



## INSIDE THIS ISSUE

Insight from our ED	1
A Word from our President	4
Congrats to the Best of Us	6, 15
First Aid/CPR Class	7
Directory/RV Updates	8
Scheels Promo	9
WACO Scholarship	12
Lake Ridge Bank Welcomes Phil Whitehead	13
Board Meeting/Minutes	14
DATCP Updates	14
Challenges Ahead - WACO Solutions	16
Post Convention Follow Up - Credit Card Surcharges	18
Social Media/Website Stats	26
GBF Member Updates	30
Board of Directors	31

## MARCH 2025

### EXECUTIVE DIRECTOR INSIGHTS



Lori Severson, WACO Executive Director

Dear Members,

I sure hope you enjoyed the convention! Watching the growth I saw in our staff this year was terrific, and I hope you saw it, too. Your WACO staff has the resources to handle the future in great ways. Thank you for all your help in getting us to this place. Not to brag (well, a little), but Tina & Danielle demonstrated putting on a great convention with nice additions that will make us stronger in the future. Running a campground isn't just about full hookups and full weekends—it's about building a business that thrives season after season. And one of your greatest assets isn't found in your inventory, property, or reservation software.

#### It's each other.

There's a common misconception among NON-members, in particular, that campground owners are all competing for the same guests. But in reality, what we're doing is growing the industry together.

One owner's success lifts the tide for everyone. We all move forward faster by sharing ideas, pitfalls, and fresh strategies. At the convention, you're surrounded by people who get it—the early mornings, the long weekends, the joy of a full campground, and the frustration of last-minute cancellations. That shared experience builds trust, friendships, and solutions. It's wild how we can always learn something, whether we are brand

# EXECUTIVE DIRECTOR INSIGHTS, CONT'D

new or have been in the industry forever. I am so grateful for those of you sharing your knowledge and facing the fear of getting up and present! Those are the best presentations because they come from someone who truly understands – a campground owner!

**We talk a lot about Return on Investment (ROI).** And yes, attending a convention means being a few days away from your property, incurring some travel costs, and incurring registration fees. But what you get in return is tenfold:



- **Time-saving ideas** from someone who already solved the problem you're facing – or failed and can prevent you from doing the same!
- **Revenue-boosting tips** that cost little to implement but add significant results
- **Discounts and perks** from vendors you only meet in person – or tips from someone who used the new benefits program!
- **Hiring solutions and staffing ideas** during a labor shortage can be tricky! It was great to hear about creative ways to get people to come to work in your park! Using veterans programs, J1s, work campers, and visiting schools!
- **Marketing tips** that don't require a big budget—just a new approach- a twist on what you have already done- trying one new thing can make a difference!
- **Legal updates and licensing requirements** that save you from costly fines- Go to the website and members-only section – you can pay for your membership repeatedly using our forms and ideas.

Think of every good conversation, class, or business card as an investment in your success. Most attendees leave with at least one golden nugget that pays for the entire trip—sometimes many times over. And just like that, it's

"go time!" Let's get ready to make 2025 the best season ever!

## HERE ARE SOME TIPS I HOPE HELP YOU

### Operations & Safety

- Revisit staff training materials – Training is the biggest reason staff will leave you. Invest in your training program. I can tell you from being in this industry it's the difference between those who shine and keep those employees year after year and those who struggle! If you were not in the Sunday session at WACO – both Sarah & Tia gave compelling ideas on why we have to change how we treat employees today. They want to be trained – know the expectations, and cuddled a little to learn! Employees in the market today have many options, and if you are running things "the old way," saying, "We expect you here at 8 am with no exceptions!" that's probably not

working! We need to coach and say, "What are your biggest challenges to the 8 am deadline, and what can we do to fix it?" Solutions might be another shift, a later start time, or fewer hours. How can we fix it? For many of us, this is very different from the old way of managing! Just



remember the costs of training a new employee versus working with one you already have in place!

- If this is too difficult, don't hesitate to outsource the task. Investing in your people is extremely important, so take it from someone who has worked as a trainer most of her life! Spending time and money ensuring you have a training program is challenging. But you can make videos to send to newbies before they start! If this isn't

# EXECUTIVE DIRECTOR INSIGHTS, CONT'D

your jam, talk with Sarah Krause from Campground Manpower. Great solutions are available there.

- Prepare for the inspector now. Get things ready. Ask your staff to check the first aid kits, test the fire extinguishers, and look for any safety issues on the playground equipment.

## Guest Communication

- Update welcome packets, rules, and maps.
- Polish your emails, brochures, and social media with consistent branding and tone.
- Create clear check-in/out instructions.
- Do the extra things that make guests want to return – like sending them the activity schedule in advance so they can plan to have fun!
- Teach every person who connects with your guests to welcome them and thank them for their stay!
- ***Remember: Consistency = professionalism = trust. Both in guests and staff!***



## Don't Get Overwhelmed – Get Organized

We know the list can feel long. Here's how to stay on track without burnout.

- 3 goals per day: Pick just three small, actionable items- you can make happen today – feel good about checking them off and adding more!
- Use checklists and calendars- you know what works for you! Maybe it is Trello –(Visual boards with lists and cards -Great for organizing tasks, assigning staff roles, or tracking seasonal prep), Asana (Project-based platform for scheduling, assigning, and managing deadlines -Good for larger teams or coordinating multiple departments (store, kitchen, maintenance, etc.) ClickUp ( Combines tasks, docs, time tracking, and calendar views have Customizable dashboards for campground operations or Todoist (a Clean and simple daily to-do list Set priorities and recurring tasks (like "Check water levels every Monday") Might be your tools for choice – or you simply use a checklist! Whatever works for you is the correct tool!
- Delegate confidently—you don't have to do it all yourself – even if this is just for your partner!
- Celebrate small wins: Checking off "update MSDS sheets" totally counts – checking it off makes you feel good about doing it!





- Theme your days: e.g., Monday = Maintenance, Tuesday = Marketing, Wednesday = Staff Training
- Automate reminders for license renewals, inspections, events, etc.
- Batch similar tasks to avoid mental switching (emails, calls, errands)
- Connect with your WACO family: You're not alone- use the tools we have! Members-only site, Facebook page for members only, and email the WACO office for help!

Together, we can do anything! Count on your support system. Be open to new ideas and look for solutions! Thanks so much for your membership and support in making Wisconsin's Association a great one to participate in!

*Lori*

Lori Severson

Executive Director of WACO, Severson & Associates | Champions Riverside Resort

## A WORD FROM OUR PRESIDENT

Scott Kollock, WACO Board President



Dear Members:

***First of all, "Congratulations!" to everyone who attended the 2025 WACO Convention!***

To each of you who made the trip, attended classes, visited with vendors, and connected with your fellow campground owner, **"THANK YOU!"** Whether you're a first-timer or a long-time supporter, your commitment to growing, learning, and building a better business is what keeps our association strong. It's always so much fun, and education rolled into one.

A huge shout-out goes to all the presenters, speakers, and contributors who helped make this year's convention a success. Your time, talent, and wisdom helped bring valuable, actionable information to every corner of the event. From legal updates to new revenue ideas, we hope you walked away recharged and ready. All of you who helped strengthen our organization by supplying snacks, making food, bringing baskets, and auction items are truly appreciated!

**Here's the exciting part:**

While conventions across the country are seeing a drop in attendance, our numbers held steady. We had the exact same number of campgrounds attend this year as we did last year before Saturday morning, so the finals aren't yet. Those attendance





# A WORD FROM THE PRESIDENT, CONT'D

numbers prove that your involvement and our shared commitment make a real difference.

## **Help Us Keep Costs Low – Support Our Vendors**

One way we can keep your membership and convention fees reasonable is through the support of our amazing vendors. If you found a product, service, or contact at the show, we kindly ask that you choose them first when making purchases. These businesses invest in YOU—let's return the favor. I am so proud of how our group continues to do this!

And here it is – guess what's next? Opening up!

