The Road Runner · Winter 2024-2025



New England Tire & Service Association



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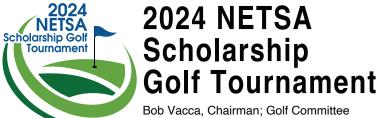
Please send your letters to:

NETSA P.O. Box 320166 West Roxbury, MA. 02132 or katie@netsa.org



JOIN **NETSA TODAY**





The 2024 NETSA Scholarship Golf Event is in the books. This year, the tournament was held at Shining Rock, New England's premier 27-hole golf course, in Northbridge, MA. The event was held on Thursday, October 3, 2024, and the weather was outstanding, in the high 60s and sunny. The Board of Directors and Golf Committee would like to thank all who participated and helped to support this meaningful and important event, which will help with the 20-plus scholarships we plan to award in 2025.

Special thanks to all the sponsors, golfers, volunteers, and auction donors. Without you, this would not have been as successful as it

Attendance at the event was at its highest, with 88 golfers or those who think they can golf. We raised just over \$19,000 for the NETSA Scholarship Fund, which will help us reach our goal.

Congratulations to Rich Flaherty, Jason Hebert, Jim Schmidt, and Scott Stein, this year's first-place winners. Congratulations also go out to our second —and third-place teams.

In 2024, NETSA awarded over \$584,000 in scholarships because of our fundraisers, such as the Golf Tournament and Trade Show. We hope you will support these upcoming events in 2025 as we look forward to bigger and better events.

L-R Will Rothschild, Frank Fruciano, Steve McGrath, Anthony Babine, Rich Tuttle



Message from the President's Desk



The northeast winter rush has arrived. Those who recognize and plan for that

> sales and appreciation. Many large box retailers fail to compete with the local dealers because their systems can not address the differences between markets for seasonal opportunities. Winter sales wins follow the leaders who address the team activities and assignments, rapid staff requirements, and inventory needs before, during, and after the

Talking about making opportunities happen, a Special Thank You to our Scholarship Golf Tournament Organizers, Sponsors, and Golfing Attendees who secured

funding to make our 2024 Scholarship opportunities a reality. Those opportunities do not come easily, but with great team effort, you all helped to provide some outstanding young adults with access to much-needed college resources.

I also want to thank our Executive Director, Katie for keeping her teammates on task- especially me. She has also participated in the National Right to Repair meetings at the SEMA show. The Right to Repair actions at the national level needs our member support and feedback. The issues of undocumented service restrictions could be a dangerous situation for buyers of new cars. When the vehicle manufacturers create unpublished service procedures, they create dangerous service situations for new car owners. We need to hear and share your experiences as you experience limited or incorrect vehicle diagnostic situations.

Also, a special thanks to our newest board members and their teammates who have joined our board.

This year added Steve Brophy-Sullivan Tire, Jim Riley- US Autoforce, Phil Muller - Affiliated Insurance Agency, Tom Griffin- Rubber Inc, Kirk Feinswog, Fast Lap Group, Kyle Gardullo Brenntag, Joseph Strickland -ATD, and Andrew Souza Automotive Distribution Specialists. I hope they all get that opportunity to enjoy the comradery that comes from serving on

Our industry members are often outstanding local and regional leaders and key players. We strive to connect with one another, and we get that chance at next year's NETSA Spring tradeshow. At this upcoming April event, we get a chance to learn from and with those people.

We also get to recognize some people that make a difference. If you have someone you want to see recognized be sure to forward a Hall Of Fame List. Better yet, we encourage all members to attend that Hall of Fame

But our industry is loaded with a huge group of players than earn our respect as we hear their stories of failures and successes. Nothing is more honorable that getting a chance sharing those situations with our

Recently I had the pleasure of such a special event. Larry Farrel who once played a critical role for us during his Goodyear days (now with Sullivan). We also joined two prior teammates Mike Pallotta, and Bobby Shlosser Key Executive partners from the Tire Warehouse Central era. Everyone has moved along and doing well in their new growth. Connecting with Alumni to share their career path successes is a great feeling to enjoy. When separations happen it is not always a sign of failure but rather a story of success. It's fun to hear their memories that helped them achieve their own success. Better vet is the satisfaction and appreciation of earning their continual friendship as they continue to grow. And we Thank You for the past years success and we look forward in seeing you at next year's NETSA event.

Steve McGrath

Dear NETSA member:

Thank you so much for your continued support of NETSA. The strength of our organization truly lies in our dedicated members throughout New England. NETSA continues to be your voice in issues and legislation across New England. In this era of acquisitions and consolidations NETSA continues to speak on behalf of the independent dealer in New England.

Because of the ongoing membership support of businesses like yours NETSA has been busy monitoring activities that effect the independent dealers in New England. We are currently working on the Right to Repair in the Maine and Massachusetts as well as the Connecticut Tire Stewardship program. Here are some of the things that we continue to work on:

- Support for the new Maine Right to Repair efforts currently underway in Maine.
- Successfully supported the Massachusetts Right to Repair.
- Provided nineteen \$2,000 scholarships in 2024.
- Awarded one \$5,000 scholarship to celebrate our \$500,000 milestone in 2023 and again in 2024.
- NETSA scholarship efforts surpassed \$500,000 in 2023.
- Monitor industry-related legislation throughout New England.
- Publish four issues of the Road Runner Newsletter yearly.
- Produce our annual Trade Show and Convention and our annual Scholarship Golf Tournament.
- Furnish a host of benefits for our members.

We currently have 580 members and want you to remain part of our great association. Being a member of NETSA ensures you have a voice in the issues affecting your business.

Accordingly, we are sending you a 2025 Membership Dues Invoice and asking that you send your payment to us by December 30, 2024, at our Mailing Address: P.O. Box 320166 West Roxbury, MA 02132 or pay online at our secure processing link located on NETSA.org.

Our Board of Directors encourages you to continue your membership and support of NETSA and invite a colleague to join; this will strengthen not only NETSA but your own voice as well.

We also invite you to call us, email us, or write us with any questions or concerns that you may have. Our contact information is listed below and on our website at WWW.NETSA.ORG.

Sincerely,

Katie Maguire **Executive Director**















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Message from our Executive Director

Almost another year is in the books. NETSA has had quite a successful year; thanks to all our board members, past and present, for your dedication to our association's growth. I just recently came back from SEMA and heard how everyone has been impressed by our success and growth. In the past few

years, we have added new board members, benefits providers, and members to bring new ideas and creativity to our association. While at SEMA, I attended the TIA board luncheon; after that, there was a Right-to-Repair Summit and a Tire Industry Networking Reception. I was able to network with others from the Autocare Association, Independent Tire Dealers Group, California Tire Dealers Association, and the Texas Tire and Automotive Association. We all agreed that we need to work together as distributors, shop owners, and associations to support our great industry and amplify our voices. That will make a difference when fighting to keep our associations and businesses viable. This was my third year attending SEMA, and I made sure to make the most of my stay. I took my dad with me this year; he is one of my biggest supporters and was coming up with ideas for our trade show and golf tournament based on things he saw and heard at SEMA. He is already talking about returning next year, and I'm looking forward to it.

Our committees continue working hard to provide our members with the best.

The Benefits Committee, Chaired by Don Foshay, met with two great companies interested in being NETSA benefits providers. I am pleased to announce that the Board of Directors will add them to our provider list for 2025. Benefits provided include assisting with selling auto repair-related businesses and another program offering a smart customer retention program. Look for their names in this Road Runner issue. We appreciate all our benefits providers and encourage all our members to support their efforts.

