

JANUARY 2021

As you can see, we are starting the new year with a revamp to our monthly newsletter, WACO News! Everyone says, "New year, new you." In reality, it's more like, "here's to starting another diet I'll stray from in three weeks." Instead, let's set realistic goals for the year! Got some HUGE goals? Break them into smaller steps for the month and then the week. Continued education needed? Be sure to check out the Events section of the WACO Website to keep on pace with updates to the WACO Convention in March. Inside this issue, we've got information on sponsors and changes. If you haven't registered yet, DO IT! Cheers to a successful season!

Letter from the Executive Director Lori Severson, Executive Director of WACO

Dear Members:

Well, 2020 has sure taught us all some fantastic lessons. We have learned how resilient we can be as business owners. In some cases, this past year gave back the true meaning of our lives. We've learned how vital our family, business, and clients can be to us. I think it's given us a genuine appreciation for the little things in life and how much we miss some of them.

In our business, it may have caused us to ask some questions! Do our customers require to be entertained? Was it just this year that caused them to entertain themselves more? Did they learn they can teach their children, experience religion, visit their doctor and work from

inside...



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Convention Deadlines

anywhere? Will they like this new option? All these factors, and your guest expectations, will impact how we plan for our future seasons.

We do know that more people than ever own an RV today and are experiencing the world of camping. For sure, in the next two years, people who have never experienced camping are trying it based on the number of campers purchased in Wisconsin. How that experience goes for them depends on us. One frustration we heard over and over at the Association

office related to "those new campers." As you can see by the article in the newsletter this month, travel perceptions are still highly focused on "staycations," which can certainly give us some opportunity.



Teaching people

how to explore their own backyard can be crucial to your weekday and weekend business. Ask yourself if you have made an effort to set up a time with your area chambers (about 50 miles out is a good range for day-business) to discuss what your area offers guests. Think about how easy COVID has made this today.

Just set up a Zoom meeting to discuss what you have available in your region. You don't even have to get in the car. Just set the appointment, get dressed, and show up! You can now do several a day to get your word out there. With the RV shows canceling, your WACO office has had to be extremely creative to get the info out to the masses about camping in WI, and you can do the same thing. Check out ways to spread the word, and get into a \$100 Kwik Trip gift

SPREAD THE WORD

card drawing later on in this issue as well!

- Look for other businesses that have the same type of customers you want.
- Where do people need to wait? Dentist offices, Doctor offices, et.
- Local grocery stores ask us for bags of materials on what camping options might be in the area.
 Their customers are looking for day trips and camping trips.
- Libraries are still looking for support materials and speakers. Speak for free (Zoom is such a cool option). You can drop off all the materials for those who come to pick them up at the library,

- and you can direct them to your website.
- Put press releases out to your local news station talking about what things you have planned for the summer – again, you can do this with Zoom, and people are looking for good news!

Practicing keeping your "stuff" together now makes

CAMP UPDATE

the habit stronger when you need to use your tools. I learned some new tricks at CAMP that may help you as well. Learn to coach yourself - a great one for me! We all strive to be good coaches. The one person we don't do a great job coaching is usually us! I've admittedly never given a lot of time and attention to coaching myself. Don't get me wrong, I've spent most of my life working on self-improvement books, taking seminars, and trying to improve, but I don't think I've really "coached" myself. Coaches talk to people until they recognize what is stopping them from being successful. We are often hard on the people we coach, our children, significant others, employees, seasonals, and guests. One of the questions you can ask yourself is, "Am I hard on others because of



something I see lacking in myself?" For instance, do you often think others don't get enough done when in reality,

you feel you never quite get enough done yourself? Turns out, it matters what you say to yourself! Sometimes it's about the story you tell others about yourself versus the version of that story you tell yourself. The more often you tell the story, in your head or aloud, it creates more relevancy. If you say that story enough, you believe it. Be sure that the story you're repeating is a positive one and that it focuses on the changes you want to see. If you change yourself, change your focus, you can change your story.