## **Spring Kickoff Checklist: Get Motivated & Get Moving**

Now that you're back from convention and (hopefully) inspired—it's time to turn ideas into action! The season is coming fast, but you don't have to feel overwhelmed. Use this newsletter as your kickstart, and let's get it DONE!

## **SUGGESTED SPRING PREP CHECKLIST**

### **1. Facility & Maintenance:**

- Inspect roads, utilities, signage, lighting.
- Test outdoor equipment (pedal bikes, jumping pillows, zip lines, foam machines).
- Confirm you have registered for the amusement license with DSPS. You will need to be sure you keep up a spreadsheet or something showing you are checking your amusement rides for safety. Be sure you can pull this out if and when you get inspected.
- Stock and update MSDS sheets for all chemicals.
- Are your wells tested and in good order before opening?
- If you have a restaurant fan hood, has it been

cleaned and inspected?

- Are your licenses in order? Pool? Bartenders? Movie? Music? Campground License?
- Are your signs up and readable? Rules, amusement ride plaques, etc.
- Have you logged in on the WACO to find all the forms you need under the WACO members-only section?
- Can you find the most prominent company you use on the WACO benefit page and see if you can save some money?

### **2. Operations & Safety:**

- Revisit staff training materials
- Restock first aid kits and test fire extinguishers
- Refresh emergency plans
- Crosscheck you're meeting all WI ATCP 79 requirements

Being a campground owner in today's world isn't easy—but it's rewarding. You're building memories, creating joy, and managing a business simultaneously. WACO is proud to stand beside you with tools, training, and community. Attending the convention reminded me of how proud I am to be in this industry with this group of people!

Thank you again for your continued membership, energy, and belief in this industry's strength. Here's to a safe, fun, and incredibly successful season!

*Scott*

Scott Kollock,  
Board President of WACO, Vista Royale  
Campground



*2025 Hall of Fame Inductees*

**WALTER  
FAMILY**

**O'NEIL CREEK  
CAMPGROUND**



**BOB  
WEISS**



*2025 Volunteer of the Year*

**CONGRATULATIONS  
TO THE BEST OF US**

# First Aid & CPR Training

by WACO



Learn Life-Saving Skills!  
Join Our First Aid & CPR Training

**THURSDAY  
APRIL 10TH**

**KINNEY LAKE CAMPGROUND  
9:00AM-4:00PM**

## WHAT YOU'LL LEARN:

- How to perform CPR on adults, children, and infants
- Basic first aid for injuries, burns, and other common emergencies
- How to handle choking, cardiac arrests, and more



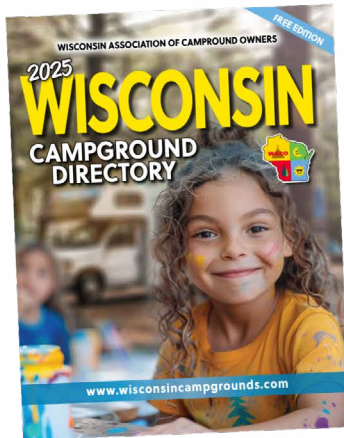
## WHY ATTEND?

- Certified instructors with hands-on training
- Earn a certificate of completion
- Essential skills for everyone – no prior experience needed!

Limited spots available! Don't miss out, secure your spot today

***Register Now***





# Directory Update

As mentioned at our Convention and in our program, along with previous newsletters, the WACO office sent copies of the directories to all our WACO members if they hadn't already taken boxes! We know how important these directories are in 2025, helping you connect with your local businesses and including your park's brochures for self-promotion.

**WE ARE DOWN TO 51 BOXES REMAINING OF OUR 2025 DIRECTORIES!**



**RV** shows



Our WACO Staff and Volunteers continue to attend several RV Shows throughout the year, promoting your campgrounds, our brand, and camping in general in 2025. We want to give a special shout-out to Carla Brown for all the hard work she's put into making the 2025 RV shows as successful as possible. Even when she encountered lower numbers due to 10" snowfall, she stopped in the area and distributed our directories! Carla blankets the markets we opted to participate in with the WACO name and your listings.

# WACO & GBF TEAM UP

The office is also joining forces with the Gilbert Brown Foundation for their first of several cross-promotional events of the season at Scheel's this Saturday in Eau Claire! You're welcome to join us, bring your own distribution materials and of course, enter to win free prizes!

Make a s'mores and say "hi" to familiar faces this Saturday, March 29th:  
Scheels: 4710 Golf Rd, Eau Claire, WI 54701

MEET & GREET WITH  
*The Gravedigger*  
GILBERT BROWN!

**SCHEELS®**  
4710 GOLF ROAD | EAU CLAIRE, WI

**SATURDAY MARCH 29 | 10AM**

**plus!** OTHER GREAT PRIZES LIKE:

- A BRAND NEW TRAEGER GRILL VALUED AT \$700!
- AN AUTOGRAPHED JORDAN LOVE JERSEY
- FREE CAMPING STAYS, GIFT CERTIFICATES AND MORE!

FREE S'MORES KITS!

**\$5,000**

WE'RE GIVING AWAY OVER

IN FREE CAMPING AND PRIZES!

**GILBERT BROWN FOUNDATION** PROCEEDS TO BENEFIT THE GILBERT BROWN FOUNDATION



# BACKGROUND *checks*

tenantAlert!

\$34.95

\$24.95

AGoodEmployee.com

## DO I NEED BACKGROUND CHECKS AT MY PARK?

Camping can be a fun and enriching way to enjoy time in the great outdoors and operating a successful campground is dependent on keeping things safe. You want every camper to have a great experience at your campground, which is why it's crucial to consider the safety and security of your guests and staff above all else. You're doing your best to protect your campers and your business. You have a well-trained staff. You have emergency procedures in place. But there may be a gap in your business plan! [READ FULL ARTICLE HERE.](#)

FOR GUEST SCREENING: [visit TenantAlert.com/hospitality](https://tenantalert.com/hospitality)

FOR EMPLOYEE SCREENING: [visit aGoodEmployee.com/Hospitality](https://agoodemployee.com/Hospitality)

- [Background Check Info Flyer](#)
- [Employee Background Checks Are Essential](#)
- [Should Campgrounds Require a Background Check?](#)
- [Why Should I Run a Background Check on a camper?](#)
- [About Background Checks \(info article\)](#)

20%  
SAVINGS

Severson  
& ASSOCIATES

A woman-owned business, offering a wide range of marketing, promotional, and training options to meet your needs, big or small!

PO Box 228 | N22676 HWY 53 | Ettrick, WI 54627  
(608) 525-2323 | [tina@seversonandassociates.com](mailto:tina@seversonandassociates.com)

WOW  
GUESTS  
WITH YOUR  
WATERFRONT!



COMMERCIAL  
RECREATION  
SPECIALISTS

Ask us  
"What's New?"  
at WACO





## MEMBER BENEFITS & DISCOUNTS WITH HOSPITALITY CONNECTIONS

Members of the **Wisconsin Association of Campground Owners**, your association is working for **YOU!**

Saving on products and services from a variety of companies are available for you through **WACO's** affiliation with **Hospitality Connections**. See the participating providers below and click the links for more information or enrollment.

**Here are direct links to learn and directly enroll in a few of the more popular companies and programs including the HC Member Savings Program.**

[Click here for ALL participating companies!](#)

### AT A GLANCE:



[Ferrellgas](#)

[Batteries Plus](#)

[Exxon](#)

[Discount Tire](#)

[Ace Hardware](#)

[UPS](#)

[Waste Focus](#)

[Staples](#)

[Alliant Business Insurance](#)

[Credit Card Processing](#)

We all need to send our guests emails, social ads, & use SMS marketing. Why not collect the data in one location that gives you reporting information, open stats and gives your campers the option to opt-out, keeping you in line with the CAN-SPAM act?

