

# RV Consumer e-Magazine

**April 2016**

**Volume 6**

**ISSUE 4**



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# Things to Avoid When Buying an RV

## Polk's Top 10 RV Battery Tips



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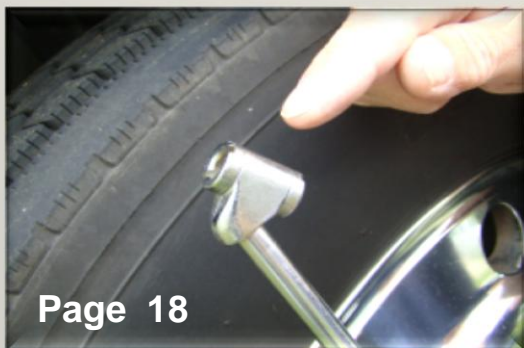
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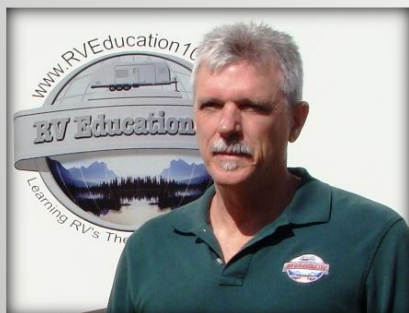
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To me April represents the beginning of a new camping season. Spring is in the air and it's a pretty safe bet you can de-winterize the RV and prepare it to hit the road.

If you don't own an RV, but are considering purchasing one read my RV buying article in this issue, it can help you prevent some poor RV buying decisions. And for those who do own an RV check out my article on RV batteries.

I have been staying busy producing RV how-to videos and writing RV articles. In 2016 we plan to release a new video every week on our [RV 101® YouTube channel](#) and a new article bi-weekly on my [RVing with Mark Polk blog](#).

When you visit these sites click on subscribe to get notified every time we release a new title and [like us on Facebook](#) too. Happy Camping, *Mark*

## RV Consumer Magazine

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This helps accomplish two things; it eliminates the guess work as to which DVD titles go together, and it saves the RV consumer a significant amount of money with our DVD box set discounts. Our goal at RV Education 101 is simple, to help RV owners until they are comfortable operating and using their RV, and to make their entire RV experience safe, fun and stress free. [Browse the product catalog now](#)

## Enjoy the RV Journey



## Wherever it takes you

# Things to Avoid When Buying an RV

By Mark Polk



Purchasing a Recreation Vehicle is the second largest purchase many people will make in their lifetime. When you make the decision to spend that kind of money it's important you make wise buying decisions. I have witnessed many poor buying decisions during my time in this industry and I would like to offer some pointers on how you can avoid some of these pitfalls.

First on my list is making a hasty RV buying decision. What this means is purchasing an RV without doing any research. Hasty buying decisions are common in a high pressure selling environments. It's easy to see why, you get caught up in the moment, especially when a salesperson tells you the prices are only good for today, or once this model is gone we can't get another one like it.

Lots of people buy at RV shows

where there is a lot of excitement, only to discover the RV is the wrong type, too big, too small or too expensive.

*Regardless of the circumstances a hasty buying decision can be a costly mistake.*

You need to do your research before you buy. There are lots of RV brands and manufacturers to choose from. You want an RV dealer and a manufacturer that stands behind the product after the sale. You can research manufacturers on the internet, request brochures, take factory tours and attend local RV shows to learn more about all of the options you have.

And you want to buy from a reputable RV dealership. A reputable RV dealer will have a reputable, professional staff.



Don't be afraid to ask for a tour of the facilities.



Look at the service department. Do they have certified technicians? Do they have the capability and facilities to do routine maintenance and warranty work on the units they sell? Do they offer a good selection of parts and accessories? Do they have a good selection of RVs to choose from? How long have they been selling certain manufacturer brands? How long have they been in business? A reputable RV dealership can make your RV ownership experiences much more pleasurable.

That leads me to the next mistake people make. When I sold RVs it was common for folks to be a little intimidated by the size of RVs. The thought of towing a 30-foot trailer makes you nervous, so you purchase a 22-foot model. I always tried to explain to folks when you tow a trailer you don't really notice a difference between a 26-foot or 30-foot trailer. Sure it is heavier, but with the proper tow vehicle and hitch

components the length of the trailer is not a major factor to base the buying decision on. This is true of motorhomes too. I can't tell you how many times I saw people buy an RV and after driving or towing it come back to the dealership and want something larger. This is another expensive proposition.