Some triggers make us crazy. One example might be, "When I say I'm going to do something, I do it. And I do it right." A trigger for you might be someone who "makes a promise and doesn't get it done or doesn't do it correctly." The truth is you can coach, but you can't force anyone to change their thoughts. The only thing you can change is your thoughts, actions, and reaction to that individual. And THIS was the ah-ha moment for me.

IF you know in your heart, you are not willing to

Basically, the concept is a choice. Being a victim or an owner - and you get to decide. Victim's get in the habit of how life IS happening to me.

And owners look at how life is happening FOR me!

change things like significant others (what I loving refer to as lose half your sh*t) estrange your family, fire your momma, lose that customer, or get rid of that employee, then do a reality check! You can lead by example. You can change your thoughts. You can ask the person did you do your best. Can we do better? Then act that way – not talk about it but put in the work and ACT that way. You can get it yourself, but you can't force anyone else to get it. The bottom line is to change your thoughts and change your experience. Learn to pause the thoughts that get you nowhere.

Remember, we can suffer and cause suffering from just thoughts. If you believe the idea and say it enough, you'll start to see results – changes in behavior, how you react, etc. And those changes can be positive or negative, depending on the thoughts! Example "Every customer isn't qualified to drive an RV motor vehicle." If you say that and hear it enough, not only do you believe it, but others do as well, and they repeat it!

Ask these questions before changing thoughts to facts in your brain:

- 1. Is that thought true?
- 2. Can you prove that it's absolutely 100 percent true?
- 3. Is this a fix or an opportunity?
- 4. Who would you be without that thought?

Basically, the concept is a choice. Being a victim or an owner - and you get to decide. Victim's get in the habit of how life IS happening to me. And owners look at how life is happening FOR me! If you're a techie, there are even apps that remind you to begin to change your way of thinking! One is called Way of Life, and there are literally hundreds of others, so choose your favorite. The apps are fun, fast ways to





track, identify, and change your habits, specifically life traditions and practices daily. These tools can help answer "How many times do I have this negative thought and whether it is true?" Try a fun tool like this to track your life habits!

So many times, we stress ourselves out by giving away too much information. When you get stressed out about saying no, try the JADE method. Just state the response, which is "No, I'm sorry I can't do that." Instead of getting caught in the JADE trap:

J.A.D.E. Justify Argue Defuse Explain

Sometimes simply no is best. I've stressed myself so often by explaining why I couldn't bake for a funeral in our community, sometimes even stretching the truth as to why I couldn't, only to be asked to do it for another event. The truth is, I don't want to bake, not for this event but no event. A simple, "I'm so sorry I can't," and shut up, can alleviate the stress for both parties!

Not into acronyms? How about breathing? We can all breathe and count to eight, right? If you are into meditation, hit the pause button and take a minute to breathe! Breathe through your nose for a count of 4, hold for 7 seconds, and exhale through your mouth for an 8-count.

Your association is doing more to help get your information out to your customers. Please take some time to check out the Constant Contact emails. We've sent details on how we will create new options for getting directories into the hands of our new and seasoned customers. Please remember this is YOUR association. If you have ideas, concerns or questions, we are here for you! Thanks for all you do to support the organization!

Sincerely,

Lorí Severson, Executive Director

THANK YOU







RV **SUPERSHOW**

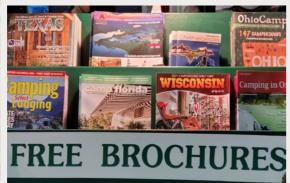


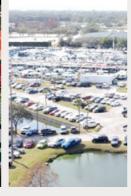


Don, the Exec Director from NY, purchased Anderson Brochures a few years back. I had mentioned we were debating on the Florida show. Before I left for camp, he called me and said, "bring what you can, and I'll put them up for free."

On the first day of the show, by 10:36 am, all 500 Brochures were gone!