**Constant Contact is available to our WACO members at a 25% discount!**

### CLICK THE LINKS BELOW FOR MORE INFORMATION

- [Constant Contact Info Flyer](#)
- [Constant Contact Services at a Glance](#)
- [Info for learning about Constant Contact \(with link to webinar\)](#)
- [Info on Plan Offerings](#)
- [Return on Investment \(ROI\) with links to product tours, how to create an email, and how to grow your email list](#)



**John Jaszewski | Owner/Broker - MN & WI**

**Campgrounds4Sale.com**

**724 E. Broadway | Winona, MN 55987**

**507-450-5626**

**john@campgrounds4sale.com | www.campgrounds4sale.com**



# SCHOLARSHIP OPPORTUNITY

The WACO Board of Directors, with the assistance of the Young Professionals, is proud to announce the launch of our 2025 Scholarship Program!

*Now accepting applications!*

**CLICK HERE FOR MORE DETAILS**

**APPLY BY NOVEMBER 1**

**SCAN QR CODE FOR ONLINE APPLICATION**



- ✓ CONTACT INFO
- ✓ EDUCATION
- ✓ WORK EXPERIENCE
- ✓ REFLECTION QUESTIONS

## ~REMINDER!~

### DNR IS AGAIN ACCEPTING APPLICATIONS FOR ARPA WELL COMPENSATION AND WELL ABANDONMENT GRANT PROGRAMS

Governor Evers recently announced an additional round of federal grant funding of up to \$5 million to support the replacement, reconstruction, treatment or abandonment of contaminated private wells. The expanded grant programs provide more support to private well owners and increase access to clean drinking water, including expanding eligibility to those facing PFAS contamination in their wells.

Many previously ineligible individuals will now be eligible to apply, including some small Wisconsin businesses with a non-community well, such as daycare centers, rural restaurants and churches, among others.

The DNR began accepting applications for grants under the reinstated program on Feb. 3, 2025. The eligibility criteria was expanded from last year. [Read the full article to see dates and more information!](#)



# PHIL WHITEHEAD BRINGS EXPERTISE IN BUSINESS BANKING TO LAKE RIDGE BANK

*Respectfully submitted by WACO Sponsor, Lake Ridge Bank*



**Lake Ridge  
Bank™**

*As you all may know based on attending the recent WACO Convention, Phil Whitehead, long-time friend of WACO members, recently made a job change! See the press release below, provided from Lake Ridge Bank, to learn more.*



February 28, 2025 (MADISON, Wis.) – Phil Whitehead, CPA, CFP, CExP, has joined the Lake Ridge Bank Business Banking team as Senior Vice President-Business Banking Sales Manager. Working out of the bank's Evansville location, he will serve customers throughout the Midwest.

An accomplished professional banker with more than 30 years of experience in the financial services industry, Whitehead brings expertise in campground financing as part of his overall wealth of experience regarding financing for all types of businesses and industries. He has a wide-ranging background that includes business development, commercial banking, financial planning, and business exit planning. He spent the last decade at First Mid Bank & Trust in Janesville, where he served as Market President and Senior Vice President, Business Banking. Whitehead was also recognized in 2022 as an Elite SBA 504 Lender by Wisconsin Business Development (WBD).

"We are excited to add Phil to our Business Banking team," says Paul Hoffmann, Lake Ridge Bank President. "We are always looking for ways to serve our customers in new ways, and his extensive business banking knowledge paired with his niche experience will add immense value to our clientele."

With a Bachelor of Business Administration and a Master of Science in Accounting from University of Wisconsin-Whitewater, Whitehead also completed the Graduate School of Banking at University of Wisconsin-Madison. Rounding out his educational achievements, he holds multiple professional licenses, including Certified Public Accountant, Certified Financial Planner, and Certified Business Exit Planner.

Lake Ridge Bank invites the community to meet Whitehead in person at the Wisconsin Association of Campground Owners (WACO) Convention & Trade Show on March 12-16. Considered the largest event of its kind in the country, the 2025 conference will be held at the Holiday Inn Hotel & Convention Center in Stevens Point.

If you would like more information on how Lake Ridge Bank can support your financial success, contact Phil Whitehead at [pwhitehead@lakeridge.bank](mailto:pwhitehead@lakeridge.bank) or call (608) 470-1139.

###

*Lake Ridge Bank's mission is to "build prosperous communities, one relationship at a time." For more than 100 years, this has meant getting to know each of our clients to offer personalized services to meet their specific financial goals. Lake Ridge Bank offers a full line of financial products and services. We focus on offering products and services to make your banking easy. Our business banking and mortgage lenders are trusted leaders in their field with the expertise to provide the right loan at the best rate possible for our clients. As a community bank, we are dedicated to reinvesting in, and making our communities great places to live, work and raise a family. Visit [lakeridge.bank](http://lakeridge.bank) to learn more about how we can help you.*

**Member FDIC | Equal Housing Lender | Lake Ridge Bank. Go Far. Go Together!**



# BOARD MEETING

## APRIL 15 | 10 AM



**MONK'S**  
Bar & Grill

33 Hillman Rd,  
Lake Delton, WI 53940

SAVE  
THE DATE

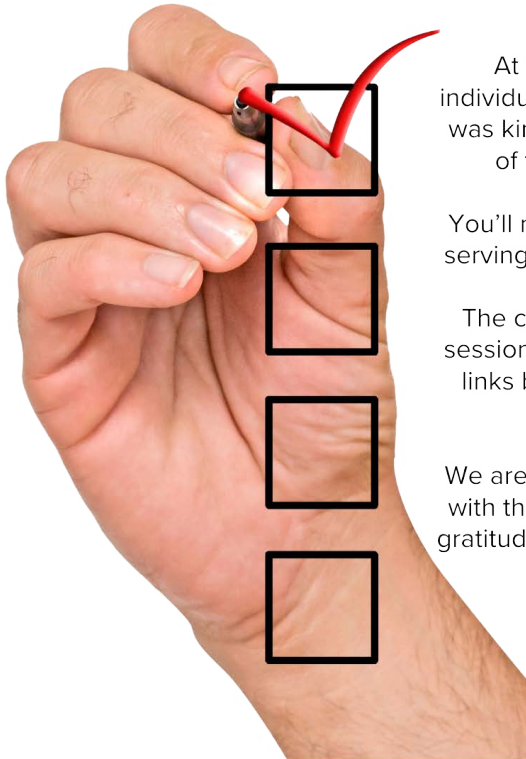
IF YOU PLAN TO ATTEND, PLEASE EMAIL

[OFFICE@WISCONSINCAMPGROUNDS.COM](mailto:OFFICE@WISCONSINCAMPGROUNDS.COM) SO WE CAN CREATE A PACKET!



Meeting minutes from the previous year and approved, current minutes for this year, are available on the WACO Website, in the Members Only section! If you're looking for something in particular, please email [tina@seversonandassociates.com](mailto:tina@seversonandassociates.com) so she can assist with your search.

## Introducing DATCP CHECKLISTS



At the 2025 Convention, in addition to the individual workshops led by DATCP staff, the group was kind enough to put together a checklist for all of their individual areas of responsibilities.

You'll now know if you have lodging, pool, or food serving station inspections, exactly what to expect!

The checklists were available during their panel session, on the tables at the Convention and in the links below on the Members Only section of the WACO website.