Next on my list is buying the right type of RV to suit your needs. RVs come in numerous types, sizes and price ranges.



It's important you purchase the type RV best suited for you and your needs, and one with a price that fits your budget. Consider how you plan to use the RV. If you like to explore the back roads or go camping in state parks a 40-foot motorhome is a bad choice. In this situation a pop-up, truck camper or smaller travel trailer makes more sense. On the other hand if you plan to travel cross-country in the RV a 5<sup>th</sup> wheel or motorhome would work. Think about how you plan to use the RV, how many people will be staying in it, and what your budget is prior to selecting the type of RV best suited for your needs.

Speaking of budget, you want enough left over each month so you can use and enjoy the RV. Before you purchase your RV factor in the monthly payment, insurance and upkeep and decide how much you can afford to pay without getting in a bind. If you buy an RV and don't have any money left in your budget to it the RV will be nothing more than a large lawn ornament sitting next to your house. So, the big question is how can you buy an RV on a budget that works for you?

*In a nutshell the price you pay for the RV along with the interest rate and term of the loan will determine what your monthly payment is.*

### **Here are 5 tips I offer for buying an RV on a budget:**

1) The first step is to look over your monthly budget and determine how much you can afford to pay each month for an RV, without getting in a bind. Earlier I mentioned the term of the loan was one factor that determines your monthly payment. The longer the term of the loan is the lower the payment is, but you need to be comfortable with making this payment over the entire life of the RV loan.

2) How much are you comfortable putting down on the RV?

Of course the more you pay in the form of a down payment the lower your monthly payment will be. Most lenders require a 10 to 20% down payment in either cash or trade-in. Some lenders offer zero-down or low-down payment programs, but these programs have certain guidelines to qualify. The type of RV, dollar amount, term of the loan and your credit rating all factor into these types of loan programs. Keep in mind with zero down the interest rate and monthly payment will be higher.

3) Get the best interest rate possible. Interest rates affect what your monthly payment will be, and the total amount you will pay for the RV if you keep it for the full term of the loan. Keep in mind buying an RV is considered a luxury item and you must have good credit to secure a loan, especially from RV specialty lending banks. A bank will consider an applicant with an average credit history, but if you are approved it will be at a higher interest rate because the bank is taking a higher risk. The good news is a good credit rating equates to lower interest rates.

*Find out what the current interest rates are and if you have above average credit don't settle for a higher than average interest rate on your RV loan.*

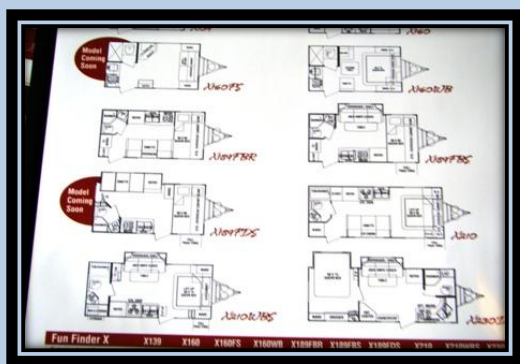
Interest rates can really impact your



monthly payment so it pays dividends to do your home work on interest rates before signing on the dotted line.

4) Consider additional expenses that come with RV ownership. If the RV is financed you need insurance coverage on the RV. It's a good idea to have insurance coverage even if the RV isn't financed. Consider routine maintenance and upkeep expenses like storage, tires and batteries. And it's smart to consider roadside assistance plans extended service contracts, but these come as added expenses.

5) The bottom line to buying an RV on a budget is to shop wisely, negotiate the price, put some money down, get the best interest rate possible and figure out what loan term works best for you. Once you know what the monthly payment is factor all other costs we discussed into your payment and make sure there is some money left over to use and enjoy your new RV.



After you know what type RV works best for you and you establish a budget consider the RV floor plan, and what options you want on the RV to meet the needs of you and your family.

Do you need one bedroom or two, and is the bed big enough? Would a split bathroom work better than a walk-through bathroom? Is there enough counter space? Is there enough storage space? Do you want the kitchen in the middle, front or rear of the RV? Is the shower big enough? Are the holding tanks large enough for the type of camping you plan to do? Do you need a generator for the type of camping you plan to do?