RV DISTRIBUTION PROGRAM UPDATE

If you signed up for the RV Distribution program, don't worry. As of now, we are attending these shows in per-

- Kunes RV show
- Green Bay Boat Show
- Fatheads Country Campers RV show
- Greater Wisconsin RV show
- Wausau Central RV show
- Wisconsin Sports show

We are anticipating some of the earlier-season postponed shows to reschedule in April. If you signed up to be in the "WACO Bag," your information will be at all the locations available to us, AND any inquiries we get through our major facebook and advertising campaign with the RV dealers in WI, MN, IA, and IL! Be assured your 30,000 pieces will get into the hands of actual campers!

We plan to work with box stores that carry camping merchandise to collaborate with their marketing campaigns. We will use our WACO certificates to promote customers coming to our website and capturing information for our future campaigns.

Be assured your 30,000 pieces will get into hands of actual campers!

- Some RV Shows are still on! We will continue to distribute to those as planned
- Potential re-schedule spike in April for the shows that canceled early. Stay tuned!
- Local partnerships with gas stations, craft boutiques, bait shops, etc.
- Development of "Big Box" relationships for mass distribution to the right end users.
- Two-tiered social media plan to target campers via Facebook and Email including camping and gift certificates.
- OUR MEMBERS! Email, Facebook, and Website exposure, as well as gift certifcate contest, to encourage additional distribution points all over the state.

FINANCIAL FORTE

Financial strategy, insurance, legal, and HR are the four most common pain points business owners wrestle with every day. The WACO Association is here to provide helpful tidbits wherever we can. Fortunately, we have Christine Metcalf and her staff at CSAW Associates to assist with our accounting concerns! Her last seven years of experience, specific to the campground industry, gives her a lot of insight, which translates to a lot of help for you.

Deductibility of PPP-Related Expenses



Paycheck Protection Program

ongress has now reversed the IRS's position with CAA 2021 in Section 276 (PPP) and 278 (EIDL). Gross income does not include forgiveness of PPP loans and emergency EIDL grants. Deductions are allowed for normally deductible expenses paid with PPP loan proceeds that were forgiven. It also provides deductibility for Second Draw PPP loans. This is all good news for taxpayers with PPP loans.

owever, there could be timing issues that could reduce the deductibility of the full amount of the PPP expenses. There could also be amounts "at risk," which is a tax term that limits your deductions in certain cases.

Il of these issues need to be carefully considered on a case-by-case basis. Your tax professional is your best source to help you review all of these factors so that both your PPP loan forgiveness and allowable deductions are timed to reduce your tax bill.

ne of the biggest tax issues of 2020 has been clarified with the signing of the Consolidated Appropriations Act, 2021, (CAA 2021), and that was whether expenses that are normally deductible and that were paid with the proceeds of a Paycheck Protection Program (PPP) loan that is forgiven are truly deductible.

he CARES Act, which became law on March 27, 2020, was drafted so quickly that the question of deductibility was left out, but several members of Congress made it clear that deductibility was the intent all along. The IRS went the other way, publishing a notice (2020-32), a revenue ruling (2020-27), and a revenue procedure (2020-51), that took the opposite stance: PPP-related expenses that were forgiven were not deductible, therefore potentially causing business's taxes to become much higher.



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"If once you forfeit the confidence of your fellow-citizens, you can never regain their respect and esteem." ~ Abraham Lincoln ~

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Let's be honest. No one loves legal concerns, but we sure do **Keepin' it Legal** love having access to a 27-year veteran like Mark Hazelbaker when those pesky legal troubles rear their head. Mark's firm,

Hazelbaker & Associates, deals mostly with employment, zoning, and local government law, areas WACO members often question. "I started my career advising county officials, and I've been involved in zoning and employment cases ever since," Hazelbaker said. "It's exciting to work with WACO and its members because I share their experience and frustrations as a small business owner myself." Mark Hazelbaker, WACO Attorney, is here to act as your legal guide. Mark's guidance is evident in several documents available in our Members Only section of the WACO website. We've also created an email specifically for your legal questions at wacolegal@gmail.com. Give the WACO office a call first to vet your question, and Lori can provide direction on the next steps.

veryone has their own opinions. But we have to live in and operate within the same reality. The only way that works in a place as wildly diverse and wonderful as the United States is an old but never outdated concept - citizenship.

