NEWS...

How to: Flag an Unwanted Ad

It has been brought to our attention that sometimes unwanted ads may appear when you do not want them to! If an unwanted advertisement shows up on Craigslist, how do you handle it?

Consider the following:

- "Flag" the ad by clicking on the button that appears in the ad labeled "prohibited".

[CL](#) > [wausau](#) > [all personals](#) > [casual encounters](#)

reply



Posted: 18 days ago

^^^ "prohibited" click here.

It should then be brought to Craigslist's attention and be removed.

Membership Benefits

1. Education – we run the largest number of education classes in the nation so we can be informed of all the laws certifications necessary to run our businesses. We also provide certifications at a much reduced rate (Example is CPO certification – members save \$200) We run everything from how to type courses, septic information, ancillary income ideas, American disabilities act, free press ideas, workers comp, insurance issues, banking options, preparing to sell, tax liability issues, sales tax, making use of the free stuff, water & well systems, electrical issues, understanding state fees, minimum record keeping requirements...just to name a few.

2. Our trade show is the largest in the Nation with over 192 booths filled with services, products and information.

3. We hold 2 fall workshops where you receive a guided tour of several campgrounds and have the ability to ask any questions you like. These provide a wonderful learning opportunity and have saved time & money for many campground owners.

4. Being part of the WACO family allows you greater networking opportunities. Many times the problems you are going through are exactly the same problems others have went through and found solutions to. We are the clearing house for those types of things.

5. We are proud to have many of our State folks be a big part of solutions: James Kaplanek Chief Food & Safety Recreational Licensing, Cathy Stritch DNR, Stephanie Klett, Secretary of Tourism, just to name a few.

6. Mark Hazelbaker provides our members with a legal hotline that saves members hundreds of dollars. This hotline is used to answer simple legal questions that can become complicated. He reviews our seasonal agreements & provides direction on those. He keeps us current on new regulations and laws.

7. We have purchase power by looking for opportunities to buy together.

8. We have created a PAC fund to help us deal with legislative issues that don't work for us.



9. From a marketing perspective our directory is distributed to over 315,000 campers. We distribute information at more than 12 RV shows, partner with the Department of Tourism, Convention & Visitor Bureaus, waysides, and other target markets including Gander Mountain & select grocery stores. Our website continues to be the leading camping site in Wisconsin.

10. We have a members only section on our website where you can get answers to questions 24/7

11. On a national level – Jeff Sims provides us with an update every time the legislation brings up key words that are critical to our business.

Most importantly, when things that are devastating to our business come up, we have a support team that can help us through it, with the resources to make a case. Without members like we have that are experts and have been through these types of scenarios, decisions get made that are not helpful to our business plans. We are fortunate to have people in our association that make time from their busy schedules to become experts, talk to legislators, develop relationships on the State level, so that all of us can continue to run our businesses. Our membership money pays for these services, and that's the reason we encourage everyone to help share in that expense, recognizing that many members have funded the association for the good of all, members and nonmembers.



MARK YOUR CALENDAR



13TH Annual Business Day in Madison

Wednesday, March 4, 2015

**Monona Terrace Community & Convention Center
Madison, Wisconsin**

Business Day in Madison brings business leaders - from sole proprietors to major corporations - together with policymakers to discuss the most important issues facing our state.

7:30 a.m. Business Day Kick-Off

NFIB/Wisconsin "Exclusive" Small Business Session

9:00 a.m. Business Day General Session Begins - Program to be Announced

**Mark your calendar and make plans to attend
this very special event next March.**

We also encourage you to invite others to attend.

NFIB registration information for the event will be sent in the fall

**Questions, contact Deanna at the NFIB State Public Policy Office
608/255-6083 or Deanna.esser@nfib.org**

NFIB
The Voice of Small Business.

Convention 2015

**Have any theme
ideas? Please e-mail
ashleysinclair90@gmail.com**



Retirement Planning Doesn't End at Retirement



Submitted by:
Becky L. Nommensen
LUTCF CLF
Financial Advisor

As millions of Americans transition from full-time work to retirement, they move from the life stage of asset accumulation to a new stage – distribution planning. Instead of trying to acquire and build up savings for retirement, they are now repositioning their assets to provide an income they can rely on for the rest of their lives.

The impact of this shift, which is beginning right now for the initial waves of millions of baby boomers, cannot be overestimated. Born between 1946 and 1964, these boomers will need to plan for a retirement that could last for more than 30 years. So, it's not only those close to retirement, but an entire generation that may need professional help to ensure that their portfolios will provide an income throughout their lifetimes.

There are several key risks that can undermine the success of a retirement plan – longevity, inflation, asset allocation, fund withdrawal rate and last, but certainly not least, health care expenses.

Underestimating the Risk

Many people underestimate what their life expectancy is and therefore risk outliving their assets. The facts indicate that at least half of the population may outlive the average life expectancy. A successful lifetime income plan can help retirees prepare for living well into their 90s as there is a very real possibility that people will live 20, 30 or even 40 years in retirement.

The anticipated longer retirements and the impact of inflation make it more important than ever that portfolios include investments with the potential to outpace inflation. It's also of paramount concern to provide income protection for the surviving spouse in the event of long-term care needs for an unhealthy partner.

Many retirees think they need a conservative portfolio. But, given the anticipated length of their retirement, this could create a heightened risk of outliv-



ing their assets. A key to long-term success may lie in balancing portfolio income with portfolio growth.

Obviously, a conservative withdrawal rate would dramatically increase the likelihood of retirees not outliving their assets. A good financial advisor can help people understand how much they need to save to meet their lifestyle goals, and what is a realistic withdrawal rate.

