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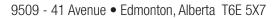


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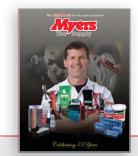
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Publication Mail Agreement no.40050841 Return undeliverable Canadian addresses to:

Circulation Department PO Box 58047, Chaparral RPO, Calgary AB T2X 3V2

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Cover Photo Credit: Saskatchewan Scrap Tire Corp. Coasters image by Tim Pawsey



WCTD MEMBERSHIP APPLICATION

COMPANY NAME				
ADDRESS				
CITY				
PROV		POSTAL CODE		
PHONE		FAX		
EMAIL				
CATEGORY OF MEMBERSHIP (SEE BELOW)				
VOTING MEMBER	ASSOCIATE MEMBER, NON-VOTING			
a. Independent Tire Dealer b. Retreader	 Jobber or Distributor Manufacturer Exporter or Mfg. Rep. Dealer Support Services 			
MY BUSINESS IS MADE UP PRIMARILY OF THE			YES	NO
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PRESIDENT'S MESSAGE



By: Ken Essex, WCTD President

Dear Tire Dealer,

y name is Western Canada Tire Dealers Association. I am writing to you today to outline my past accomplishments as a successful tire association, what I am working on today, and some of the goals for tomorrow.

I am a long-standing association of tire dealers across western Canada. I represent the smaller independent tire dealer, mid-size dealers, as well as corporate chains in our industry. I am fairly particular regarding whom may claim membership within this organization, while at the same time respectfully welcoming many suppliers and supporters of our industry as associate members.

My history in western Canada goes back half a century. Evidence of this is my illustrious Hall of Fame of honoured and respected founders and builder members over the past many years.

I am made up of one dealer board member from each western province that represents the independent tire dealers of that province. As well, the larger corporate chains send one person each to represent their interests. I have an elected President, Past-President and Executive Director to maintain my day-to-day operations and assist my board and any and all activities.

My accomplishments that come easily to mind include:

1. I as the WCTD, on behalf of member tire dealers across western Canada, have utilized the initiative and inside knowledge of my members and board of the day to assist in establishing tire stewardship boards in each of the four prairie provinces. These boards continue to facilitate the safe and successful recycling of tires. I've given the tire dealers in western Canada an avenue to dispose of scrap tires without having to pay exorbitant fees to stockpile said tires at landfill sites. In addition, through this program, I have helped improve and maintain the delicate environment we all rely on and are empowered to improve and protect.

2. I have delivered superior quality training programs to many dealer principles and employees across the west. I work closely with TIA, the North American Tire Industry Association on which I am represented. TIA training programs and products represent what I and many others believe to be the best in North America and beyond. I, the WCTD, utilize more training programs and products than any other organization or association in North America. In addition to this, my board has in the past two years, established its own Safety Committee to further improve and make safer conditions for all dealers and employees. Of course, this also results in lower liability issues for my dealer members as well as safer working vehicles for the driving public.

3. I successfully lobbied for many improvements as well as taking a stand against certain initiatives that have been introduced to our lawmakers. Such topics as tire stewardship boards, recycling processes and guidelines; operator training and licensing issues for service truck personnel operating any size truck

cranes; standing behind the TDAC Tire Dealers Association of Canada, TIA, and US state associations fighting for the right of automotive repair shops to service and repair our customers' vehicles rather than all such vehicles having to go back to the car dealership for the service.

4. Working on supporting the same associations in many other topic areas in both countries such as opposing hours of operation for repair shops; requesting antifreeze additive bitterns flavouring; automotive right to repair standards for tire repair, etc. (some of these issues are currently before the U.S. government with some 200 different submissions in the U.S. alone, the thought is to support these issues before they pass there and then move to Canada.); lobbying the Canadian government to look into the whole issue of cross-border shopping and price parity.

5. I have successfully orchestrated several discount programs with Association industry supporters. These offerings are important to many and speak to numerous suppliers and friends of the Association and they have some special members. They also save some members a buck! The deals, discounts and list of supporters is available on the Association website www.wctd.ca

6. I as the WCTD, on behalf of member dealers across western Canada, further the recognition and promote the fact that WCTD members are the experts in the industry, providing the most knowledgeable and safe service to our customers.

7. I charge a nominal membership fee for the services listed above. In the interest of space available, I've listed only some of the most obvious advantages and services my Association offers.

8. I've been told it is a sign of prestige, a statement of professionalism, and of a business with highly trained personnel when my logo is displayed on the dealer's wall or window.