In this nation, we have forged one nation out of many (e pluribus unum). We have done so not by surrendering our differences, but by drawing the best aspects of every tradition and culture. Americans get to eat pizza, hamburgers, fish n chips, talk about "kibitzing" and listen to reggae music because we have so many rich traditions we share.

But we all live under and by a belief in the rule of law as the law is defined by the courts and administered by our elected and appointed officials. We do not get to pick and choose which laws we follow and which officials we recognize. We pledge allegiance to one flag. Our soldiers and sailors have different creeds, colors and values, but they wear the same uniform and swear the same oath.

What holds us together? Citizenship.

We are Catholics, Lutherans, Jews and Muslims and agnostics. But in our shared lives and society, in our schools and communities, we are Americans.

We are liberal, conservative, libertarian or even anti-authority, but in our respect for law and acceptance of public order, we are Americans.

We have different lifestyles; some of us are hunters and gun enthusiasts while others do not choose to own guns. We are united as Americans.

America is neither perfect nor finished, and it never will be.

Every generation is building a new reality which adapts the central vision of our founders in the new territory of the present and the emerging future. The constant is our belief that ordinary people have the wisdom and the right to decide how they should be governed. And despite what sometime happens, it is the best way to govern ourselves.

Because citizenship means that we accept that while we are governed by all of us, we are ruled by no one. We are free to believe and act in any manner which does not harm others, harm being defined by our republican system of government.

Keepin' It Legal Cont'd...

Our campgrounds sometimes chafe under what we consider to be excessive regulation. But we know that we are part of a great social fabric in which we accept things we don't always like because the benefits of freedom in an ordered society dictate that. The results of our 240 years of existence as a republic show that we've created the greatest prosperity and personal freedom ever seen on Earth. Citizenship isn't always easy when you're on the losing end of issue after issue.

But we continue.

Now, we are facing perhaps the greatest challenge to our citizenship in a century -- the worst pandemic in a century; a recession and social upheaval. Tough times demand toughness on our part and a willingness to sacrifice for our common good – even when others clearly don't do so.

We saw on January 6 what happens when some people decide to try to change our shared reality to suit their narrow vision. It's anarchy. I will no more choose to live in anarchy than dictatorship. WACO members believe in many things, but we are united in belief in self-government through an orderly political process. As some of us lead, others must follow.

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THANK YOU

We appreciate our \$2500 level Presenting Sponsors and \$1000 Gold & Beer Sponsors for Convention!

I am very proud of WACO's members because I have found you to be the finest citizens I know. You create jobs knowing that people take them and don't give a days work for a days wage. You create business that are taxed and regulated beyond what seems reasonable. You keep doing it because you want to build something better for yourselves and your families, and your communities. America is a great tapestry of such stories.

There is a price to American Citizenship, although sometimes we may doubt that. At times, the price has been measured in the lives of our nation's sons and daughters sent to war to protect the freedom we inherited, to make sure it can be begueathed. Often, the price is accepting what we disagree with. But on our worst day - and we have recently seen that I fear - we still are the greatest nation on Earth. We will move forward as a people because we move forward as individuals.

Respectfully, Mark





Mark Hazelbaker, SC **WACO** Attorney

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GOLD SPONSOR

BEER SPONSOR



GAMA SONIC

CONVENTION IS ON! IN PERSON **MARCH** 16-21st

If you are not comfortable attending in person, you can easily Zoom in on many seminars! Education sitting in your PJs, drinking coffee isn't a terrible thing.

Unfortunately, the amenities for kids, including McDonald's, Skate City, The Children's Museum, the YMCA, and many other options we regularly use, will not be available for our use with Kids Kamp! It's with heavy hearts that we will have to cancel our Kids Kamp this year. If you need ideas for alternative plans, please call us as we may be able to assist.

We will be utilizing the lobby, Top Shelf (AKA "The Little Bar"), and the Restaurant to ensure we can achieve social distancing for the meals and general sessions. Booth space in the lobby will go away for this year to accommodate the changes above.