The Hall of Fame Committee, Chaired by Rich Tuttle, reminds you that we will be inducting our 2025 HOF members at our January meeting. Look for that announcement in mid-January.

The Trade Show Committee, Chaired by Rich Tuttle, is hard at work, already planning our Annual Tradeshow at Mohegan Sun on April 4th and 5th, 2025. We are looking at several Keynote speakers and deciding what seminars we will offer and how many. Your suggestions or recommendations are welcome. We will have more information out after the first of the year.

The Golf Committee, Chaired by Bob Vacca, had another successful golf tournament on October 3rd at Shining Rock in Northbridge, MA. The weather was perfect, and I would like to report that we raised over \$19,000 for our scholarship fund. Bob Vacca, along with the help of Rich Tuttle, Steve McGrath, Steve Dupoise, Anthony Babine, Laura Smith (Myers Tire Supply), Frank Fruciano and Will Rothschild (Nexen Tire), Andrew Souza (ADS) and Joseph Strickland (ATD) put on an excellent event for our 88 players. We want to thank all our sponsors and contributors for making this a successful fundraiser; we look forward to planning our tournament next year.

The Scholarship Committee, Chaired by Larry Lesieur, will ask the board to approve 20 scholarships for 2025. Be on the lookout for scholarship details at the end of January. Applications must be submitted by April 24, 2025.

As I approach the end of my first year as Executive Director, I am grateful to our Valued Members, our Board of Directors, the Chairpersons of our committees, and our officers for the support and assistance all have provided me in my freshman year. Once again, I want to thank Tony DeSimone for his continued guidance.

I wish you all a Merry Christmas, Happy Holidays, and a Prosperous New Year. I look forward to what 2025 will bring.

Katie Maguire





We want to thank all our sponsors for making this event possible.

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Wilder Bros Tire Pros

Shining Rock Golf Club, Northbridge, MA



Max Finkelstein - U.S. Autoforce

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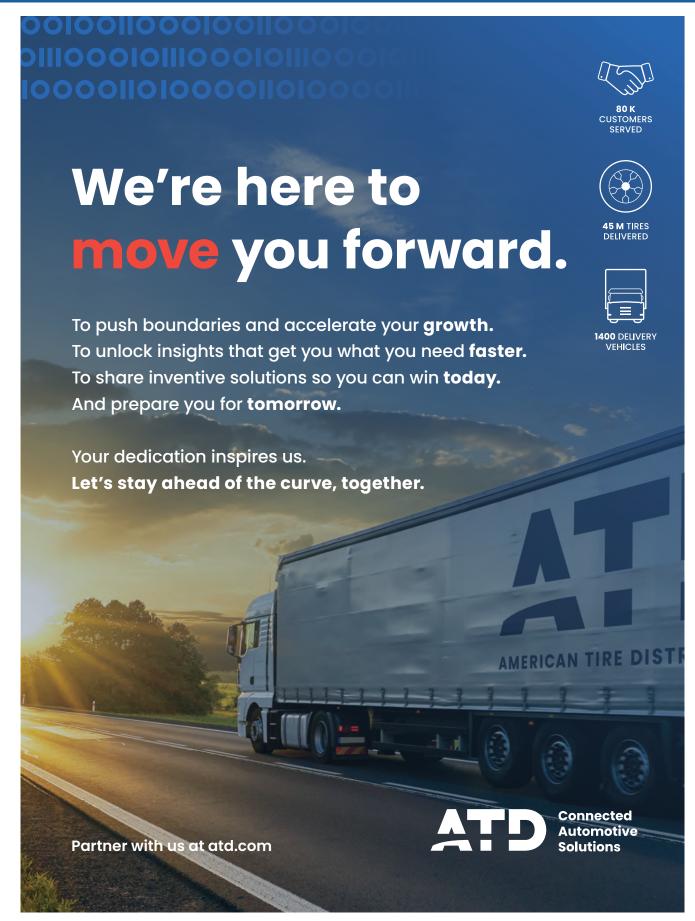


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David "Ace" Ventura



David "Ace" Ventura, a cherished husband, father, and friend, departed this life on October 12, 2024, in the heart of Boston, MA, where he was born on March 9, 1966. His journey through life was marked by passion, laughter, and unconditional love for his family and friends.

Ace was a man of simple yet profound joys. His avid enthusiasm for golf reflected his zest for life, each swing resonating with the laughter of family and friends who joined him on the greens. A loyal fan of Sunday football, he cherished these moments, building bonds over touchdowns and triumphs, his contagious laugh echoing through gatherings filled with joy.

In his professional life, Ace dedicated 40 years to the automotive industry, where he became a beloved figure among his customers. His warmth and genuine care made every interaction meaningful, forging connections that extended beyond business—evidence of his heart's true essence.

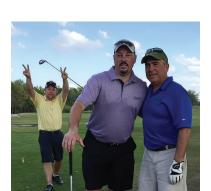
Outside of work, Ace took delight in the beauty of nature, passionately growing flowers in his garden. Yard work wasn't just a task for him; it was a labor of love, a testament to his nurturing spirit. He found joy in driving his Mustang, embodying pure freedom.

Ace had a penchant for the finer flavors of life, relishing every bite of lobster feasts, often savored in the company of loved ones, while enjoying refreshing Bud Lights. On Sundays, the melodies of Elvis Gospel filled his home, a soothing backdrop to cherished moments spent with family.

He leaves behind a loving wife, Kelli Ventura, whose partnership shaped many beautiful parts of his life. His son, Zachary Ventura, alongside his partner, Carolyn, of Duxbury, blessed Ace with her four children. Joshua Ventura, his other son, and his wife Lexi of Kingston, carried forward Ace's legacy of love and laughter. His nurturing spirit is further echoed in the hearts of his mother, Carmella Foutain, and her husband Cliff of Hampstead, NC, as well as his brother, Daniel Ventura, and his wife Stephanie, also of Hampstead, NC. Ace took immense pride in the many nieces and nephews who will forever cherish his memory.

As we gather to celebrate the life of David "Ace" Ventura, we remember a man who lived fully and loved deeply. His laughter, passion for life, and unwavering dedication to family and friends will remain eternally woven into the hearts of those who knew him.

In lieu of flowers, please send donations to the Adenoid Cystic Carcinoma Research Foundation https://accrf.org/donate/





SCAN TO DONATE

Tire Stewardship Program

Introduced Session

2024 General Assembly

Bill Summary

To provide a tire stewardship organization with more time to begin the tire stewardship program after the plan is approved, to reduce allowable administrative fees for the tire stewardship program and to allow a surplus for the tire stewardship program to avoid cash flow problems.

AI Summary

This bill makes several revisions to the tire stewardship program in

Connecticut. It provides the tire stewardship organization with more time

(180 days instead of 120 days) to begin the program after the plan is approved. It reduces the maximum administrative fee that the Commissioner of Energy and Environmental Protection can charge the organization from 10% to 5% of total program costs. The bill also allows the organization to maintain a financial surplus to avoid cash flow problems and requires that all collectors and processors participating in the program be qualified and in compliance with relevant laws and regulations, including financial assurance and closure plan requirements.