Sit in the RV and envision what it would be like on a camping trip. Do you like the layout. Would this RV work on extended camping trips with the number of people that will be in the RV?

It's a good idea to review brochures to see what comes standard on the RV and what is optional. You might need optional equipment like heated holding tanks or a larger furnace for the type of camping you are planning. You might need to order and wait for the RV to be built, but having it equipped the way you want it is important.

If you purchase a travel trailer or 5<sup>th</sup> wheel trailer it's extremely important the tow vehicle can safely handle the weight of the trailer. I always tell folks to find the trailer you want first then get a tow vehicle capable of handling the weight. If you already have a vehicle you plan to tow with you need to base the size and weight of the trailer on that vehicle. A quick and easy method I suggest for matching a tow vehicle and trailer is to

find a trailer with a Gross Vehicle Weight Rating (GVWR) less than or equal to the vehicle's tow rating. In this case, even if the trailer is fully loaded to the GVWR the tow vehicle is still rated to handle the weight.

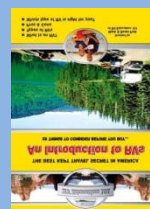
On the other hand if you plan to purchase a motorized RV drive it before you buy it. Driving a motorhome for the first time can be a little intimidating, but it's important that you test drive it before you buy it. You want a motorhome that you feel comfortable driving because you will spend a lot of time behind the steering wheel. Check out all of the controls, the view, the mirrors and make sure it performs the way you expect it to.

And finally, after you purchase the RV protect your investment. I mentioned extended service contracts earlier; after you purchase your RV consider an extended service contract that can help protect your investment. These contracts extend beyond the manufacturer warranty period. There are numerous plans available so shop around for the best deal. Get specialized RV insurance coverage too. It's different from your home and auto policy. When you need specialized coverage you'll be glad you have it.

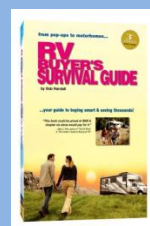
All of these "things to avoid when buying an RV" are important considerations and will result in you being happy with the RV you decide on. Remember RVs are designed for fun

and relaxation. Nothing will spoil the fun more than a hasty RV buying decision or not researching the best type of RV for you that fits your budget. ~ **RV 101**

For more help on making the best RV buying decisions possible we offer RV buying guides and a DVD on the subject. Spending 15 or 20 dollars now can result in literally saving thousands of dollars on your RV purchase.



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# Polk's Top 10 RV Battery Tips



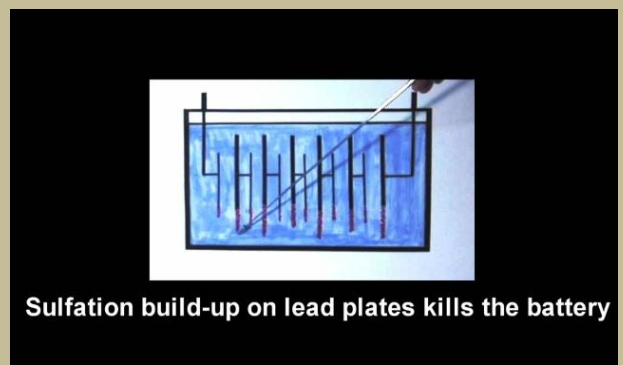
By Mark Polk

This article pertains to deep-cycle lead-acid batteries used in RV applications. Properly maintained deep-cycle batteries should last for 6 or more years. Unfortunately many RV owners replace batteries every year or two. There are numerous reasons for dead RV batteries, but we want to concentrate on a solution to the problem. Fortunately prevention is simple; extending deep-cycle battery life is a matter of understanding and performing basic battery care and maintenance.

**Caution:** Always keep safety in mind when working around lead -acid batteries. Lead-acid batteries contain sulfuric acid that is extremely corrosive and can cause severe burns or blindness. The hydrogen gas produced by lead acid batteries is very explosive. When you work around batteries you need to wear goggles, gloves and remove any jewelry. Do not smoke or use any open flames around batteries.

Today, in no particular order, I would like to offer my top 10 tips to extend the life of your RV and automobile lead acid batteries.

1) Routine maintenance and recharging a discharged battery as soon as possible will extend the life of the battery. The leading cause of dead lead-acid batteries is sulfation. When a battery is in a low state-of-charge small crystals form on the plates and if the battery remains in this condition for an extended period of time, without recharging, the battery is ruined.