You should have received the updated convention information by now, but do not hesitate to contact us with questions.

The Holiday Inn has assured us they follow CDC quidelines and provide sanitizing stations at all doors and elevators.

Nancy Mistele has joined a new company called BioDome that sanitizes as well, and they will be a sponsor to ensure we have double sanitation!

This has been a particularly trying time, so we appreciate your support! We feel lucky that we have not had to get a loan to continue to run. Many of our counterpart States have had to do just that. Supporting your WACO Association will be critical this year. We truly appreciate your membership!

hings will feel different this year, and The Steven's Point Holiday Inn is doing everything possible to keep us safe while attending. Here are some of the changes you will see.

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THANK YOU

We appreciate our Sanitization Sponsor, BIODOME!

DIRECTORY DISTRIBUTION Here's the plan...

y now, you've all seen that WACO Members can win a \$100 Kwik Trip gift card by sharing and distributing the directories in their communities! The deadline to enter the contest is February 5, 2021. We've seen some great responses already, including **EVERGREEN** taking 20 boxes and BARABOO HILLS taking a whopping 25 boxes! Those additional boxes equate to extra entries to win a \$100 Kwik Trip gift card. All for completing basic steps and for agreeing to be our "boots on the streets." You know your neighborhood, and you know where your guests visit when they camp. Thanks for collaborating with your WACO office as we continue to navigate these forced changes with our plans! Watch Facebook for updates on who else is stepping up!

o boost public awareness, we are also running a similar contest on Facebook, encouraging campers to share our posts, tag friends, and enter for a chance to win a \$100 camping gift certificate. We've seen great success with similar campaigns offering the camping certificates, so expect similar results here!



Camper Contest Running in Tandem



REQUEST a free directory on the WACO website.



TAG a friend in the comment section of the post on the Wisconsin Campers Facebook page.



POST/SHARE the graphic above so more people can enter to win!

The WACO office is happy to help by either sending out an email for you (just need your customer list), or crafting examples. Send us an email - we would love to help you, help us!

Members Contest Alert Deadline Feb 5, 2021

An email sent 1/22 will give you all the specifics but's its as easy as 1, 2, 3. Want extra credit? Check out step #4. Watch Facebook, and your inbox, for more updates. Kudos to the Members already stepping up!



POST on your business Facebook page for campers to request their free directory on the WACO website.



EMAIL your customer list telling them to request their free directory on the WACO



COMPLETE an entry form: https://form. jotform.com/210215926664051



Are you an overachiever? Or just insanely awesome?

Earn an extra entry by requesting a box of directories (100 each) to distribute in your community. You'll earn one additional entry for each box you request.

Distribution partners in your community include gas stations, community centers, libraries, retail stores, dental/doctor offices, and tire/autobody shops. Anywhere with a lobby/waiting area is a great place to leave some copies for customers to take!





Jan 1 - Dec 31, 2020



- 404,934 Total Page Views
- 276,791 Unique Page Views
- Over 86% of total users are new
- 92K+ total Sessions

2020 Year in Review 2019-2020 YOY



2019 - 2020 Year Over Year



- 70% increase in new users
- 67% increase in sessions
- 88% increase in page views
- WAY more traffic, and of new users, on the website year over year!

Organic search is still the highest channel at almost 80%.









Dec 1-31, 2020 vs. Dec 1-31, 2019



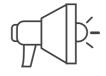
Dec 1, 2020 - Dec 31, 2020: Users Nov 1, 2020 - Nov 30, 2020: Users

- Up nearly 90% in all categories
- Users 87% increase
- Sessions 89% increase
- Page Views 79% increase

Month of December



Dec 2020 Vs Nov 2020



- Users Increased 74%
- New Users make up 79% of that total
 - Sessions Increased nearly 70%