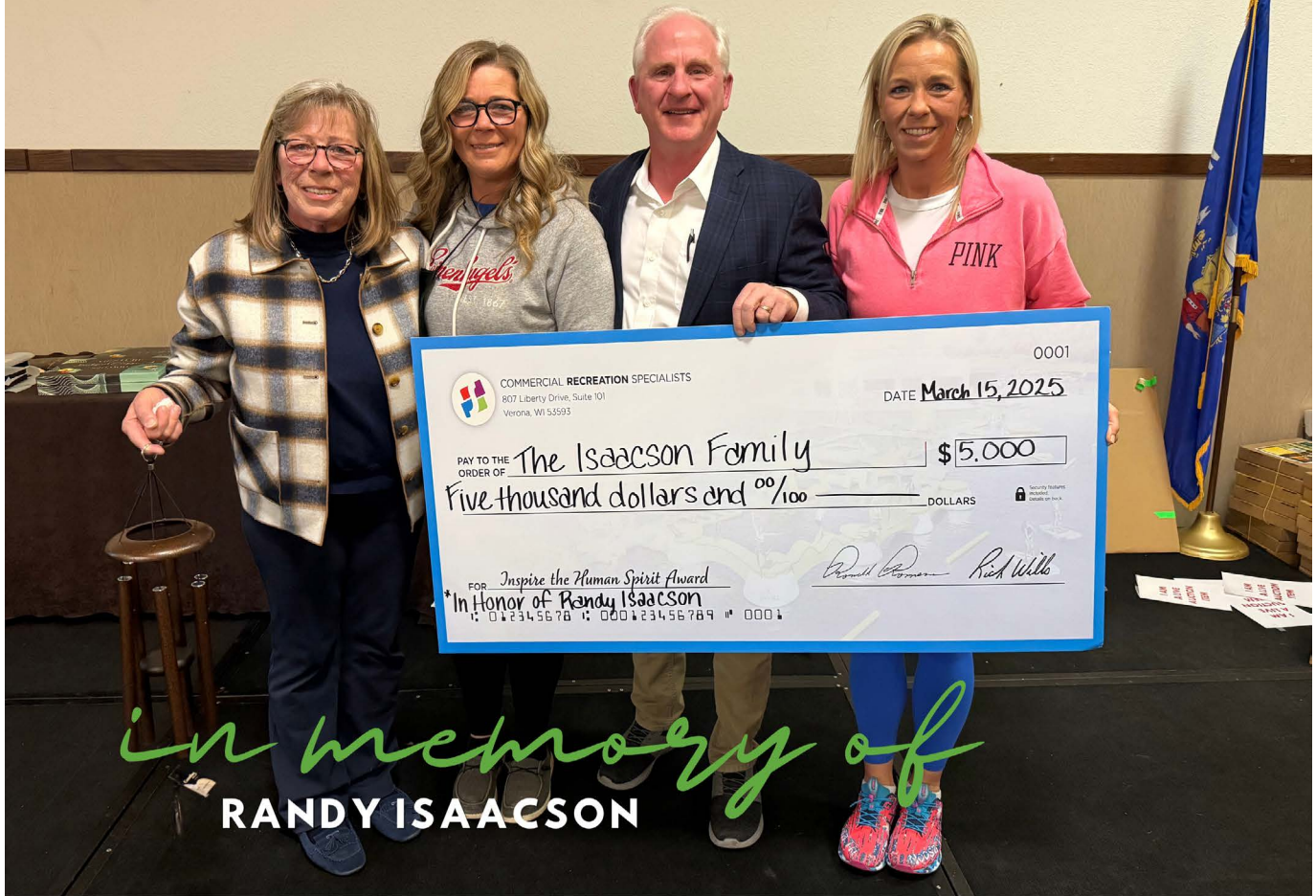
We are fortunate to have partnerships like this one with the DATCP in place. Be sure to mention your gratitude the next time you reach out for assistance!

[View Inspection](#)

[Checklists](#)

[HERE](#)

## Inspire the Human Spirit Award



*in memory of*  
**RANDY ISAACSON**

“

*The Inspiring the Human Spirit award is our way of honoring those who have been instrumental in developing the field of recreation and inspiring others.”*

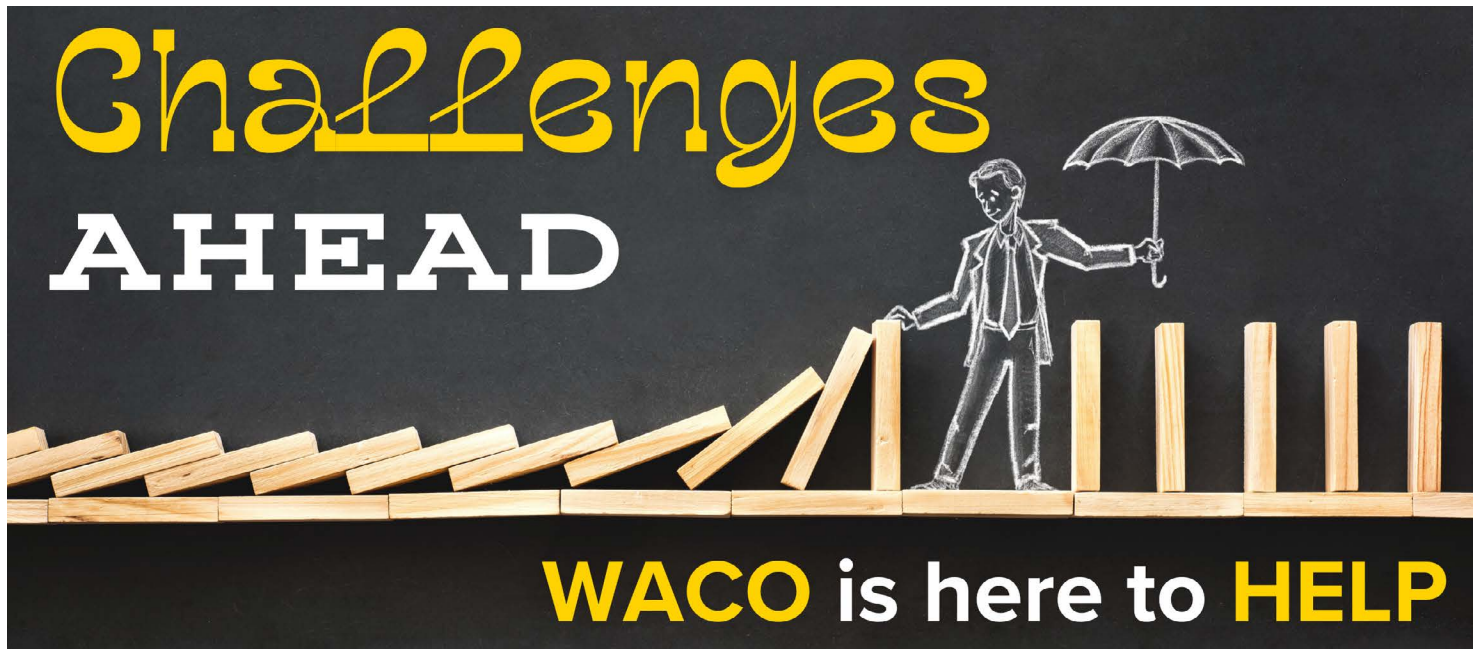
— Ron Romens, Co-Founder and President

In 2024, CRS announced a new way to honor those who give so much to our industry “To celebrate our success and growth over the last 25 years, we decided to give something back to the recreation industry which has been so good to us,” says Ron Romens, Co-Founder and President of Commercial Recreation Specialists. “The Inspiring the Human Spirit award is our way of honoring those who have been instrumental in developing the field of recreation and inspiring others. Each recipient will receive a \$5,000 check and a set of inspirational wind chimes to remind them of how they inspire those they serve.”

One recipient of the “Inspire the Human Spirit Award” included the Isaacson family of Jellystone-Caledonia, in memory of Randy Isaacson. The family opted to donate \$2500 of the award to their franchise scholarship program and the remaining \$2500 to the OHI Foundation, supporting two scholarships for OHI’s George O’Leary National School of Outdoor Hospitality.

*“Our family felt compelled to donate \$2,500 toward an OHI National School Scholarship in memory of my father, Randy Isaacson,” said Rachel Isaacson. “He was a dreamer and a doer—he thrived on the excitement of what’s yet to come. He passionately believed in the power of education, often preaching the importance of staying relevant, embracing industry trends, and never stopping the pursuit of knowledge. Through this scholarship, we hope to inspire others to follow in his footsteps and continue learning, growing, and shaping the future.”*





**C**ampground owners in 2025 face various challenges that could impact operations, profitability, and growth. WACO is here to help where we can! Here are key concerns to watch out for and some reminders of how to be proactive at your park in 2025.