Committee Categories

Agriculture and Natural Resources

Sponsors (2)

Marty Foncello (R), Lisa Seminara (R),

Other Sponsors (1)

Environment Committee (J)

Last Action

Signed by the Governor (on 06/06/2024)

Official Document

 $\underline{https://www.cga.ct.gov/asp/cgabillstatus/cgabillstatus.asp?selBillType=Bill\&bill_num=HB05352\&which_year=2024apt.pdf.$

SCAN TO LEARN MORE



TPMS Service Service – Avoiding the Make Inoperative Trap

Scot Holloway, CEO Bartec TPMS - November 22, 2024

Thirteen years ago, in the relative "Early days" of Tire Pressure Monitoring Systems, the Tire Industry Association presented four TPMS service related questions to the National Highway Traffic Safety Administration. These questions were based on real life scenarios and what the potential impact might be on the "Make Inoperative" provision of the Motor Vehicle Safety Act. The goal was to add clarity for the tire technician and service provider alike. The responses were, and still remain, relevant to TPMS Service and Repair.

According to their response dated November 22, 2011, the U.S. Department of Transportation: National Highway Traffic Safety Administration: "The make inoperative provision (49 USC § 30122(b)) prohibits manufacturers, distributors, dealers or motor vehicle repair businesses from knowingly making inoperative, in whole or in part, any device or element of design installed on or in a motor vehicle in compliance with an applicable motor vehicle safety standard."

Here is each scenario.

TPMS System is inoperative PRIOR to any work on the vehicle

- Assumption: Referring to the TPMS Sensor Only. The TPMS Sensor was inoperative before motorist brought vehicle to a repair facility.
- · Is the Service Provider responsible for the repair? No
- Background Detail: Providing that you closely inspect the vehicle [TEST BEFORE TOUCH] and notify the consumer of all known and visible damage, or inoperative conditions PRIOR to working on the vehicle.
- TPMS Tool Required? Yes. It is important to note that the TPMS may not immediately detect a faulty sensor. Per the FMVSS No.138, it can take up to twenty minutes before the malfunction telltale illuminates
- Bartec TPMS Recommendation: Always test sensors with a TPMS tool prior to starting any work. Document all inspections and note previous damage or faults.

Motorist purchased a set of aftermarket wheels and tires, declines new TPMS Sensors

- Assumptions: An example would be winter tires. The TPMS is functioning properly at the time of the purchase of the new wheels and tires.
- · Is the Service Provider responsible for the repair? Yes
- Background Detail: To avoid making the vehicle inoperative, the technician has three choices:
 - · 1. Decline the install of the new wheels
 - 2. Use the current TPMS sensors found in the old wheel set
 - 3. Convince the Consumer to purchase NEW TPMS Sensors.

- TPMS Tool Required? Yes, whether using direct replacement or programmable sensors, a TPMS tool is needed to complete the relearn/reprogram step.
- Bartec TPMS Recommendation: In order to keep the TPMS operating as designed, always install sensors into a new or alternate set of wheels and tires. Always make sure a relearn is completed when switching from one set to another.

Service provider inadvertently breaks a non-defective TPMS Sensor

- Assumptions: The TPMS is functioning properly at the time the sensor is damaged and the Technician is aware of the damage.
- · Is the Service Provider responsible for the repair? Yes
- Background Detail: To avoid making the vehicle inoperative, the TPMS Sensor must be replaced and programmed to the vehicle
- TPMS Tool Required? Yes. Whether using direct replacement or programmable sensors, a TPMS tool is needed to complete the relearn/reprogram step.
 Bartec TPMS Recommendation: Always inspect TPMS sensors

prior to starting any tire service. With the TPMS tool you can confirm sensor functionality. It is equally important to visually inspect sensors and valve stems for prior damage. Always take proper care when mounting and removing tires, as this is a critical time when sensors can be damaged.

Service provider releases vehicle with the TPMS light OFF – not aware of faults or damage

- Assumptions: The service provider did not knowingly make the system inoperative.
- · Is the Service Provider responsible for the repair? No
- Background Detail: Testing the vehicle with a TPMS Tool is critical to proving that a Standard Operating Procedure exists and that the proper work is completed.
- Bartec TPMS Recommendation: Testing the vehicle with a TPMS
 Tool both PRIOR TO and AFTER work is critical to proving that one, a
 Standard Operating Procedure exists, and two, that the proper work is
 completed. Documentation of a functioning system is the best way to
 avoid costly repairs and lost time.

As you can see, these are very common scenarios when servicing wheels and tires, and the TIA were definitely ahead of the curve when they proposed them to NHTSA. They offer insite on how to make sure you keep your tire business safe from legal issues when considering servicing vehicles with TPMS. What is also obvious is that having the proper equipment, replacement parts, and standard operating procedures is CRITICAL. Finally, Basic TPMS inspection practices will save you time, money, and grief in the long run, and keep you out of the Inoperative Trap!

	Scenario	Assumption	Service Provider responsible for repair?	Detail	TPMS Tool Required?
1	TPMS System is inoperative PRIOR to any work on the vehicle	Referring to the TPMS Sensor Only TPMS Sensor was inoperative before motorist brought vehicle to repair facility	NO	Providing that you closely inspect the vehicle [TEST BEFORE TOUCH] and notify the consumer of known and visible damage or inoperative conditions PRIOR to working on the vehicle.	YES
2	Motorist purchases a set of aftermarket wheels and/or tires [winter for example] and declines to purchase NEW TPMS sensors	The TPMS is functioning properly at the time of the purchase of the new wheels	YES	To avoid making the vehicle inoperative, the technician has three choices: 1. Decline the install of the new wheels 2. Use the current TPMS sensors found in the old wheel set 3. Convince the customer to purchase NEW TPMS Sensors.	YES
3	Service provider inadvertently breaks a non- defective TPMS Sensor	The TPMS is functioning properly at the time the sensor is damaged and the Technician is aware of the damage.	YES	To avoid making the vehicle inoperative, the TPMS Sensor must be replaced and programmed to the vehicle	YES
4	Service provider releases vehicle with the TPMS light OFF. The technician was not aware of any TPMS faults or damage	The service provider did not knowingly make the system inoperative.	NO	Testing the vehicle with a TPMS Tool is critical to proving that a Standard Operating Procedure exists and that the proper work is completed.	YES

Black Book of Bragging

Written by Sam Russo MSIT, ACP, AAP March 12, 2024

Data Crew Chief | Industry Head @ Pivotree | TSC Committee | ACPN Committee | Wyatt's Mom | #iamautomotive

The Black Book of Bragging: Stacy Miller's Message at WiAC Leadership Conference

In a world where modesty often reigns supreme, especially when it comes to being a woman in the corporate jungle, the idea of bragging about oneself can feel uncomfortable or even taboo. However, Stacey Miller, AAP, in her electrifying session at the Women in Auto Care Leadership Conference, challenged this notion head-on, presenting a compelling case for why self-promotion is not only acceptable but necessary for personal and professional growth.

Why Speak Up?

Why is it important to speak up and advocate for oneself? Stacey succinctly encapsulated the answer: **because no one else will do it for you.** In a competitive landscape where opportunities abound but recognition can be elusive, it's crucial to give oneself credit for achievements and talents. Simply "keeping your head down" and relying on the hope that others will notice your contributions is not a viable strategy. Instead, she urged us to take proactive steps to ensure they are seen and heard

Distinguishing Elaboration from Embellishment

An essential element of mastering self-promotion is navigating the fine line between elaboration and embellishment. No one enjoys being in a room with an incessant bragger! Thus, while it's vital to offer thorough accounts of our accomplishments and capabilities, it's equally crucial to remain grounded in reality and refrain from exaggeration. By highlighting genuine achievements and tangible results, individuals can effectively showcase their value without overwhelming others with hyperbole. This approach ensures that self-promotion remains engaging and credible, fostering positive interactions and genuine connections.