Sulfation begins when a battery's state-of -charge drops below 80%, or roughly 12.4 volts. The longer the crystals remain on the plates the larger they get until it cannot be converted back to active plate material and the battery is ruined. Recharging a battery in a timely manner helps prevent sulfation.

2) Never let a 12-volt battery discharge below 11.5 volts. You can measure the voltage using a digital voltmeter. Measuring the voltage gives you a quick picture of the batteries depth-of-discharge so you know when the battery needs to be recharged. Set the voltmeter on DC voltage and place the red lead on the positive terminal and the black lead on the negative terminal to read battery voltage.



3) Reducing the batteries depth-of-discharge increases the life of the battery. A battery discharged to 50% everyday will last twice as long as a battery cycled to 20% everyday.

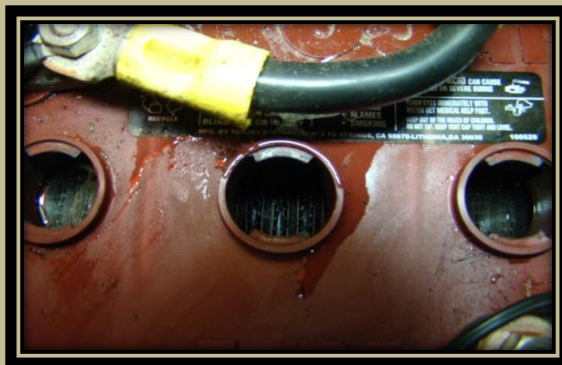
4) RVs have parasitic loads that discharge a battery over time. Some but not all of these loads are LP gas leak detectors, the TV antenna power booster, clocks, stereos and appliance circuit boards. If your RV is equipped with a battery disconnect switch make sure it is in the “off” position when you are not using the RV, or when it is in storage.



5) Hot temperatures and overcharging kill batteries. During hot weather and periods of high usage check water levels in batteries more frequently. Checking the electrolyte levels and adding distilled water as required can save your lead acid batteries.



6) When you add water to a lead-acid battery use mineral free water. Distilled water is best. Regular tap water can cause calcium sulfation. Don't add water prior to charging a battery unless the water level is below the plates. When you add water fill each cell to the bottom of the vent well. Do not overfill.







7) Properly charging lead-acid batteries needs to be done in stages. A bulk charge should be performed to return the battery to 90% of a full charge during the first couple of hours. An absorption charge is used for the remaining 10% to prevent any battery gassing and loss of water, followed by a float charge to maintain a full charge. Many but not all RV converter chargers are three-stage chargers.

8) Batteries should only be watered **after** charging unless the plates are exposed prior to charging. If the plates are exposed add enough water to cover the plates and then charge the battery. When the battery is fully charged fill each cell to the bottom of the vent well.

9) To prevent water loss from bubbling and gassing leave the vent caps on batteries while charging.

10) The lead and plastic used to construct batteries can be recycled. More than 95% of all battery lead is recycled. Make sure you recycle your old batteries.

Following these easy preventive maintenance checks can add years of life to your RV batteries. ~ **RV 101**

### Tired of dead RV batteries?

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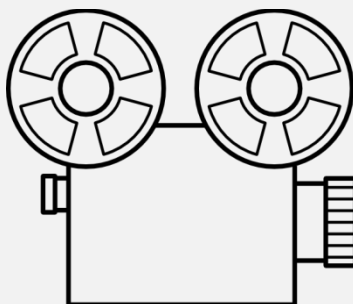
When we started our original RV Education 101 YouTube channel, many years ago, we did not organize every thing exactly how we wanted. We will continue to add content to our existing channel, but with [our new RV 101 channel](#) we can include categories and playlists that we know is of interest to RV owners and enthusiasts.

As we build the new channel we will concentrate on producing short videos on topics RVers are interested in. The content will include RV how-to, RV DIY, RV tips & tricks, RV driving & towing skills, RV maintenance, RV safety and much more.

As always the video content displayed on our YouTube channel will be produced in-house by RV Education 101. It will be relevant, helpful video content that you can always depend on as accurate and the quality information.

Our goal is simple, we want to make all of your RV experiences safe, fun and stress-free through RV Education.

We encourage you to [visit our new channel and subscribe](#) so you will be notified every time a new RV video is released.