### 1. ECONOMIC UNCERTAINTY & INFLATION



- Rising costs for goods, wages, and utilities could squeeze profit margins. Be sure to conduct a cost analysis for your campground before your season starts! We have incredible [new benefits](#) for our members that include several vendor discounts. [Be sure to check this listing](#) before placing your orders in 2025!
- Interest rate fluctuations may impact loans and business financing. Check in with your bank to ensure your rates are accurate and the terms are clear. If you're not satisfied with what you see, consider contacting one of our WACO sponsors to explore your options.
- Supply chain disruptions may persist, impacting inventory and costs. Prepare by having a system for inventory management and ordering BEFORE you panic that there is no toilet paper for the shower house before Memorial Day weekend!

### 2. NEW REGULATIONS & COMPLIANCE

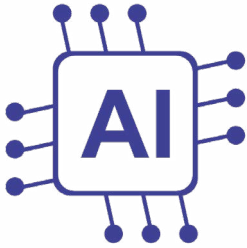


- Stricter environmental laws could require sustainability investments. Check with your local municipalities to see if they have any new codes or regulations, and also visit the DNR website. In some cases, they may also offer grants, as seen in the grants listed in another newsletter article.
- Data privacy laws may necessitate stronger cybersecurity measures. If you're gathering customer/guest information, include AN OPT-OUT option, and then be sure you're REMOVING anyone requesting to opt out. Failure to do so can result in hefty fines in some cases.
- Employee rights and labor laws might tighten, impacting hiring and wages. We've seen this in the past year with wage increases for salaried employees. Budget for these adjustments and cross-train staff to minimize overtime where possible.

### 3. CLIMATE CHANGE & NATURAL DISASTERS

- More frequent extreme weather events could disrupt operations and affect how people choose to vacation and plan their trips.
- Insurance premiums are high due to an increase in storm and weather occurrences, as well as other factors.
- Sustainability expectations from consumers and regulators will grow.





#### 4. TECHNOLOGY & AI DISRUPTION

- AI automation may shift job roles and necessitate retraining for employees. Are there some things you can get away with creating with [ChatGPT](#)? What tasks does that leave available for your staff to cross-train on?
- Cybersecurity threats, including AI-driven fraud, are increasing in frequency. Note the millions of emails we've all gotten to "get the attendee list" from the latest RV Show or expo! Do you have security in place to protect yourself and your park?
- Businesses slow to adopt digital transformation could lose competitiveness - this is true for all our members and WACO as an association.

#### 5. CONSUMER BEHAVIOR SHIFTS

- Demand for sustainable and ethical business practices is increasing. How can you demonstrate that your business reflects sustainability and ethical practices? Some examples may include Recycling, composting, clear terms and conditions, and posted rules.
- Economic stress could lead to shifts in spending habits. Be prepared to offer discounts, buy-one-get-one (BOGO) offers, and shoulder season rates this year to help offset concerns about spending. Show guests that camping is still an economical way to vacation!
- E-commerce and direct-to-consumer models continue to challenge traditional retail. Ensure your website is easy to navigate, allowing campers to book more quickly and minimizing frustration during reservations. Additionally, consider allowing campers to order or purchase items on your website, through an app, or via another means from their site rather than always visiting your store. Yes, marking 101 advises getting guests in the store - where they will inevitably purchase more items than intended. However, some guests will only use online options - don't lose out on that potential sale.



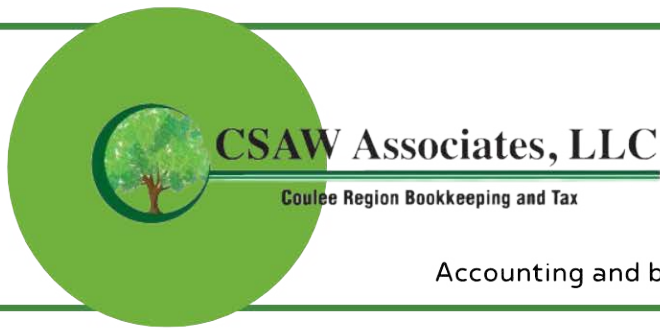
#### 6. LABOR SHORTAGES & WORKFORCE CHALLENGES

- Difficulty finding skilled workers in specific industries. Can we emphasize this one any harder? Finding good cooks, bartenders, and even housekeeping staff is still a struggle. Plan for this with earlier recruitment and specific interviews. Asking questions about the position with real-life examples will help you narrow your search to qualified candidates versus those who just like the idea of working. [Conduct a background check](#) for only \$34.95 with your new WACO benefits to ensure your hard work doesn't fall flat due to a lower-quality background!
- Remote and hybrid work expectations may clash with business needs. Our business models make it difficult to perform several positions and tasks remotely. I'm sure AI is working on toilet-plunging robots as we speak, but until then, it's necessary to have an onsite staff meeting your customer needs. That being said, don't dismiss the social marketing-savvy college student who's willing to send you ideas and post on your pages from another state!
- Rising wages and benefits costs could impact hiring decisions. Ain't this the truth! Offering any benefits is an expense to your business. Be sure to compile a [complete compensation statement](#) when you're offering positions. A compensation statement outlines salary/hourly pay and any perks - and their respective values - giving your candidates a clearer picture of what you have to offer! It's also a great way to keep employees informed about what they can expect when working for you.

#### 7. GEOPOLITICAL RISKS & GLOBAL INSTABILITY

- Trade tensions and sanctions can impact supply chains and global markets. See any section of any news source on any given day. We have no way of knowing what the future holds, so until then, protect your business and hope for the best.
- Changing government policies may impact taxation and business regulations. While we can't assist much at the global level, WACO will continue to do what we can legislatively to ensure our members are protected at the State level. If you encounter regulations, rule changes, or legal information that appears detrimental to your business, please forward the information to [tina@seversonandassociates.com](mailto:tina@seversonandassociates.com). She's using several platforms to track this from the state level, but local municipalities aren't always as public with their ordinance adjustments.

**Again, taking a proactive approach with proper planning will help alleviate many of these concerns and mitigate risks. Plan for the worst, hope for the best, and let's have an incredible 2025 season!**



# Balancing the Books with CSAW

Accounting and bookkeeping updates reported by Chris & Andrew Metcalf

Happy April from your friends at CSAW Associates, LLC! As spring turns into summer, many WACO members are opening their doors to guests for the year. At convention during the closing Cracker Barrel gathering we discussed the subject of adding surcharges on credit card transactions. We promised a newsletter article and now that tax season is “over” here it is. Hopefully the questions regarding a flat transaction fee and the penalties for noncompliance are answered here.

“Follow the rules” might sound like simple enough advice to follow. But staying compliant with all the surcharging regulations out there, on top of everything else you need to do, can be a challenge. While surcharging might sound straightforward, adding fees to card transactions without violating your merchant agreement is complicated. Along with government regulations, each major credit card has their own set of guidelines, and you need to be familiar with all of them. In the state of Wisconsin, it is legal to charge a surcharge to credit cards as long as the customer is notified in writing prior to checking out. **It is against card brand rules to add a surcharge to sales completed by debit card, regardless of using the debit or credit card network.** You must also apply the same surcharge amount to all cards and cannot offer a cash discount in conjunction with surcharging. It has to be one or the other across all transactions. A flat fee added to **all transactions** is not a credit card surcharge; it's typically considered a convenience fee. Surcharges are calculated as a percentage of the transaction, while convenience fees are fixed amounts.

There is a lot of confusion regarding cash discount

and surcharge programs. A surcharge is a fee applied to a published price when paying with a card. The published prices are the price paid with cash. A cash discount is a published price when paying with cash. The published prices are the price paid with a card. Some merchants believe that by adding a service fee to all card transactions they are offering a “cash discount program.” However, these transactions are not excluded from Visa surcharge rules just because the merchant declared that a service fee is added to all transactions and a discount is applied for cash sales. Robert Johnson, Sr Director, Visa Rules Management states that “Any fee added to a purchase that is levied specifically for the use of a card is a surcharge, regardless of what the merchant calls it, and is governed by Visa’s surcharge rules.”