How to Brag Gracefully

But how does one go about bragging about oneself gracefully? Stacey went through how to identify opportunities to insert oneself into conversations through how to craft compelling narratives that highlight one's strengths, she helped provide a roadmap for confidently advocating for one's worth:

Bragging 101

Welcome to Bragging 101—the realm of the early adopter, where celebrating victories, both big and small, becomes second nature. Here, we encourage you to embrace a mindset of gratitude, capturing your triumphs not only in your professional journey but also in your personal life. Whether it's jotting down achievements in a private gratitude journal or boldly sharing your successes with the world, this is your platform to acknowledge and amplify your accomplishments.

- 1. The time you were designated as a lead on a project
- 2. The time that you volunteered to lead a project (shows initiative)
- 3. Opportunities where you managed others in the company
- 4. Anytime you were nominated for an award (even if you didn't win!)
- 5. Times you volunteered to do more than your role required

Next Level Bragging

Welcome to Next Level Bragging, where you've successfully graduated from Bragging 101 and are ready to take your self-promotion game to new heights. You've not only acknowledged your awesomeness but have also begun meticulously documenting your achievements. At this level, bragging isn't just about boasting—it's about strategically shaping your trajectory toward continued triumph.

- Track Your Impact: Continuously monitor the outcomes of your initiatives, regardless of whether they fall within your official job scope. Whether it's driving growth, boosting volume, enhancing awareness, improving ROI, or increasing efficiency, keep a close eye on the metrics that matter.
- 2. Leverage Your Expertise Across Teams: Capitalize on your skill set to support other teams within the organization. Not only does this benefit their projects, but it also provides an opportunity to showcase both their achievements and their invaluable contributions to the broader organization.
- 3. Recognize the Significance of Small Wins: Don't underestimate the power of seemingly minor actions. Implementing new tools or processes that enhance efficiency can have a significant impact on the organization's overall performance. Acknowledge these "little" victories—they're often the building blocks of substantial success.

4. Proactively Present Your Ideas: Take the initiative to develop presentations or proposals for organizational change, drawing on both data and your proven track record of success. Don't wait to be asked—demonstrate your proactive approach to driving positive change and innovation within the company.

Where Do You BRAG?

From digital platforms to professional settings, the arenas where you can proudly showcase your achievements and milestones seem endless. Stacey focuses on spaces where she has found her voice to brag.

- Craft Your Online Portfolio: Establish a personal website to curate a
 comprehensive archive of your accomplishments spanning the years. This
 platform serves as a dynamic showcase of your professional journey and
 achievements, providing a compelling narrative of your growth and expertise.
- 2. Create a Folder in Your Inbox: A little less scary than your website, is creating a folder in your inbox dedicated to saving little messages of recognition and moments of accomplishments to your work. Most days we forget these moments at our annual reviews and this will serve as talking points of the value you bring.
- 3. Craft a Personalized Bio: Too often when we talk about ourselves we downplay our awesomeness, but when we talk about our friends or people we look up it as if they are limitless. What if you talked about yourself the way your friends do? If you're having trouble understanding the value you bring to a company -- utilize ChatGPT. Leverage generative Al by importing your resume and prompting it to tell you the value you bring. Let your personality shine through as you articulate your strengths, skills, and the unique value you bring to any endeavor.
- 4. Encourage Peer Recognition: Embrace the power of peer endorsement by allowing those around you to sing your praises. Whether it's colleagues, mentors, or friends, leverage their perspectives to amplify your achievements and build a reputation for excellence through authentic, third-party validation.

What Happens Next?

Prepare for the MAGIC to unfold. With those around you more keenly aware of your capabilities and talents, a transformative shift awaits, both personally and professionally. As your sphere of influence expands, expect a surge of new opportunities to come knocking at your door. With newfound confidence in your abilities, your demeanor will radiate assurance and self-assurance, leaving an indelible mark on your daily interactions and endeavors.

Visibility - you are seen and heard

Embrace the spotlight as your visibility escalates. Your voice carries weight, and your presence commands attention in every room you enter. Through intentional self-promotion and the recognition garnered from others, you'll find yourself at the forefront, poised to make meaningful contributions and shape conversations.

New Opportunities

The horizon brims with fresh prospects awaiting your exploration. From exciting career advancements to unexpected personal ventures, each opportunity represents a stepping stone toward realizing your full potential. Embrace these new avenues with enthusiasm, knowing that each experience will propel you further along your path of growth and fulfillment.

Confidence

With every accomplishment celebrated and every accolade earned, your confidence blossoms. Armed with a steadfast belief in your abilities, you'll navigate life's challenges with unwavering resolve and grace. As confidence becomes your steadfast companion, you'll approach each new endeavor with the assurance that success is well within reach.

Drawing inspiration from Stacey's talk and my profound admiration for her, I can't help but take a moment to truly celebrate her remarkable achievements! Stacey, you are a true powerhouse, cherished by the industry, and every day, we collectively uplift and honor your contributions through both subtle gestures and grand affirmations! In her parting words, Stacey implores us not only to confidently tout our accomplishments but also to embark on the noble pursuit of identifying and resolving significant challenges. Stacey's legacy serves as a beacon, reminding us all to strive for excellence and make meaningful impacts in our spheres of influence.

By Hal Odessey

As the dust settles following the recent election, independent tire dealers in New England find themselves in a pivotal position. The changing political landscape can create both challenges and opportunities for our industry. It is essential for independent tire dealers to not only adapt but to actively engage with associations that advocate for our needs and interests.

The independent tire dealer segment plays a crucial role in the automotive ecosystem. These businesses offer personalized service, local knowledge, and a commitment to quality that large chains may overlook. However, in a post-election environment, competition may intensify, consumer preferences might shift, and regulatory changes can impact operations. This makes it more critical than ever for dealers to keep their associations alive and thriving.

Why Associations Matter

Trade associations serve as the backbone of our industry. They provide a platform for independent dealers to voice concerns, share best practices, and work collectively to influence policy decisions that can affect our operations. For instance, associations in New England can help navigate new tax regulations, advocate for fair practices in the marketplace, and address issues related to tire recycling and environmental regulations.

Moreover, these associations often offer valuable resources such as training programs, marketing support, and networking opportunities. Engaging with these organizations allows independent tire dealers to stay informed about industry trends, technological advancements, and consumer behavior changes that can impact sales.

Building Stronger Alliances

In the wake of political changes, collaboration among independent dealers is more important than ever. By leveraging the collective power of associations, tire dealers can amplify their voices, ensuring that their interests are represented in the political arena. Working together allows

dealers to engage in constructive dialogues with policymakers, advocate for favorable regulations, and make a compelling case for the unique contributions of independent businesses.

Regular meetings, conferences, and open forums hosted by these associations create opportunities for dealers to share experiences and strategies that have proven successful in their communities. By fostering this sense of camaraderie, independent tire dealers can bolster their resilience in uncertain times and grow their businesses through shared knowledge.

Taking Action Locally

Independent tire dealers should consider taking an active role in their local associations and engaging with peers who understand the unique challenges of this industry. This could involve joining committees, attending workshops, or even volunteering for leadership positions within the organization. The more we invest in our associations, the more we set the stage for a thriving independent dealer community.