February 2020 March 2020 April 2020 May 2020 June 2020	July 2020 August 2020	September 2020 Octob	per 2020 November 2020	December 2020
Social Network	Sessions 3 4	Pagninus 1	Arg. Session Suration (1)	Pages/Sension
1. Eacebook				
Jan 1, 2020 - Dec 31, 2020	4,482 (m.6%)	11,633 (91,935)	00:01:37	2
Jan 1, 2019 - Dec 31, 2019	2,368 (17.6%)	6,088 (99.10%)	00:01:41	2
% Change	89.27%	94.37%	-8.46%	2.61
2. Proteost				
Jan 1, 2020 - Dec 31, 2020	26 (8.57%)	92 (1.77%)	90 03 32	3
Jan 1, 2019 - Dec 31, 2019	52 (2.14%)	106 (1.71%)	00:00:50	2
% Change	-50,00%	-13.21%	323.62%	73.5
3. Twitter				
Jan 1, 2020 - Dec 31, 2020	10 (0.27%)	27 (1.11%)	00:00:52	
Jan 1, 2019 - Dec 31, 2019	3 (0.121)	5 (1.00%)	00:00:32	1.
% Change	233.32%	360.00%	60.82%	39.00
4 Linkedin				
Jan 1, 2020 - Dec 31, 2020	3 (nem)	4 incorp	00:00:05	1.
Jan 1, 2019 - Dec 31, 2019	0 (1.00%)	0 (0.00%)	00:00:00	0.
% Change	-4	-1	-5	
S. Indagani				
Jan 1, 2020 - Dec 31, 2020	19.000	7 moru	90:90:54	7)
Jan 1, 2019 - Dec 31, 2019	3 (6.10%)	7:61190	00:02:37	2

Jan 1 - Dec 31, 2020 AND Dec 2020 Compared to Nov 2020



- **HUGE INCREASE** in traffic from Facebook in December when compared to November 2020 (1000+% increase!)
- Attribute increase to jump in page fans, users, and clicks from the Gift Certificates offered end of November to December
- We will continue to utilize this approach!
- Great to see such a huge increase (89%!) in traffic to our website from social media from Nov 2020 to Dec 2020





TOP 10 LANDING PAGES for 2020

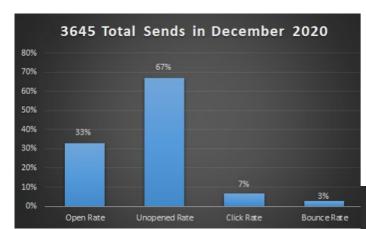
Page ?			Pageviews 7	4	Unique Pagevie	ws ?
			% of Total:	1,934 100.00% 404,934)	276,794 % of Total: 100.00% (276,794)	
1.	/campgrounds/	Ø	30,998	(7.66%)	19,621	(7.09%)
2.	1	P	29,402	(7.26%)	22,899	(8.27%)
3.	/central-wisconsin-river/	P	24,153	(5.96%)	8,839	(3.19%)
4.	/east-wisconsin-waters/	P	23,285	(5.75%)	7,977	(2.88%)
5.	/campgrounds/browse-by-region/	P	20,035	(4.95%)	12,093	(4.37%)
6.	/southeastern-wisconsin/	P	16,572	(4.09%)	6,758	(2.44%)
7.	/northwoods/	P	14,639	(3.62%)	5,676	(2.05%)
8.	/indian-head/	P	14,272	(3.52%)	5,128	(1.85%)
9.	/hidden-valleys/	P	11,326	(2.80%)	4,438	(1.60%)
10.	/seasonal-camping-availability/	P	6,773	(1.67%)	5,218	(1.89%)

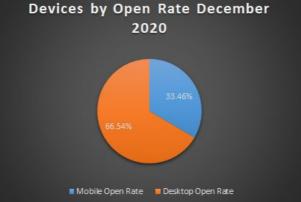
TOP LANDING PAGES in 2020 Compared to 2020