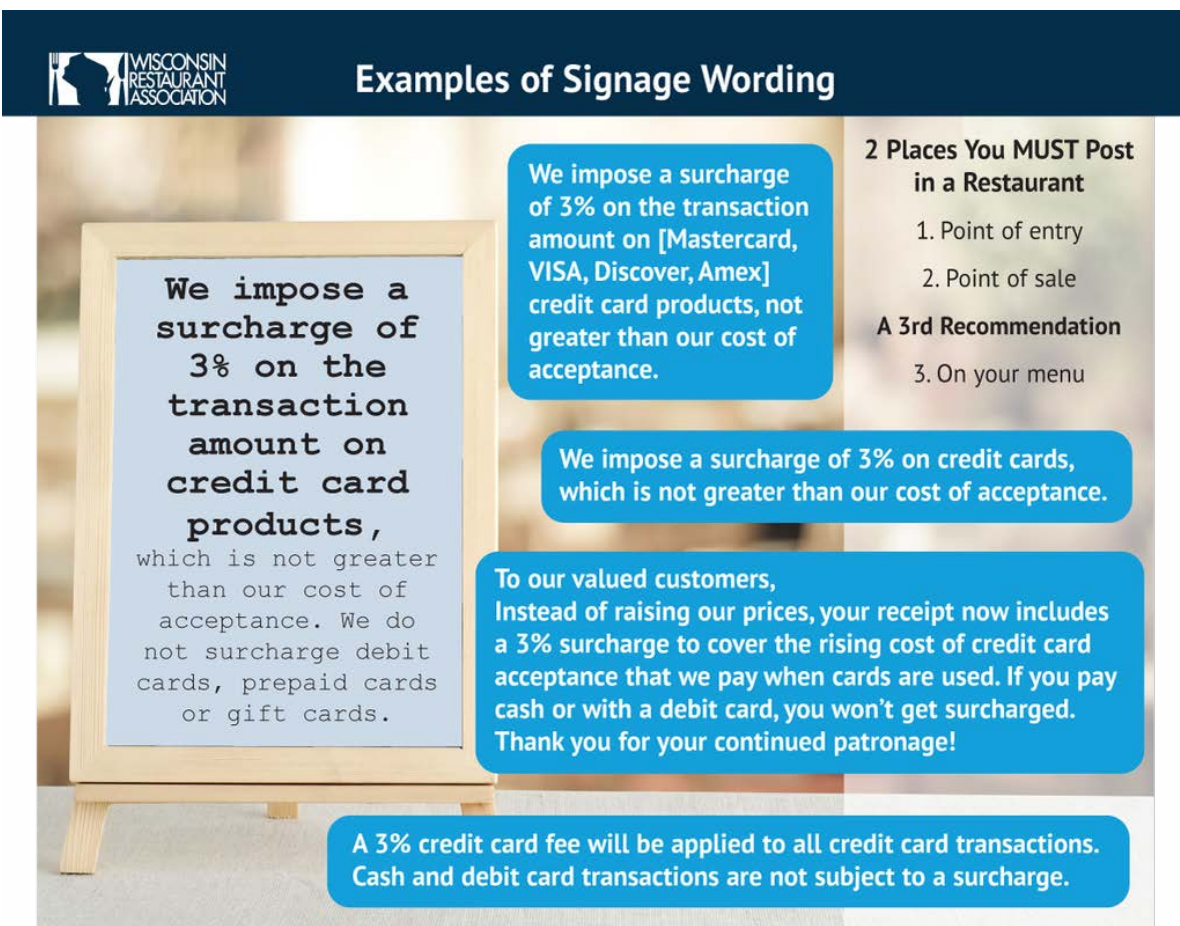
## SO, WHAT ARE THE RULES?

- Merchants are required to notify their card processor and card brands 30 days prior to surcharging.
- **Surcharging is limited to credit cards.** It is prohibited to surcharge any debit, prepaid or gift card transaction. Even if you run the debit card as a credit, it is still prohibited to surcharge that card. Doing this wrong could result in a big fine.
- The amount that you surcharge on a credit card cannot exceed the effective merchant discount rate for that credit card. You cannot make a profit on surcharges. The current maximum cap is 3%.
- Your main entrance surcharge signage should be a minimum 32-point Arial font but no smaller

than any surrounding text.

- Every checkout or payment station needs surcharge signage in a minimum 16-point Arial font.
  - » The notice must include the exact amount or percentage of the credit card surcharge.
  - » A statement that the credit card surcharge is being assessed by the merchant and is only applicable to credit transactions.
  - » A statement that the surcharge amount is no greater than the merchant's discount rate for credit card transactions.
- For restaurants, a notice must be printed on menus and on signage in the customer service area.
- For online transactions, the consumer must also be given the opportunity to cancel the transaction after the credit card surcharge disclosure.
- The surcharge amount must be listed separately on the receipt or invoice. ***In Wisconsin, the surcharge amount is taxable.***

If you don't display proper signage, you will be violating consumer protection laws and regulations regarding transparency and fair trade which could lead to customer complaints and legal action.



The image displays various examples of credit card surcharge signage. On the left, a wooden-framed sign reads: "We impose a surcharge of 3% on the transaction amount on credit card products, which is not greater than our cost of acceptance. We do not surcharge debit cards, prepaid cards or gift cards." To the right, a blue callout box states: "We impose a surcharge of 3% on the transaction amount on [Mastercard, VISA, Discover, Amex] credit card products, not greater than our cost of acceptance." Below this, another blue callout box says: "We impose a surcharge of 3% on credit cards, which is not greater than our cost of acceptance." Further down, a larger blue callout box reads: "To our valued customers, Instead of raising our prices, your receipt now includes a 3% surcharge to cover the rising cost of credit card acceptance that we pay when cards are used. If you pay cash or with a debit card, you won't get surcharged. Thank you for your continued patronage!" At the bottom, a blue callout box states: "A 3% credit card fee will be applied to all credit card transactions. Cash and debit card transactions are not subject to a surcharge." To the right of these examples, a list titled "2 Places You MUST Post in a Restaurant" includes: "1. Point of entry", "2. Point of sale", and "3. On your menu". Above this list, it says "A 3rd Recommendation". The Wisconsin Restaurant Association logo is in the top left corner.

**Examples of Signage Wording**

**2 Places You MUST Post in a Restaurant**

1. Point of entry
2. Point of sale

**A 3rd Recommendation**

3. On your menu

**Signage Examples:**

We impose a surcharge of 3% on the transaction amount on credit card products, which is not greater than our cost of acceptance. We do not surcharge debit cards, prepaid cards or gift cards.

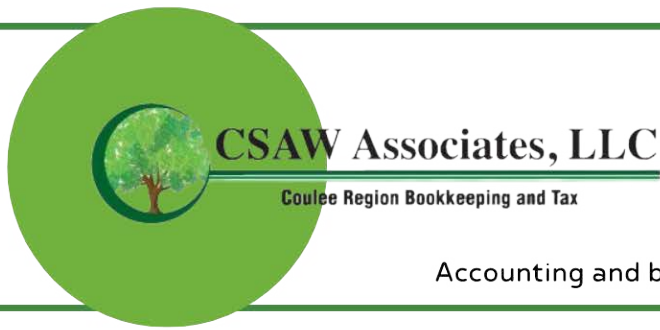
We impose a surcharge of 3% on the transaction amount on [Mastercard, VISA, Discover, Amex] credit card products, not greater than our cost of acceptance.

We impose a surcharge of 3% on credit cards, which is not greater than our cost of acceptance.

To our valued customers, Instead of raising our prices, your receipt now includes a 3% surcharge to cover the rising cost of credit card acceptance that we pay when cards are used. If you pay cash or with a debit card, you won't get surcharged. Thank you for your continued patronage!

A 3% credit card fee will be applied to all credit card transactions. Cash and debit card transactions are not subject to a surcharge.





# Balancing the Books with CSAW

Accounting and bookkeeping updates reported by Chris & Andrew Metcalf

## THE BOTTOM LINE ON THE SURCHARGE RULES & REGULATIONS

Businesses cannot profit from surcharge fees. They can only offset some of the fees they pay to credit card networks and processors. And cards have caps on what you can apply for a surcharge.