Moreover, dealers can host local events to engage customers and educate them on tire safety, maintenance, and the value of supporting local businesses. By promoting our unique offerings and fostering a stronger local presence, independent dealers can build brand loyalty and differentiation in a competitive marketplace.

Conclusion

In the post-election landscape, independent tire dealers in New England face both challenges and opportunities. By staying connected to our associations and working together, we can ensure that our voices are heard, our interests are represented, and our businesses continue to thrive. Let's take this opportunity to unify and strengthen our community, ensuring that we not only survive but excel in this ever-evolving industry. The future of independent tire dealers in New England looks bright when we come together to support one another and our shared goals.



October 17, 2024 - Ameritas

If you're in the market for life insurance, you might feel overwhelmed by the many choices available. A common path is to buy a single term life policy that provides a fixed amount of coverage for a set number of years. However, there's an

alternative strategy that could be both more strategic and flexible: laddering life insurance policies. This involves combining multiple term policies, or a mix of term and permanent life insurance policies, to match your coverage to your financial needs over time.

In this article, you'll learn how laddering life insurance policies work, why it can be a more flexible strategy over the long-term and the added benefits that permanent insurance can offer when integrated into your coverage plan.

What is laddering life insurance policies?

Laddering involves buying multiple policies with different coverage periods and/or types of life insurance, typically based on your expected financial obligations at various stages of life. For instance, you might buy one term policy to cover your mortgage for 20 years and another term policy to cover your children's education for 10 years. As your financial obligations decrease (mortgage is paid off, children graduate), so does the need for certain levels of life insurance coverage.

Laddering life insurance is a flexible option

Only pay for the coverage you need

With a single large term life policy, you often end up paying for more coverage than you need at various stages in life. For example, buying a 30-year term policy for \$1 million might provide enough coverage for your children's college years and your spouse's financial security after your passing, but what happens after those primary needs are met? You might still be paying the same premium for the \$1 million coverage even when your children are financially independent, or your mortgage is paid off.

Laddering policies ensures you're not paying for coverage you no longer need. With a more tailored approach, you only pay for coverage during the periods when you have the most financial responsibility. You could have one policy end when your mortgage is paid, another end when your children finish college, and a smaller, longer-term policy that provides for your spouse or estate needs.

Avoid paying high premiums at older ages

One of the most significant advantages of laddering policies is that it helps you avoid the high premiums associated with life insurance as you age. By structuring term policies so they gradually expire when they're no longer necessary, you prevent being locked into costly annual renewable term rates, which can become prohibitively expensive in your 50s and 60s

Instead of being faced with renewing one large policy at a higher rate as you age, laddering allows you to drop coverage as your needs diminish, keeping costs lower over the long term.

Case study: laddering policies

Here's a hypothetical example to understand the benefits of laddering policies.

Tara, a 33-year-old mother of two, works with her financial professional to determine that she needs \$750,000 in life insurance coverage. Her financial obligations are as follows:

- \$250,000 for mortgage protection with 20 years remaining on her mortgage.
- \$250,000 to cover her children's college expenses a 15-year need.
- \$250,000 for final expenses and legacy planning a long-term need.

Tara has two main options for securing life insurance:

Option one: Buying a single 30-year term policy for \$750,000.

Annual premium: \$223

· Total cost over 30 years: \$6,690

Option two: Laddering policies based on specific needs.

• \$250,000 15-year term (for children's college expenses)

Annual premium: \$155Total cost: \$2,325

• \$250,000 20-year term (for mortgage protection)

Annual premium: \$168Total cost: \$3,360

• \$250,000 permanent policy (for legacy/final expenses)

Annual premium: \$878

• Total cost: \$26,327 over 30 years

• Total cost for laddering policies: \$32,012

When we delve deeper into the benefits, laddering can provide advantages over the long-term.

The benefits of laddering life insurance

- 1. Flexibility and lifetime coverage: A permanent policy also provides lifelong coverage. If Tara outlives her term policies, the permanent policy continues to provide coverage for her legacy and final expense needs. Had Tara bought only the single 30-year term policy, she would have faced a decision at age 63: either convert part of the term policy into permanent coverage or let it lapse.
 - If she were to convert \$250,000 into a permanent policy at age 63, the annual premium would jump to \$3,551, potentially making continued coverage cost prohibitive.
 - If she chose not to convert, she would lose the coverage entirely, along with the \$6,690 spent on premiums with no financial recovery.
- 2. Pay for only what you need: Tara's financial needs vary over time. By laddering her policies, she's paying for coverage aligned with specific obligations. The 15-year term covers her children's education, while the 20-year term aligns with her mortgage timeline. After these needs expire, she's left with only the permanent policy to cover long-term expenses, avoiding overpaying for unneeded coverage.
- **3.** Access to living benefits: Many permanent life insurance policies include options such as a living benefits rider, which allows access to part of the death benefit if you're diagnosed with a serious medical condition. This can be a valuable resource to help protect savings and cover medical expenses in later years. A permanent policy may offer Tara:
 - \$187,500 for terminal illness.
 - \$125,000 for chronic illness.
 - \$62,500 for critical illness.
- **4. Cash value accumulation:** The permanent policy's cash value also plays a critical role in the overall strategy. A permanent policy can build cash value over time, which can be used as an additional source of funds in retirement or an emergency if needed.1 By the time Tara reaches age 63, the cash value of her policy is projected to be approximately \$30,314.

Consider your options

Laddering term and permanent life insurance policies in some scenarios may be a more cost-effective and flexible approach to managing your life insurance needs over time. This strategy allows you to match your coverage with your financial obligations, helping to ensure you're only paying for the coverage you need.

Additionally, incorporating a permanent life insurance policy into your ladder can provide added benefits, such as living benefits and lifelong protection, which can help you meet your long-term financial goals. By balancing term and permanent policies, you can help achieve optimal coverage and financial flexibility for both today and the future. Consult with a financial professional to customize a strategy just right for you.

Sullivan Tire acquires Country Tire location in N.H.



ROCHESTER, N.H. - Sullivan Tire & Auto Service has acquired Country Tire & Service Center in Rochester, expanding its retail reach to 83 points of sale throughout New England, including 16 in New Hampshire. The eight-bay 9,000-sq.-ft. facility opened Nov. 15 under Sullivan signage.

Sullivan, which launched its Employee Stock Ownership Plan (ESOP) last year, said all employees will have the opportunity to continue working at the location, which is being leased.

According to its website, Country Tire & Service Center opened in July 2011 and was owned and operated by Ron Poulin, a former partner in an auto dealership. The shop was opened then with the intent "to provide customers with an alternative to the conventional dealership, quick oil change, or tire store experience."

Paul Sullivan, Sullivan's vice president of marketing, said Sullivan Tire looks forward to serving the $\stackrel{\cdot}{\text{Rochester}}$ area.

"We will strive to continue to offer the Country Tire customers the same great service they are used to," Sullivan said.

New signage will be installed, and the company said it will do minor renovations over time there while remaining open as the work is completed.

The site also has an Enterprise Rent-A-Car center and Aroma Joe's coffee shop attached to the building.

Norwell, Mass.-based Sullivan Tire also has 21 commercial truck centers; 14 wholesale distribution satellite locations; two truck tire retread plants; two LiftWorks facilities; and five distribution centers, across Massachusetts, New Hampshire, Rhode Island, Connecticut and Maine.