Yours truly, Western Canada Tire Dealers

ANNUAL GENERAL MEETING

Notice is hereby given that the Annual General Meeting of Western Canada Tire Dealers will be held at **10 AM on Thursday, March 21st, 2013** at the Hilton Garden Airport, 2335 Pegasus Road Northeast, Calgary, Alberta. A quorum shall consist of eligible voting members present or represented by proxy, or in the case of a corporate body, by its duly appointed representative. Members can call in via teleconference or attend in person.

Voting members may make submissions, but these must be in writing and forwarded to the Association office, to be received by **Friday, February 15th, 2013** in order to be placed on the agenda.

Printed agendas will be available at the meeting.

The Directors request your attendance / participation and input to help them direct the business of the Association.



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GET READY FOR SNOW; plan your training; and – PLEASE – make sure those tires are REALLY SCRAPPED.

By: Andy Nagy, WCTD Executive Director

are being purchased by more people who understand the importance of installing them on all four wheels. What I appreciate is that the numbers are growing each year—which means that we don't need legislation to tell us what's good for us! That's only my opinion, but I think there are also others who believe this.

This winter is expected to bring **more snow and colder temperatures** that we should be ready for, maybe there will be more "Chinooks" also!

Last month, I attended a **Worker's Compensation Board** rate setting meeting in Regina for our industry in Saskatchewan. I appreciated the opportunity, as it is the only WCB that has open meetings with employer groups to discuss how the rates are set. In Saskatchewan, the cost per \$100 of payroll for tire dealers will be set at \$1.95—a slight increase from 2011. **Why the increase?** Health care has gone up substantially across all sectors including in other provinces.

The tire dealer has no control over some of these costs. **Preventing workplace injuries** will reduce health care, time loss due to injury, increase productivity; and, in some cases, eliminate having to hire additional technicians to replace those who can't return to the workplace. With winter coming on, it means we all need to be more aware of the conditions that could create a workplace incident.

WCTD and TIA are holding the following Train the Trainer courses in March - April, 2013

Commercial Tire Service Level 400 - Saskatoon - March 12 - 14

Automotive Tire Service Level 400 - Calgary - March 19 - 21

OTR/ETS - Trainer Course Red Deer - April 16 - 19 (This course is the first Trainer Course being offered anywhere. Class size is limited to 15. WCTD is truly grateful to Matt White and TIA for bringing it to western Canada). I will post all the information on our website. **Webinars are available** through the Tire Industry Association (TIA) on a monthly schedule. Check with TIA for topics, schedules and cost. The Motor Safety Association (MSA) in Saskatchewan also offers webinars. Check with them for topics

and schedules. Remember, ongoing training for our tire technicians is critical for them to maintain their role as professional experts in the tire industry.

My last word is a rant over **the issue of scrap tires being reused** for sales. I keep being told that some scrap tire processors are allowing another company access to their scrap piles to sort out the tires they feel are still useable. This topic has gone around enough that everyone is



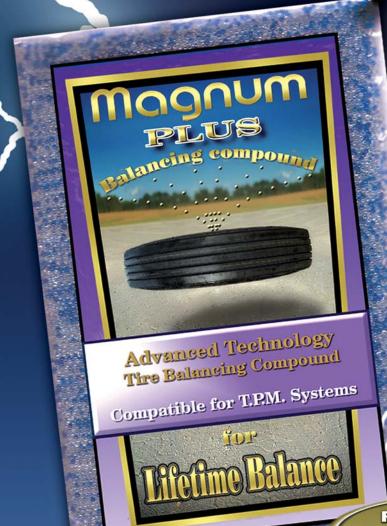
getting frustrated with the misunderstanding of "used" versus "scrap" tires. "Used tires" have been inspected by a dealer, who has put them on a rack for resale; and who has taken the responsibility of insuring that those tires will not cause any problems.

"Scrap tires" are tires that have been discarded and are destined **only for shredding** and use as a recycled product. In North America, 24 million tires were shipped to Asia in containers in 2011. There is a shortage of quality casings and—if you count the need for this into the equation—there is a lot of scrap in those containers! TIA is working on legislation to ban the practice of culling scrap tires—and it won't be long before we do the same in Canada. Who is responsible for allowing this practice to continue?

Have a Safe and Enjoyable Holiday Season and all the best for the New Year!



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MATT'S MATTER

SELLING WINTER TIRES? WHY IT PAYS TO EXPLAIN 'HOW, WHY AND WHERE'

By: Matt White, TIA Director of Tire Service

missing ingredient for many dealers is the value-added benefit of including an element of customer education from tech to customer on winter tires.

Education regarding winter tires and their proper placement to the consumer is a must for getting the most out of your winter tire.

Proper placement is one of the most important parts of selling winter tires. Most vehicle owner manuals will discuss proper placement of winter tires but here are a few guidelines.