Mastercard and Visa are cracking down on merchants who are not following surcharge rules. The Wisconsin Restaurant Association reports that a Wisconsin restaurant recently was hit with a \$25,000 fine from Visa for non-compliance with surcharge rules. Visa is employing secret shoppers to proactively investigate if businesses are in violation of their rules. The breaches of conduct they can get you on include:

- Credit card surcharge amount exceeds the amount specified in Visa's rules.
- Credit card surcharge amount did not appear on the transaction receipt.
- Credit card surcharge was assessed on a transaction in a way that does not comply with Visa's rules.
- The credit card surcharge amount was not refunded.
- The credit card surcharge was assessed on a transaction where surcharging is not allowed such as debit card, gift card or prepaid card.
- The credit card surcharge was not disclosed.
- A convenience fee, service fee or other fee was applied on a transaction that also included a surcharge. Only one or the other is allowed.

If the worst happens, and you do find your business accused of committing a violation in one of these areas, whether from a cardholder complaint or a mystery shopper, here's what to expect:

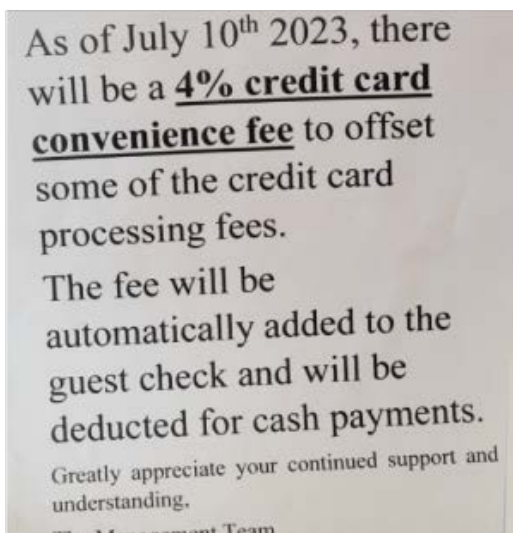
- Visa will notify your payment processors and acquirer of the offense they believe you committed.
- Within that violation, Visa will provide a remediation timeframe. This is your chance to remedy the issue or correct the error. The timeline is usually 30/60 days from the date of notification, depending on the violation.
- If the violation is not remediated, then Visa will assess a non-compliance fee starting at \$1K or


greater for most violations.


- If the violation is still not remediated, then they may assess stiffer non-compliance fees in the range of \$25K or even revoke your card processing privileges.


Even though it might feel like the last thing you want to do, it's important to act fast on remediation so you don't get hit with even bigger fines or penalties. If your business has already been visited by a secret shopper, audits will likely continue to ensure your ongoing compliance. Don't fall into the trap of thinking this is a one and done situation.

## Examples of What You **CANNOT** Do...



**CSAW Associates, LLC**  
Coulee Region Bookkeeping and Tax

  
**CHRISTINE METCALF**  
(608) 779-2143

  
**ANDREW METCALF**  
couleebookkeeping@gmail.com

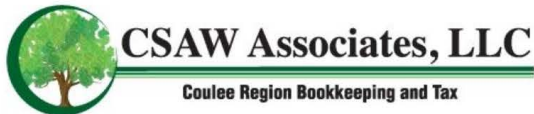


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## Campground Celebrations



*Join us in congratulating these members  
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5th season!**



Sparta, WI

**Celebrating their  
5th season!**



Kingston, WI

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20th season!**



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**Celebrating their  
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Wild Rose, WI

**Celebrating their  
65th season!**





# The Easiest Solution For RV Park Management



Availability

POS

Reports



## Availability

RV Site 3		Condo 3		Cabin 3		Seasonal 0	
		Fri 02	Sat 03	Sun 04	Mon 05	Tue 06	Wed 07
RV1000	54ft						
RV1000	54ft		Smith, John				
RV1000	54ft					Myers, TJ	
RV1000	54ft						
RV1000	54ft					Johnson, Jim	
RV1000	54ft						
RV1000	54ft					Collins, Mary	
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# WACO Web Stats & Social Media Trends



## Top Posts in February 2025

**Facebook/Instagram Insights - February**  
FB Lifetime Followers: 10,339 (-12 from January)  
IG Lifetime Followers: 605 (+1 from January)

## Last 90 Days FB



## February'25 IG

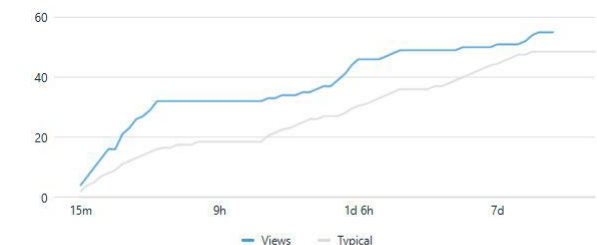


### Overview

**Views** 55  
**Reach** 49  
**Interactions** 3

📈 This post received more views compared to your recent Instagram posts.