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Understanding and Mitigating Ghosting when Recruiting



By Tire Talent, Mike Cioffi, Founder

One topic that keeps popping up among recruiters, hiring managers, and talent acquisition teams is ghosting in recruitment. In the tire industry, where businesses often rely on efficient hiring processes to keep things running smoothly, ghosting can be a significant issue. I recently wrote below for Tire Business.

Ghosting in recruitment is when either the candidate or the employer suddenly stops communication during the hiring process. This can happen at any stage-from the initial application to after interviews. It can lead to negative experiences for candidates and potentially harm your reputation in a tight-knit industry. It's a two-way street. Just as companies might ghost candidates, applicants can also ghost employers. This could mean candidates stop responding to messages, skip scheduled interviews, or even fail to show up on their first day. It's becoming more common and has serious consequences, especially for small businesses. When candidates ghost, it wastes valuable time and strains already limited resources, making it tougher to fill crucial positions.

So, why is this happening, and what can we do about it? This article will explore the causes of ghosting from both sides and offer some tips on how to overcome these challenges. For small business owners, understanding and addressing this issue is key. With the right strategies, you can improve the recruitment experience and get better outcomes.

Ghosting from Candidates

Candidate ghosting happens when job seekers disappear during the recruitment process without any explanation. This can occur at various stages, such as not showing up for interviews, accepting a job offer but never starting the job, or abruptly cutting off communication at any point. Understanding why candidates ghost is crucial for improving your recruitment process.

Here are common reasons for candidate ghosting:

 Lack of Excitement or Fit: Candidates may lose interest if they find the role or the company unappealing after further consideration. They might also find another opportunity more aligned with their career goals.

- Unclear Job Responsibilities: If job responsibilities are not clearly communicated, candidates may become confused or feel the role does not match their skills and expectations, leading them to withdraw without notice.
- Compensation Misalignment: Misalignment in salary or benefits expectations can lead candidates to ghost. If compensation discussions happen late in the process, candidates may feel it's too late to negotiate or may prefer other offers.
- Personal Circumstances: Personal developments, such as family emergencies or new job offers, can cause candidates to withdraw abruptly.
- Negative Employer Reputation: Negative reviews or experiences shared online about the company can deter candidates from continuing with the process.
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- Negative Employer Reputation: Negative reviews or experiences shared online about the company can deter candidates from continuing with the process.

Tips to Overcome Employer Ghosting

- Set Clear Expectations: From the start, outline the hiring process, expected timelines, and stages. This helps candidates understand what to expect and reduces anxiety and frustration.
- Develop Communication Protocols: Establish clear communication protocols within the recruitment team to ensure all candidates receive timely and consistent updates.
- Provide Timely Feedback: Offer feedback as soon as a decision is made, whether positive or negative. This shows respect for the candidate's time and effort and helps them move forward in their job search.
- Automate Communication: Leverage technology for this. Use automated emails to acknowledge applications, update candidates on their status, and inform them of any delays. This ensures candidates are kept in the loop, even if a personal response isn't possible immediately.
- Prioritize Candidate Experience: Treat candidates with respect and professionalism. Positive interactions, even if the outcome is not favorable, can improve the company's reputation and attract future applicants.

Takeaways

Whether it's candidates suddenly disappearing after interviews or employers ceasing communication after extending offers, understanding the root causes is essential for addressing this issue.

From the candidate's perspective, ghosting often stems from various factors, including a lack of excitement about the role, unclear job responsibilities, or personal circumstances. Conversely, employers may ghost candidates due to a high volume of applications, time constraints, or internal obstacles within the hiring process. However, both parties can take proactive steps to mitigate ghosting and foster a more transparent and respectful recruitment experience.

For candidates, maintaining clear and consistent communication, discussing compensation early, and personalizing interactions can help prevent ghosting. On the other hand, employers can set clear expectations, establish communication protocols, and provide timely feedback to reduce the likelihood of ghosting from their end. By prioritizing candidate experience and leveraging technology for streamlined communication, both candidates and employers can navigate the challenges of ghosting more effectively.

By fostering transparency, respect, and efficiency throughout the hiring process, both candidates and employers can create more positive experiences and ultimately achieve better outcomes.

Mike Cioffi is the founder of Tire Talent, a boutique recruiting agency dedicated to our industry. You can reach him directly: mike@tiretalent.com if you have any questions about this article.

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Below are 14 Exit Planning Suggestions

1. Understand Your Options

• Talk to professionals, read up on exit strategies, and understand your options (e.g., generational transfer, MBO, ESOP).

2. Business Succession Instructions

• Write clear instructions for key employees, advisors, and your business's future.

3. Control Your Destiny

• Prepare for market changes, health issues, or unsolicited offers.

4. Plan for a Rainy Day

Have contingency plans for losing major customers, partners, or health issues.

5. Continuity Bonus

Offer key employees a bonus for staying through the transition.

6. Assemble a Team of Advisors

• Build a team (attorney, CPA, financial advisor, investment banker, tax advisor, insurance professional) to guide your exit.

7. Work on Your Business, Not in It

Focus on building a valuable, saleable business.

8. Preserve Wealth

Plan to reduce or defer capital gains taxes.

9. Consider S-Corp Status

• Explore S-Corp tax benefits with your attorney and CPA.

10. Develop an Estate Plan

• Ensure your estate plan addresses your business's future.

11. Develop a Personal Plan

• Write down your life goals to clarify your vision.

12. Get a Base-line Business Valuation

• Obtain a third-party valuation to understand your business's current worth.

13. Audited Financials Pay Off

Start auditing your financials for added credibility.

14. Begin an Exit File

Keep a file with your plans, key contacts, and potential buyers.

Whether you need a base-line business valuation, unique strategies to help reduce taxes, or someone to help quarterback your team of advisors, we are here to help NETSA Members!

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This Holiday Season, Give Yourself the Gift of Time

Jason Abrahams

Across the auto repair and tire industry, hiring has become a pervasive concern. With the skilled labor shortage, shop owners and existing employees are often left trying to do the job of more than one person. There are no easy answers to the problem, but one solution is to look for ways of increasing efficiencies in the shop, freeing up time so that you and your employees can focus more on customers and less on busy work. There are three places to take a hard look at in order to determine if you might be able to create time savings:

- 1. Scheduling. When a customer wants to schedule an appointment at your shop, how much time does it take to make the appointment? Are you making most of these appointments over the phone? Let's say that you spend four minutes on the phone scheduling that customer. A faster solution would be to allow customers to book appointments on your website. An added bonus is that customers consider this a convenient feature and are able to take action during off-hours. Just be sure you're using a solution that features two way syncing so that you never double-book your bay and have to waste time dealing with that. Potential time savings: 4 minutes per customer.
- 2. Work Order Creation. Here's the typical process: in order to create a work order, you begin by manually entering in the customer's information and then searching for the tires your customer needs. You've got 15 to 20 tabs open as you toggle among different distributors searching for whoever has the tires in stock and at what price. All in all, the process of completing a work order can take around 10 minutes. But what if you could search for the tires across multiple suppliers without leaving your POS system? As long as that software maintains a fast data feed, this should save you quite a bit of time. Likewise, if you're able to add the appropriate tires to the work order in one click, and the customer information just automatically pulls over from your CRM, that's even more efficient. Potential time savings: 8 minutes.