[RV Education 101 Introduction](#)



# RV Tire Pressure Gauges – The Good, The Bad & The Ugly

I always talk about the importance of checking the inflation pressure in tires, but is your tire pressure gauge giving you accurate information?

Something you may not know is some tools require regular calibration to ensure accuracy. I always use a quality tire pressure gauge, but I realized after several years of using the gauge I never had it checked for accuracy. Lots of the inexpensive gauges (\$5) you purchase can't be calibrated, and if the reading is inaccurate the gauge is worthless. This is why you should spend a little more (\$15-\$30) and get a quality inflation pressure gauge that is accurate and will last. I am a real believer in the old saying; you get what you pay for.

If you have any doubt about the accuracy of your tire pressure gauge there are a couple things you can do to check it.

1) You can check the air pressure in a tire with the gauge in question and then check the same tire with another reliable gauge. If there is a significant difference in the readings (4 or more psi) between the two gauges one or

both gauges may be inaccurate. If both gauges read within 1 to 2 psi of each other the gauges are more than likely accurate.

2) If you want a more precise method for checking the accuracy take the gauge to a local tire dealer or fleet truck maintenance facility and ask them to check it using a master gauge. A master gauge is a gauge that is certified to be accurate. But I caution you there are lots of tire dealers who don't have their own tire pressure gauges calibrated.

**Note:** Don't depend on pressure gauges at gas stations or convenience stores to be accurate. These are usually abused and neglected, raising concern over accuracy.

There are several different types of pressure gauges available on the market. One important thing to keep in mind is the pressure the gauge is rated for. Most automobile tires are inflated to about 32 psi, so a 0 to 60 psi gauge is sufficient. On the other hand some motorhome and truck tires are inflated to 100 or more psi. It is important for accuracy, and to prevent damage to the gauge, that you get the right gauge for

the job. A general rule of thumb is to find a gauge that can read double what the inflation pressure is set at. This isn't always possible, especially with tires inflated to 100 psi, so try to find a gauge rated for high pressure, like 160 psi.

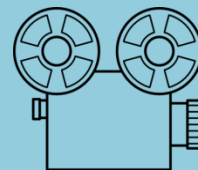
Possibly the most common type of pressure gauge is the plunge or pencil type. Some of these are calibrated and some of the cheaper ones are not. As a general rule a common plunge type gauge you purchase will be accurate to + or – 3 psi when it is new. The accuracy of these type gauges are also affected by temperature, humidity and altitude.

Like everything else these days' things are switching from analog to digital. Analog tire pressure gauges were the standard for many years, but advancements in digital technology have improved on that standard. Analog dial gauges are about as accurate as the quality pencil type gauges. In numerous tests comparing different type gauges digital gauges were the most accurate tested.

Regardless of the type of gauge you choose there are high quality and low quality gauges available. Buying a cheap digital gauge would be the same as buying a cheap pencil type gauge.

**Here are a few things to keep in mind when it comes to tire pressure gauges.**

- Spend a few more dollars and get a quality pressure gauge.
- If the gauge will be used to check dual wheels on a motorhome the chuck end of the gauge should have a dual foot design to make the job much easier.
- Always select a gauge rated higher than the inflation pressure of the tires you are checking. Applying more pressure than the gauge is rated for can damage the gauge and affect the accuracy. If you over-pressure a gauge have it tested for accuracy.
- Try not to drop or jar the gauge. Store the gauge in some type of protective covering or case and in an area where it won't be hit or damaged.
- Periodically have the gauge tested for accuracy. At a minimum compare it to another quality gauge to see if both read the same, or close to the same pressure.
- Most importantly, once you purchase a quality pressure gauge use it on a regular basis to check your tires.



[How To select an RV Tire Gauge](#)

Remember, properly inflated tires are safer, extend the life of the tires, improve fuel efficiency and lessen the chance of unexpected and premature tire failure.

**~RV101**



# Getting to



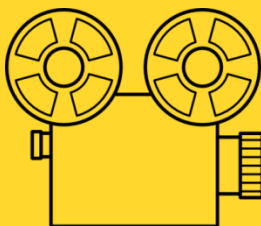
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## Top 10 Items Folks Forget to Take on Camping Trips

I was talking to an RV owner the other day and he told me no matter how well he thinks he thinks the RV is stocked for a trip they always forget something and need to buy it from the campground store. This has happened to us more than once so I thought it would be fun to compile a list of 10 items folks forget to keep in the RV for camping trips. Let's see what made the list.