**Views** 55



### Followers breakdown

From followers: 100%

### Views source

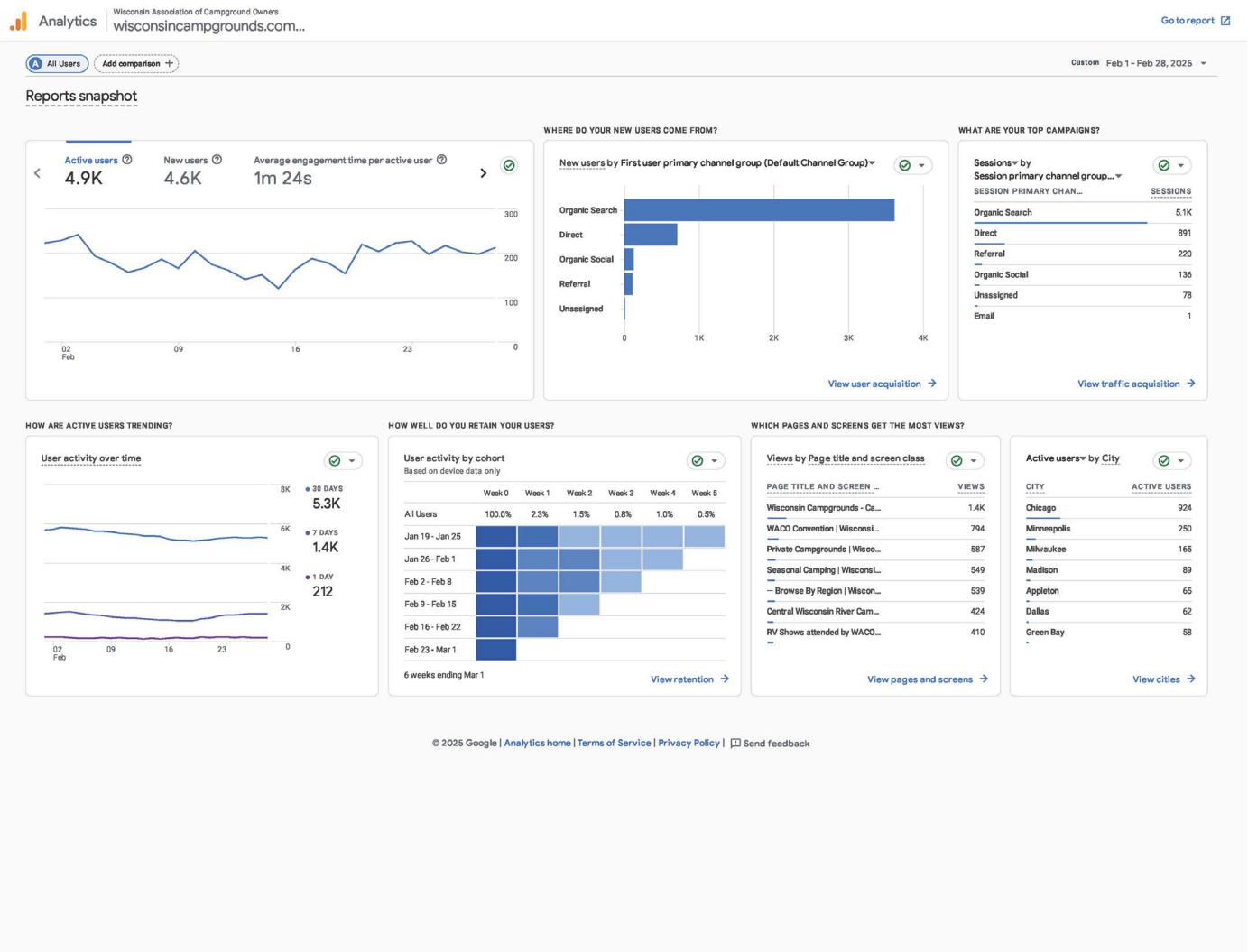
From feed: 55

# WACO Web Stats & Social Media Trends

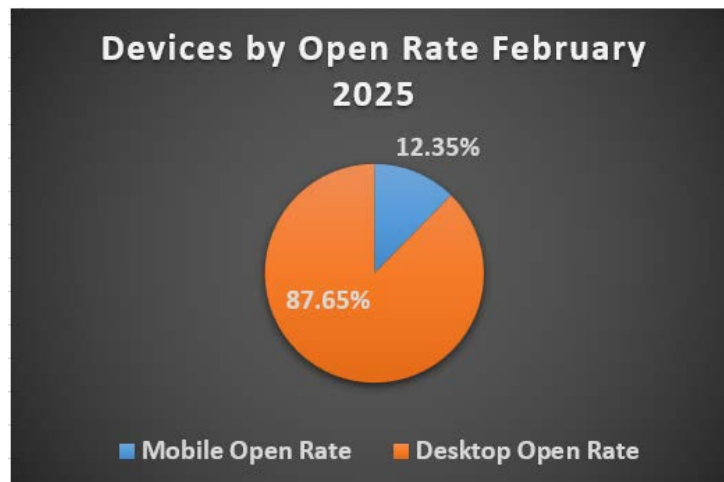
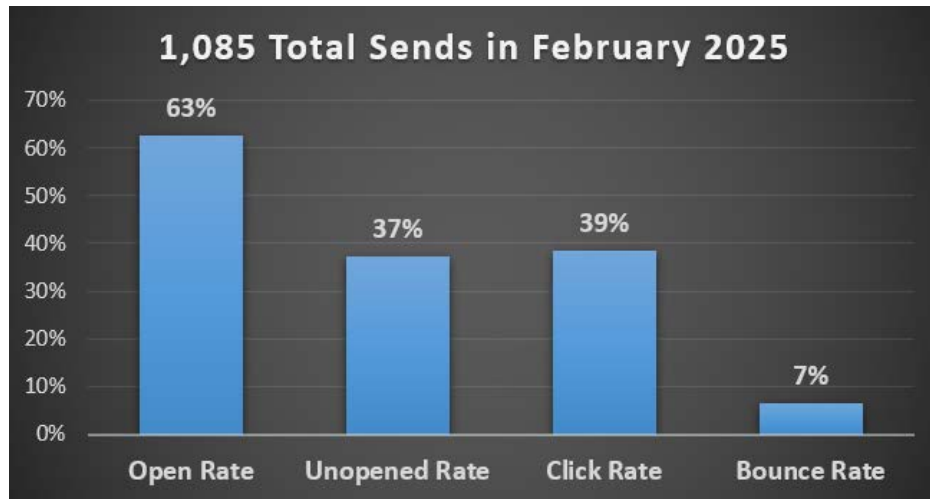
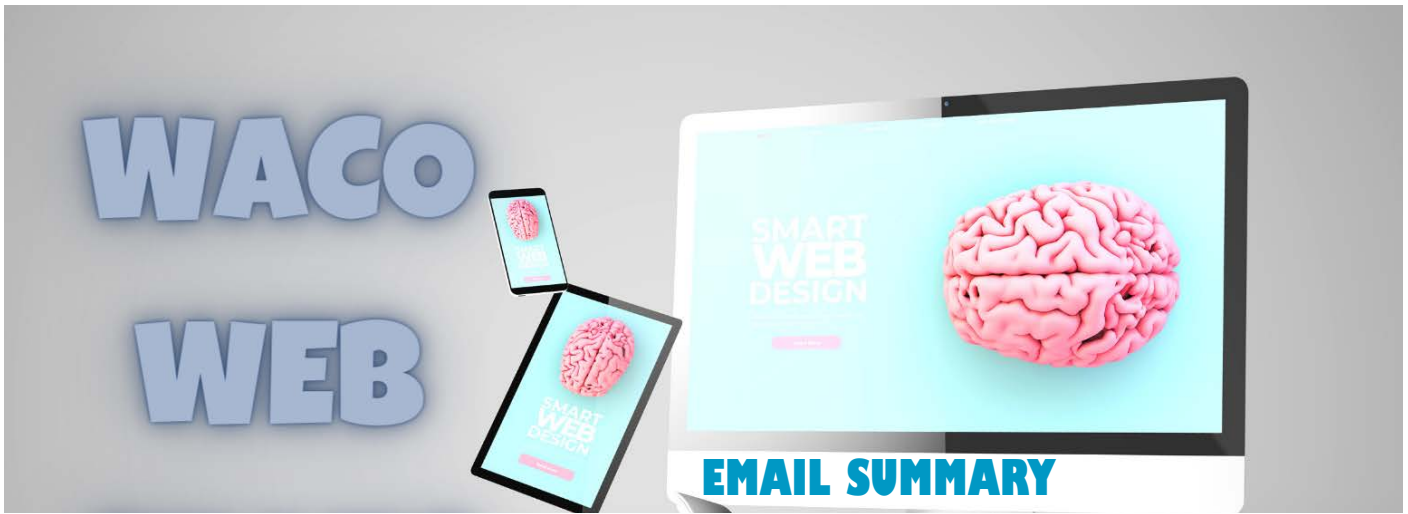


February 2025

## WEB MONTHLY SNAPSHOT







## Top Emails by Open Rate for February 2025

Campaign Name	Sends	Opens	Open Rate	Mobile Open Rate	Desktop Open	Clicks	Click Rate
2025 Booth Numbers	197	147	81.70%	18.30%	81.70%	111	61.70%
February 2025 WACO Newsletter	427	272	68.20%	9.20%	90.80%	82	20.60%
WACO Members - New at convention in 2025!	230	133	61.30%	13.70%	86.30%	40	18.40%
WACO Members - Activities Zoom Meeting Recording	231	129	59.20%	8.20%	91.80%	30	13.80%



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# MEMBER UPDATES

We're off to a great start in 2025! Duck Creek is always coming in strong with that \$30,000 donation, and we are SO grateful for their efforts. As a reminder, this is where we post all donations received monthly. You must confirm your donation amounts here to ensure you have the proper matching award to hang on your wall at the next Convention! We know most aren't in it for the recognition, but we must shine some light on those members who work to bring in funds to a fantastic organization. Our partnership with GBF continues to evolve, so connect with Carla and Lori to utilize the GBF raffle license! They will collaborate with partners like Scheels in the next few months - so watch for updates!

## GBF Member Donations 2025



TOTALS AS OF

3/28/25



Campground	Total Funds Raised
Duck Creek	\$30,000
Emrick Lake Campground & Resort	\$4,940
Pineland Camping Park	\$4,000
Backyard Campground	\$2,400
River's Edge Campground (Birchwood)	\$1,860
Lakeside Fire Campground	\$945
Grand Valley Campground	\$650
Huckleberry Acres	\$650
Indian Trails Campground	\$650
<b>TOTAL FUNDS RAISED</b>	<b>\$46,095</b>



### DON'T FORGET!

In 2025, if you need to use the GBF raffle license, be sure to complete the JotForm below and Carla or Lori will connect with you on next steps! They will also follow up with the appropriate documentation to keep you out of jail if its determined that you are able to utilize the Raffle License!





## BOARD of DIRECTORS

This dedicated group of members spend time and energy making decisions for your Association. If you have ideas, questions, or want to get more involved, reach out to one of them or the WACO office.



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[office@campgroundowners.com](mailto:office@campgroundowners.com)