3. Invoicing and Checking Out. Does this sound familiar to you? It's past 5pm and you've got a line of customers waiting to pay for their tires or repairs. You've got one terminal you're trying to process everything on, and a group of customers who are anxious about the cost of their completed repairs. At best, you're probably spending around six minutes checking someone out in this situation. A better option would be to migrate over to more modern and sophisticated payment tools. Text or email your customer the invoice ahead of time, so they can pay before they even pick up their car. Allow customers to pay via Google or Apple pay. Use a system that pays you upfront, but accepts payment plans from customers. Put a "buy now" button on your website so that customers can purchase tires and check themselves out. Potential time savings: 4 minutes

In total, if you add up all these time saving approaches, you should be able to save about 16 minutes per customer. It doesn't take much math to see how that could add up; for shops with 30 customers per day, that's a time savings of 8 hours in a day - the equivalent of a full-time employee!

This holiday season, take a hard look at the software you're using and see if you need to upgrade to something faster and easier. You should expect your software to increase your shop's efficiency and make your life (and the lives of your employees and customers) better. It shouldn't be slow and clunky. It shouldn't take weeks to figure out how to use it. And you shouldn't have to piece together your shop operations using five different software tools. Is an all-in-one solution the gift you need in 2025? It might be.



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Larry Lesieur

As 2024 draws to a close, it has been yet another year of major changes. First of course, the recent Presidential election was a real stunner and a wakeup call. Most of the media were saying that Kamala Harris was putting some distance on Donald Trump right before election day. Kind of like Harry S. Truman holding up the newspaper that said "Dewey defeats Truman" back in 1948, most of the media were wrong again. I will leave it to the historians to figure out what happened, but I do agree that many people are disenchanted with government and their lives right now. Maybe it's a hangover from the pandemic, but many people feel they are worse off than they were four years ago. Donald Trump has made a lot of promises. With control of the House and Senate too, the Republican party should be able to push through some interesting legislation. Also expect the Supreme Court to become even more conservative in the next four years, so maybe they should pass some ethics rules for themselves. The Supreme Court should at least follow the same rules that the lower Federal Courts have now. No more free trips from rich people, for one thing. I'm 63 in December and I'll be 67 when the next Presidential election happens. I'm most curious to see what happens to Medicare and Social Security during that time. Since I have a lot at stake, I'll be watching!

In the tire business this year, the string of acquisitions and mergers continued. Point S bought several more outlets in New England, two of which are right near us in Nashua. Sullivan Tire bought Stratham Tire in New Hampshire and Maine, adding to their retail and commercial footprint. The big acquisition in 2024 was tire wholesaler K & M Tire buying out K & W Tire in September. No one saw it coming, including most of the employees. But it seems to be a good fit and I am very pleased with the outcome so far. Both are family owned, and anybody who wanted to stay could stay, even in corporate at K & W. In the wholesale business, the big are getting bigger out of necessity. The cost of stocking and delivering tires has gone through the roof since the pandemic. The smaller wholesalers are going to continue to go by the wayside if they can't compete with service and price. I know from experience. At one time we were 70 percent wholesale, now it's less than 5 percent. We closed out our Wholesale Tires division earlier this year, which we started in 1968.

Another development this year was the recent bankruptcy of American Tire Distributors. Even the big tire distributors are having trouble making any money today. It is hard to manage any kind of business now. I can only imagine what it's like to try to run a huge tire wholesale business on a national scale. Tire manufacturers may have to raise their prices to pay for their losses due to this bankruptcy. Quite a few of them took some big hits. ATD itself will continue to operate normally. Whatever happens to their ownership, they need to make sure to take care of their employees. It's very hard to replace good people today. That's for sure. If they are the number one tire wholesaler, maybe Warren Buffett will buy it. Then employees can get a Berkshire Hathaway family discount at Dairy Queen and Jordan's Furniture.



New England Tire & Service Association

The Roadrunner is a publication of New England Tire & Service Association. The Road Runner is published 4 times a year as a source of information for NETSA Members and supporters. NETSA directors, staff and members do not necessarily agree with all the contents or opinions appearing in this publication nor should its readers rely on any of the Road Runner content for support of any legal position. On matters involving legal interpretation, the reader is advised and encouraged to relay solely upon the advice of his or her own hired legal council. The road Runner invites and encourages comments from its readers.

Our business has been okay in 2024. Not great, but decent. With the help situation we couldn't handle the business we handled in the past anyway. Our commercial business has stayed steady compared to others in our industry. We have some excellent customers who work with us quite well. The retail side of our business is interesting. We open at 7AM, and often we have more customers than employees at that time. As the day grows later, we often have more employees than customers. We don't take any appointments for retail, which is going the way of the dinosaur. We still close at 4PM though to make up for the early start. We also still open on Saturday for half a day most of the year, which ranges from completely dead to extremely busy, depending on the time of year. I am so glad that I don't have to deal with retail customers and at this point, I probably never will. Most people are decent, but there are some people who are a little out there.

In closing, I want to thank all the members of our Association and those who contribute to making NETSA a continued success. Katie has worked hard and has been a great leader as our executive director, and we have a fantastic executive board and full board of directors. Whether it be the Trade Show run by Katie and of course longtime vice president Rich Tuttle, the Golf outing chaired by Bob Vacca, of which you will see the results of in this golf outing issue of the Roadrunner, tackling legislative issues that matter to our industry, offering member benefits, and giving out NETSA scholarships every year, we are a solid group and a credit to our industry. The reason is that we have good people involved in our tire industry here in New England. Dealers, suppliers, members. Good people make the difference in any organization, and we have been fortunate to have had so many over the years. Special thanks to our current president and longtime board member Steve McGrath, who has done a great job for the organization at our events for many years now. He has helped us raise a lot of money for the NETSA scholarships. Thanks, Steve, for your long and dedicated service to our organization and our industry as well as for being a good friend. As we reach the quarter century, my blessings and best wishes to all of you for a great 2025 season and beyond. Happy Holidays to all! Be well! Larry Lesieur.

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Crissi Misso
National Account Manager
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By Melissa Daniels

On Tuesday, June 25, 2024, a U.S. judge rejected a \$30 billion proposed settlement to resolve an antitrust case against Mastercard and Visa over the rate of credit card transaction interchange fees. Retail lobbyists applauded the decision.

It points to one thing: The battle between banks and retailers over the costs of processing credit card transactions is far from over. Not only could the long-running federal court case over the matter head to trial, but there are multiple attempts to rein in the fees via state and federal legislation.

New York federal court Judge Margo K. Brodie said in a docket entry on Tuesday that "the Court finds that it is not likely to grant final approval to the Settlement and accordingly denies Plaintiffs' motion for preliminary settlement approval." The order detailing the exact reasons for the rejection will be available after the parties have had a chance to redact information, per a court order.

"It's nice to have some momentum," said Doug Kantor, a member of the Merchants Payment Coalitions, which opposed the settlement. "It definitely bolsters our case, and it shows the credit card industry does not understand the extent of the problem with their business model."

The rejection of the settlement means the case could head to trial, though parties could attempt to reach another settlement.

The lawsuit first began in 2005, with plaintiffs alleging Visa and Mastercard were charging artificially high fees to retailers to process credit card transactions. Known as a multi-district litigation, the case encompasses multiple actions that were consolidated into the action in New York federal court. A prior deal was reached in 2016, though it was overturned by a federal appeals court. The most recent agreement had several key areas of proposed remedies — including limiting the number of basis points that Visa and Mastercard could raise swipe fees by.