Page		Pageviews V ψ	Pageviews	Contribution to total: Pageviews		
		88.80% • 404,934 vs 214,477	88.80% • 404,934 vs 214,477			
1. /campgrounds/	ø			Jan 1, 2020 - Dec 31, 2020		
Jan 1, 2020 - Dec 31, 2020		30,998	7.66%	22%		
Jan 1, 2019 - Dec 31, 2019		8,705	4.06%	738		
2. ■ /	₽					
Jan 1, 2020 - Dec 31, 2020		29,402	7.26%	105		
Jan 1, 2019 - Dec 31, 2019		22,360	10.43%			
3. /central-wisconsin-river/	8					
Jan 1, 2020 - Dec 31, 2020		24,153	5.96%	Jan 1, 2019 - Dec 31, 2019		
Jan 1, 2019 - Dec 31, 2019		13,648	6.36%			
4. /east-wisconsin-waters/	8			10.4%		
Jan 1, 2020 - Dec 31, 2020		23,285	5.75%	0.48		
Jan 1, 2019 - Dec 31, 2019		11,061	5.16%	SETS		
5. /campgrounds/browse-by-region/	B					
Jan 1, 2020 - Dec 31, 2020		20,035	4.95%			
Inc 1 2010 - Dec 21 2010		44.502	8 7894			

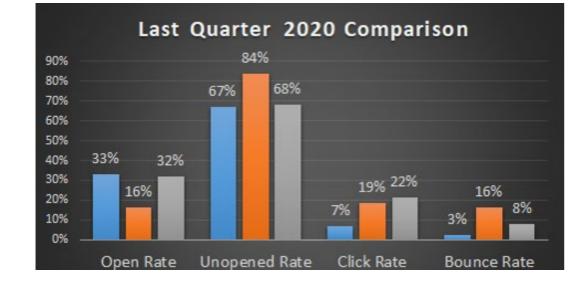
EMAIL STATS DECEMBER 2020





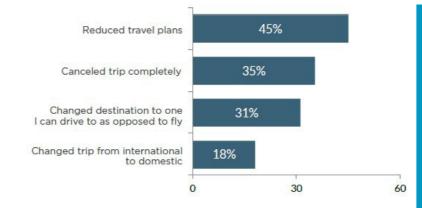


EMAIL STATS Oct-Nov-Dec 2020



Notes to Consider:

- December can be a busy family month, and most of us are closed and focusing on 2021, so exciting to see our open rate comparable to a month like October's
- Big jump in Desktop vs. Mobile open rates for December which also makes sense since we're able to sit at desks vs. being out in our campgrounds



Wave 28 Study
The first trip most U.S.
travelers are planning in
2021 involves a road trip
to see friends and family - especially shorter
road trips of less than 200
miles.

Sticking Close to Home in Early 2021

ccording to the most recent Longwoods International tracking study of American travelers, about 50% plan to visit family and friends on their first trip this year, with the vast majority planning to travel by car. About of third of those travelers will be on leisure/staycation trips.

hould this trend continue into Spring of 2021, we could witness a strong start to our camping season!

The desire for travel to be with friends and family remains strong during the pandemic," said Amir Eylon, President and CEO of Longwoods International. "No doubt this is being fueled by the pandemic's negative impact on friends and families gathering since the arrival of COVID-19 last spring and particularly during the holidays."

his desire to be with friends and family tells us the importance of marketing your "family and friend experiences" on social media. As we touched on last month, now is the best season to reconnect and trigger happy camping memories in warmer temps.

Interesting to note, "40% of American travelers do not plan to hit the road before there is vaccine distribution." It was similarly interesting to note that "almost half of the travelers currently feel safe traveling outside their home communities." RV life is perfect for the current sentiment regarding travel. WACO will continue to keep a pulse on this information, as again, it could mean a successful Spring for your camping season. Think of the success some members saw in late Fall. Instead of being concerned about opening, we could be concerned about being ready in 2021!

Source: Longwoods International, Travel Sentiment Survey, Wave 28



Blackhawk Bank

s online shopping grows in popularity, companies are searching for ways to keep shoppers engaged and to entice them to spend more money. One way these online businesses are accomplishing this is by offering delayed payment on purchases. Traditionally, this has been done by offering consumers a store credit card, however, retailers have now started offering AfterPay. This Australian-based company is appealing to both retailers and shoppers, as it offers delayed payment for purchases, without the hassle of applying for a credit card.

ow does this work? Is it a good way to make purchases? We've answered some questions you may have about AfterPay, and offer suggestions on how you can spend responsibly.