Rising health care costs coupled with inadequate medical insurance coverage can have a devastating impact on a lifetime income plan. Addressing this risk may mean targeting savings specifically for health care and purchasing long-term care insurance.

Sporty Forties

Looking at the differing needs for various segments within the baby boomer generation may make more sense if we divide them into age groups. Let's consider the first group as those who are currently ages 40-49. These are the youngest baby boomers. They are too busy to think too much about retirement planning right now. They have multiple financial goals, including college savings, retirement, children's needs and housing costs.

The important risks for this group to consider are longevity and asset allocation. These people really need to understand the value of extra years of compounding on their savings. They also should look into a growth-oriented portfolio so they can take advantage of long-term equity performance. Some questions to consider:

- What events could capsize your current retirement savings plan?
- Has market volatility impacted your savings?
- Will you be paying college tuition for your children?
- How would you prioritize all of your different financial goals?

Possible solutions to these issues are: risk tolerance and subsequent proper asset allocation, college savings planning, health insurance, life insurance, disability insurance and deferred variable annuities.

Nifty Fifties

The next segment includes those who are



currently ages 50-59. They are now beginning to think about retirement and are uncertain whether they have saved enough. They probably don't know how to put together a retirement income estimate themselves, and they are concerned about life's changes: kids leaving home, aging, new goals and directions.

These individuals should be thinking about longevity, an appropriate strategy to provide for growth until retirement age and how they will meet their needs during a long retirement. They should be looking at transitioning their asset allocation plan to take advantage of the next 5-15 years before retirement.

Now is the time to discuss life and health coverage in retirement, including obtaining long-term care insurance, discontinuing disability insurance and looking at the options for supplemental health insurance coverage at retirement. Questions to consider:

- Your retirement could last 25-30 years or more. Are you prepared financially?
- Do you know how much you will be spending in retirement?
- How is your long-term portfolio holding up?
- Do you feel comfortable about your retirement savings plan?

Possible solutions for people in this age group include reviewing their asset allocation plan, taking advantage of catch-up provisions in their IRAs and employer-sponsored plans, consolidation of assets for more efficient management, and fixed or variable annuity products. Now might be a good time to also consider living benefit riders on variable annuities.

Super Sixties

Finally, those individuals who are 60-69 years of age. Their key concerns might be wondering whether they have saved enough for retirement, wondering about their health prospects and concern about taking care of children and grandchildren financially.

Issues to consider include planning for the possibility that they will live longer than they think, asset allocation review, health coverage and the risk of inflation eroding their spending power. Questions to consider:

- How much can you expect to receive from Social Security or your pension?
- Would you like to help fund your grandchildren's education?
- Have you thought about protecting your spouse or partner if something should happen to you?
- Can we discuss the retirement income potential of your portfolio?

Possible solutions to these issues: asset allocation and diversification, catch-up provisions for IRAs and employer-sponsored plans, consolidation of assets for more efficient management, assessing your life insurance coverage, long-term care insurance needs or annuity laddering. Conversion to a Roth IRA might be considered. Additional considerations:

- Checking your beneficiary designations for all accounts
- Discussing required minimum distribution options
- A health care power of attorney, or living will
- Systematic withdrawal plans
- Estate planning considerations

The transition from full-time work and asset accumulation to retirement and asset draw-down brings a new set of financial decisions. The main challenge – achieving potential lifetime income solutions – is a serious one.

Education is of paramount importance. No matter which age group you currently are in, understanding how to, and adequately planning for, your retirement takes effort. It's important that you understand the issues you currently are facing and the issues you will face as you get closer to retirement. It's education that will last a lifetime.





ARVC's recent press release on this year's OHCE:

FOR IMMEDIATE RELEASE:

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ARVC'S OUTDOOR HOSPITALITY CONFERENCE & EXPO OFFERING 50 EDUCATIONAL SESSIONS THIS DECEMBER

DENVER, Aug. 15, 2014 — The National Association of RV Parks & Campgrounds (ARVC) has designed a robust education schedule for this year's Outdoor Hospitality Conference & Expo (OHCE).

The annual event is scheduled for Dec. 2 - 5 at the Rio All-Suites Hotel & Casino in Las Vegas featuring 50 education sessions over the course of three days.

"This year's conference is going to have so much educational content that it's going to be hard for park operators, managers and employees to leave the conference without having new information and ideas for improving their businesses," said Erica Owens, ARVC's marketing and events manager.

Education session topics include operations management, marketing, legal issues and risk management, business management, human resources and leadership, and guest satisfaction.

Two, half-day workshops, "Towers, Routers and Clouds — WiFi Systems That Work" and "Securing A Business Loan," are also part of the rich educational content offered at this year's OHCE.

In addition, attendees will have the opportunity to participate in Successful Park Operations Tours (SPOT). SPOT gives attendees a chance to tour local parks and hospitality operations to give them new ideas to take home.

The Expo, the other half of OHCE, is a one-stop shop opportunity giving attendees the chance to meet with more than 100 vendors to learn about new industry products and services.

For OHCE program and registration information, please visit www.arvc.org/OHCE.

Based in Denver, Colo., the National Association of RV Parks & Campgrounds is the only national trade association exclusively representing the interests of privately-owned RV parks, resorts and campgrounds. Membership is comprised of RV park and campground owners and operators, industry suppliers, franchisers and others committed to promoting the growth and welfare of the RV park and campground sector of the outdoor hospitality industry through development and implementation of legislative, regulatory, educational and promotional programs and activities. ARVC is a not-for-profit 501(c)6 organization. Visit www.arvc.org for more information.