Eric Cohen, CEO of payment processor negotiation service Merchant Advocate, said the settlement was expected to be rejected following a hearing earlier this month. He said the settlement would have done little to truly relieve store owners of the cost burdens of interchange fees. One proposed requirement in the settlement to limit the fees by four basis points, for example, would be about \$400 on \$1 million worth of transactions. "You'd never see that," Cohen said. "If you really look at the industry, the reduction in cost may never actually reach the business owner."

He also said the proposal didn't attempt to address rates for future types of credit cards. Currently, cards with high rewards will carry a higher interchange fee. "It doesn't say they can't come out with new cards or rules, and that could increase fees," he said.

The settlement debate mirrors the larger conversation around interchange fees. Merchants paid about \$72 billion in such fees to accept Visa and

Mastercard credit cards in 2023, according to Nilson Report. In turn, some retail advocates have criticized these so-called "swipe fees" as an exercise of monopoly power from big banks. Mastercard and Visa control the vast majority of credit and debit card transactions, and merchants argue that this dominance allows them to charge artificially high rates to process the transactions.

But credit card lobbyists, as well as other interest groups like America's Credit Unions, oppose the law, saying the fees are a significant revenue source for financial institutions. The fees help fund popular credit card rewards and help invest in systems to keep financial data secure.

With the settlement off the table, groups that represent retailers like the Merchants Payments Coalition are pressing forward to find a way to roll back the fees via legislative action.

In Congress, the Credit Card Competition Act would require banks to offer two networks that businesses can process their transactions through as an attempt to inject competition into the fee market and drive costs down. The federal legislation has been sitting in Congress with bipartisan support, led by co-sponsors Sen. Dick Durbin (D-Illinois) and Sen. Roger Marshall (R-Kansas). It's supported by retail groups like the Merchants Payments Coalition, National Retail Federation and Retail Industry Leaders Association.

Still, the issue is now starting to make its way into state legislatures. Illinois lawmakers earlier this year passed a law that would ban interchange fees on sales tax, to kick in by 2025.

Meanwhile, in Pennsylvania, the House Finance Committee approved a proposal that would eliminate interchange fees on sales taxes for debit and credit card transactions made in the state. That Democrat-backed proposal is opposed by financial interests like the Electronic Payments Coalition, who call out the proposal as a costly operation for small businesses to take on. "If this experimental bill becomes law, Pennsylvania small businesses will foot the bill for upgraded payment processing systems and be forced to transmit additional information about consumers' purchases, EPC executive chairman Richard Hunt said in a statement

But Kantor from the Merchants Payments Coalition said these proposals indicate interest in giving merchants — and consumers — relief from extra fees on top of transactions. Store owners could use their existing payment systems to exempt the sales tax from the fee — or file for reimbursement after the fact. "This isn't going to impose anything on small business other than send a copy to their payment processor," he said.

The Pennsylvania proposal must be approved by the House and Senate before heading to Gov. Josh Shapiro for final approval by the state's budget deadline at the end of the month.

Illinois lawmakers:

www.jdsupra.com/legalnews/illinois-enacts-interchange-fee-7233125/



TIA Calls for Action on Right to Repair

TIA Calls for Action on Right to Repair - Roy Littlefield IV

TIA has issued a compelling call to action for members of the House Energy and Commerce Committee to support the Right to Equitable and Professional Auto Industry Repair Act (REPAIR Act), HR 906. This critical bipartisan legislation, led by Dr. Neal Dunn (R-FL), aims to preserve consumer access to affordable and high-quality vehicle repair services in an era of rapidly advancing automotive technology.

A recent Consumer Reports survey highlighted a significant consumer preference for independent repair shops over dealerships. The April 2024 survey found that when it comes to automotive service facilities, Consumer Reports members overwhelmingly prefer independent shops and, in some cases, chains over dealerships. The survey indicated that independent shops received higher overall satisfaction scores compared to any other category of service facilities. This clear consumer preference underscores the necessity of legislation that ensures consumers retain the freedom to choose their repair service providers.

Modern vehicles, often described as "computers on wheels," can contain over one hundred million lines of code. This innovative technology requires specific parts, manuals, diagnostic tools, and more. When these resources are restricted by vehicle manufacturers, it significantly hinders the ability of the more than 150,000 independent repair shops in the United States to compete. The REPAIR Act aims to eliminate these barriers, fostering open competition, driving innovation in the repair market, and creating more affordable repair options for consumers.

The aging U.S. vehicle fleet further emphasizes the importance of the REPAIR Act. According to S&P Global Mobility, the average age of cars and light trucks in the U.S. has risen to a record 12.6 years in 2024, up by two months over 2023. As vehicles age, owners are less likely to take them to dealerships for repairs, opting instead for independent shops. Consumer Reports' April 2024 survey found that only 18 percent of drivers with a model-year 2000 car took it to a dealership for repairs, compared to about 80 percent of drivers with a 2023 model-year car.

The independent aftermarket is a vital economic force, employing over 4.5 million people and contributing more than \$600 billion annually. The REPAIR Act seeks to protect these jobs and ensure consumers have access to a variety of aftermarket parts and repair options. By eliminating the existential threat posed by restrictive practices, the legislation aims to preserve the economic health of the independent repair industry.

TIA's call to action emphasizes the critical need for legislative support to move the REPAIR Act forward. By supporting the REPAIR Act, lawmakers can ensure that vehicle owners retain the freedom to choose their repair facility and access a variety of affordable and high-quality repair options.

TIA urges the House Energy and Commerce Committee to support this pivotal legislation and expedite its passage. By doing so, they can ensure that the REPAIR Act becomes a cornerstone of consumer rights and market fairness in the automotive industry, safeguarding the interests of vehicle owners and independent repair shops alike.



VIP Tires opens 6th Vermont retail store



BARRE, Vt. — VIP Tires & Service has opened a store in Barre, its sixth location in Vermont and 74th throughout New England.

The Barre store — which formerly housed a Volkswagen-Mazda car dealership — joins other VIP stores Vermont, in Burlington, Shelburne, Williston, Rutland and Bennington

The new store will host a grand opening and customer appreciation event Nov. 19, which will include live radio broadcasting, food from Taste VT catering, giveaways and a ribbon cutting ceremony.

Since the opening is occurring during the start of winter tire season, the Barre store will have a "buy three/get one free" sale on all tires Nov. 19-24

The new location, like all VIP stores, sells tires in addition to offering a full range of automotive services and is staffed with automotive professionals certified by Automotive Service Excellence (ASE) and Tire Industry Association (TIA), the company said.

The Barre store is managed by Nick Haskins and employs eight, with plans eventually to employ a team of 12. Barre is a city of roughly 8,500 residents in north-central Vermont.

The approximately 13,000-sq.-ft. building was renovated to include a remodeled customer lounge, an expanded shop with new state-of-the-art equipment and the conversion of office spaces into a dedicated tire storage area. The shop is outfitted with eight service bays.

"We are really excited to be opening another VIP location to serve the great Vermont residents in the Barre-Montpelier region," Tim Winkeler, VIP president and CEO, said.

"This has been a target area for us, and it's a perfect complement to our existing Vermont locations, all providing great deals on tires and our full range of VIP automotive services. This also marks VIP's 74th location across New England, so our customers can drive anywhere in the region and know that they can turn to VIP if their vehicle needs service.

"This new store also gives a few of our team members promotion opportunities, which is always great to see."

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