- 1) An extra sewer hose just in case you can't reach the sewer drain outlet at the campground.
- 2) Extra sewer hose adapters & connectors so you can connect to different types of drain outlets.
- 3) Some TV coax cable so you don't miss your favorite television show.
- 4) Some Citronella candles to help keep mosquitoes away from your outdoor camping area.
- 5) Laundry soap so you can do a quick load of laundry at the campground.
- 6) Shower shoes for the bathhouse and the swimming pool.
- 7) A tablecloth and some clamps to secure it to the picnic table.
- 8) Bug spray just in case the Citronella candles don't do the job.
- 9) A first aid kit in case of an accident or an emergency.
- 10) Aluminum foil so you can grill outside instead of cooking inside the RV.

Well there you have it, my list of the top 10 items folks forget to take with them on camping trips. Don't fret if you forget to take something because KOA campground stores have all of these items and much more. What's on your list?



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# Reader Question & Answer

**Reader Question:** I have a very compact enclosed car hauler in which I carry an off-road vehicle. The trailer is rated for 7,000lbs and the tires are 205/ 75 /14. Between the vehicle and gear, I generally run about 5800 – 6000 lbs total weight with proper distribution of tongue weight, but without a weight-distribution hitch (the trailer is all aluminum and cannot handle the WDH loads). Three seasons ago right after I bought the trailer I experienced two tire blow - outs. Fearing the worst, I immediately replaced all four tires to get a fresh start and hopefully not live through that “unfun” process again. I am now looking, as a preventative measure, to replace the tires again prior to the start of this season’s traveling.

My question (and issue) is as follows: my previous research had lead me to very positive reviews of the Load Range D tire from Kumho called the 857. This tire offered some additional load capacity over C rated tires which is something I am looking for. Unfortunately, Kumho is no longer selling the proper size tire for my application. As such, the only other Load D tire in my size is the Kenda Karrier, which is a Chinese made product that I do not trust. Due to the space constraints of the trailer, I am unable to run a 215 tire size nor upgrade to the 15” rim and 205 tire, either of course would have offered me the buffer capacity I am seeing.

Do you have any recommendations or advice?

**Mark’s Answer:** In many cases the best solution is to go to a larger tire and rim, but you said that is not possible. For a trailer with a GVWR of 7,000 pounds and C-rated 205/75/14 tires each tire must be capable of supporting 1,750 pounds. Your tires are rated at 1,764 when they are inflated to the max cold pressure listed on the tire's sidewall. So if the trailer was loaded to the max GVWR the tires would be at their max capacity too. You mentioned the loaded weight is usually around 6,000 pounds. This would require each tire to be capable of supporting a 1,500 pound load, which means the C-rated tires should be fine.

Now, all that is in a perfect world. The problem is individual tire loads are hardly ever perfect. You can have an axle on the trailer that is within the GAWR, but one or the other tires on that axle can be overloaded. This is one major reason for tire failure. You need to weigh the fully loaded trailer by individual tire position to make sure they are not exceeding the load rating. Another tire failure problem is incorrect inflation pressure for the load. The only way a tire can achieve the load rating is by proper inflation pressure. Once you know the individual tire loads you can go to the manufacturer load and inflation tables to get the correct pressure for the loads.

If your tires are not overloaded and they are inflated properly they should haul the trailer's loaded weight with no problems. I personally use Maxxis ST tires on trailers. I have had good success with them. If the trailer is stored outside keep the tires covered to prevent sun damage and check the inflation pressure before towing the trailer every time. Keep in mind that weighing the trailer is a snapshot in time and loads change constantly. You might need to redistribute or remove weight to avoid overloading a tire. I wish I could offer a D-rated tire, but as you said there is only one on the market in your tire size. I will say issues they had with tires from China several years ago have been resolved and they are probably safe to use, but you need to go with your gut.



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We produce RV educational videos and publish books and e-books on how to safely & properly use and maintain your RV. The reason I left my job was because of my concern about the lack of educational and safety awareness material available to the RV consumer, in other words you.

My wife Dawn left her position in RV sales to help start the company, and is our Sales and Marketing Director. We currently have a 35-foot Class A motor home and travel with our two dogs, Roxie and Gracie.

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