Front-wheel drive vehicles require winter tires on all four wheel positions—and if studs are used, then all four should be studded. Check with provincial laws to make sure studs can be installed in your province. If just two snow tires are used, then they should be placed on the rear of the vehicle. If winter tires are on the front but not on the rear this could create an oversteer condition which could cause the driver to lose control of the vehicle.

- If winter tires are installed on a rear-wheel drive vehicle then the winter tires must be put on the rear and recommended—but not mandatory—to be put on the front.
- On all-wheel drive and four-wheel drive vehicles they must be put in all four positions; and be the same size and tread. Also, if installing winter tires that are not new, they should still be within the specified required 32nd/inch tread depth—check with the vehicle manufacturer for the exact recommendation.
- 6 Most vehicles today come equipped with tire pressure monitor systems which is a vital part of the vehicle safety system. The general rule of thumb is if it comes with a properly working tire pressure monitor system it leaves with a properly working tire pressure monitor system!

Z Last of all, to get the most out of a winter tire, the technician should stress the importance of proper air inflation and tire rotations.

ONE MAN'S GIFT OF GIVING HAS NO BOUNDARIES IMAGINE READING A STORY ABOUT A YOUNG CHILD IN NEED. WHAT WOULD YOU DO?

- Reprinted courtesy of Easter Seals

or Al Johnston, it was a no-brainer. He sprung into action to ensure that little boy found a home. He contacted the proper authorities and advised his nephew of the situation. A little while later, Al's nephew adopted the little boy. That was more than 30 years ago. The boy who we will call 'Kenny' has cerebral palsy and utilizes his wheelchair to fully participate in activities. Kenny now has a girlfriend and stays in contact with Al and his wife. Knowing that Kenny is happy makes Al feel good inside.

I had the privilege of sitting down with AI recently and was amazed by all of the unselfish deeds he has performed over the years. I was so touched by his genuine and kind spirit that I felt compelled to share his inspiring stories with you.

In the 1950s, AI was introduced to the challenges that a disability presents when his son developed Polio. His son could not walk and needed medical attention. After being approached by two Shriners, he took his son to the Shriner's Hospital for an operation. AI was so grateful for the Shriner's help that he joined their organization as part of the Khartum Komedians in 1964. His joy was entertaining children with disabilities as a clown. According to AI, "We all have a purpose in life. For me, volunteering has been a labour of love."

Al has been a loyal supporter within the community, giving his time and financial resources for more than 40 years. His reasons for giving are quite simple. "I give to charity and in particular the [Society for Manitobans with Disabilities] SMD because individuals with disabilities need our support. I know first hand how a disability can affect your life. I'm grateful to have the opportunity to give back and never expect anything in return."

Al is not only a devoted volunteer but his commitment to his wife Esther spans 62 years. His love for her is evident by the twinkle in his eye when he speaks about her. Esther began utilizing the Parking Permit Program administered by SMD when she developed Vertigo about eight years ago. Since then, Al has taken an active role in notifying drivers that park without a pass by issuing a friendly warning notice on their windshield. Al is strongly opposed to people taking advantage of these designated spots and believes the service he provides delivers his message much gentler than a fine by city police.

Even now at the age of 82, AI prides himself on filling his calendar with places to go and people to help. He can still be seen shovelling snow or cutting grass for his neighbours in need. To him, it's just a way of life and although he has slowed down a bit he has no intention of stopping his giving ways anytime soon!

For more on Easter Seals Manitoba and the SMD Foundation, visit www.smd.mb.ca

Al Johnston worked for Dunlop Tire.



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DON'T CRY FOR ME ARGENTINA JUST KEEP UP THE PRESSURE

Tim Pawsey, Editor, The Tracker

am truly lucky, for in the course of my work I get to travel to different parts of the world. When on foot, much of the time I'm keenly aware of tires and wheels—and of all things generally automotive. Maybe it's an incurable condition that comes from having spent so many years in the industry but I find it hard to walk down the street without looking at tires and their makes.

In another life, when I worked at Michelin, during our sales training program (three months long in those days) my locum district manager made a great show of quickly moving his hand, fingers open, in front of his eyes every time a car went by. Of course, I asked what he was doing.

"Checking to see if we have that fitment," he said. "You should try."

I did and we both laughed once I got the joke, which was on me.

Walking in the Plaza de Mayo in Buenos Aires last month, after checking out the famous palace balcony at which Eva Peron used to appear, I couldn't help but notice that every bus parked around the square sported gleaming hardware, on every wheel position, that seemed to connect the hub to the body.