What is AfterPay and How Does it Work?

AfterPay is a digital payment platform offered to online shoppers that allows them to delay payments on purchases. Users can make weekly payments on items purchased until they are paid in full. No credit check is required to use AfterPay, and no interest is charged.

Customers can sign up for a free AfterPay account, shop at select online retailers, and then use AfterPay to make purchases. **Requirements include:**

- Customer must be 18 years of age or older, and be the authorized holder of an eligible debit or credit card
- Purchases need to be over \$35
- Customer pays 25% of total cost up front
- Customers may pay in four installments every two weeks until the entire purchase is paid off

AfterPay is an easy-to-use solution, giving savvy shoppers an opportunity to make quick purchases without having to dip into savings.

What's the Catch?

One thing that seems to catch customers off guard are the late fees. If a customer misses a payment, or if the payment is unsuccessful, they are charged an \$8 late fee. If the customer is still unable to make the payment within seven days, an additional \$8 fee is charged, and these fees will continue for each week the customer falls behind. Additionally, the person's AfterPay account is frozen until the purchase and fees are paid off.

Should Consumers Take the Risk?

While AfterPay is an easy, convenient payment method for online shoppers, it is always best to proceed with caution. Breaking up payments for a large purchase can be easier on your bank account, however, it can also lead to overspending. Digital solutions like AfterPay make it incredibly easy for you to purchase more than you can afford, leading to an increase in debt.

If you decide to use AfterPay, here are some helpful tips so that you can shop responsibly:

- Have a set budget Use a designated amount set aside for online shopping that you can easily pay back in a set timeframe.
- Link to your debit card, not credit card If you happen to miss a payment, and your credit card is linked to the account, then not only will you be incurring AfterPay late fees, but also interest on your credit card. It is best to link your AfterPay account with your bank debit card from the start.
- Set up reminders for payments once you make a purchase, set reminders for yourself, so that you will never be surprised or miss a payment.

For someone who can make payments on-time, AfterPay is a viable option. As long as you make sure to use it responsibly, it can help you shop at the stores you love and not feel guilty about spending money all at once.

Here at Blackhawk Bank, we want all our customers and clients to have responsible spending habits and understand the products they are using. If you are interested in learning more about how Blackhawk Bank can help you, contact us today!

Respectfully Submitted by Blackhawk Bank

Stephanie Meier, VP of Marketing

Lorianne Robertson, Senior Marketing Specialist

Sarah Lee, Marketing Specialist



58TH ANNUAL WAC CONVENTION



Have you registered yet for the 58th **Annual WACO Convention and Trade**show?

Join us in the Twilight Zone (which should seem utterly normal after this past year) for invaluable networking with fellow members, industry education, and show specials!

Haven't registered yet? GET ON IT! Early Bird Registration ends January 31st.

Check out page 8 for more details on how we are still meeting in person and keeping everyone safe with additional sanitization and virtual options.

Looking forward to seeing you all in March!

REMINDERS:

Deadline for Early Bird - Jan 31, 2021

Early Bird Rates

- Full Convention: \$200/person
- Full Convention Out of State ARVC: \$250/person
- Full Convention non ARVC: \$325/person

Rates After Jan 31

- Full Convention: \$300/person
- Full Convention Out of State ARVC: \$375/person • Full Convention non ARVC Members: \$425/person





"You unlock this door with the key of imagination. Beyond it is

another dimension: a dimension of sound, a dimension of sight, a dimension of mind. You're moving into a land of both shadow and substance, of things and ideas. You've just crossed over into... the Twilight Zone."

~ Rod Serling, The Twilight Zone: Complete Stories ~

REGISTER TO ATTEND HERE!

Can't click because you're reading a paper copy? No worries! The Registration Form available on our Website under EVENTS







THANK YOU

We appreciate our \$500 Silver Sponsor and \$200 Bronze Sponsor!



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