I assumed it had to do with tire pressure monitoring—and our guide informed us that, as far as she knew, the device was mandatory on every Argentine bus and on many transport vehicles.

The device, it turns out, is a fully automated, self-inflating tire system that not only monitors the tire pressure but also maintains it as required, with air supplied from an on-board source. In the event of a pressure loss, depending on the severity, a tire can remain inflated for a considerable distance, at least until service is available. Lack of service over long hauls in remote areas is a prime motivator for this type of setup, of which there are at least a few on the market.

As far as I can gather, many of the systems that I saw were made by Vigia, which proclaims among many benefits, the following:

• Gives longer useful tyre (sic) life

Driving your vehicle with tyres under-inflated by 30% can reduce their life by 33%.

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Stopping to change a tyre is a loss of valuable time, and brings about needless fatigue.

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VIGIA increases the useful life of tyres by a 20% minimum, because it always keeps the pressure set at the value established by the manufacturer.

• Optimises fuel consumption

When all tyres are correctly inflated, there will be measurable improvements in fuel consumption.

• Increases safety on the road

If the tyre pressure falls, even by a small amount, VIGIA instantly commences the inflation process.

WCTD director Dale Parsons gave me the heads-up about another system, the Spicer CTIS (Central Tire Inflation System). Used on heavy equipment which might have to negotiate a number of quickly varying conditions, and invaluable in military applications, it takes things one step further as it "Maximizes vehicle mobility by adjusting tire pressure to the optimum footprint on any terrain".

Maybe you've come across this system elsewhere already. If you have, let us know your experience. I thought it interesting—especially in the age of TPMS, that I hadn't seen it before, and used on such a broad scale.



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all-season tread design for road biting grip.
2 full width belts stabilize the tread for

MRX Plus IV





Hercules Raptis TR1 The TR1 combines all the most valuable assets of

Ine INT compines all the most valuable assets of an all-season performance tire. T-speed rating, cool good looks, modern asymmetris tread design, all-condition traction and responsive, sporty handling. Large tread blocks ensure optimum road contact and help provide a smooth. quiet ride. Deep tread channels quickly evacuate water, providing traction when you need it most.

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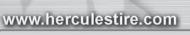




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control and even wear. Roadtour⁶⁵⁵ The computer designed touring tread design em-phasizes the most desirable tire characteristics of today: low rolling resistance tread compounding,

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Crossover/SUV/Light Truck Lineup we have the right tire ... for you.





ASSOCIATION NEWS

Millson "Matt" MATLOCK In Memoriam

From the Edmonton Journal

On October 4, 2012 Matt passed away peacefully at the age of 66. He is survived by his loving family; wife Sharon, daughters; Valerie (Ron) and Carrie (Lonnie), grandchildren; Candice, Braden, Matisse and Colton, his brothers; Ron (Verley), Leonard (Kathy), sisters Patricia (David) and Jeannine (Fred) as well as extended relatives and friends.

A Celebration of Matt's Life took place on Tuesday, October 9, 2012 at 10:00 a.m. at Glenwood Funeral Home, located south of Wye Road on Range Road 232 in Sherwood Park.

In lieu of flowers memorial donations may be made to Kid Sport at www.kidsport.ab.ca

The WCTD Board of Directors extends its condolences to the family of Matt Matlock, who served as the Association's executive director in 2009. He was a good friend and supporter for many years, bringing warmth, sincerity and good humour to the table.

David Cosco, President & C.E.O. Integra Tire & Auto Centres Ltd, commented:

"It is with tremendous sadness that I report the passing of Matt Matlock during this past night.

Matt held many different positions in Integra Tire and the previous company. He always performed his duties with skill and enthusiasm and formed many lasting friendships in the industry.

Above all, he was a gentleman with a kind heart. We have lost both a colleague and a great friend. May He Rest In Peace."

KAL®TIRE SPONSORED FORT MCMURRAY RELAY RAISES \$460,000+ FOR THE CANADIAN CANCER SOCIETY

On June 8th, the Fort McMurray, Alberta chapter of the Canadian Cancer Society held their 10th Anniversary Relay for Life Event. Relay for Life is a North-America-wide, 12-hour team fund-raising event that runs from 7 pm to 7 am, with the objective of always having at least one person on the track at all times. Kal Tire was recognized as an event sponsor and for being the only sponsor to support the relay for all 10 years.

Kal Tire became involved with the relay in 2003, when Linda,

wife of team member Jeff Johnson, was diagnosed with Stage 3 ovarian cancer. Early earnings for the relay started around \$90,000 and grew steadily every year.

This year's grand total exceeded \$460,000. The Canadian Cancer Society announced that the Fort McMurray event was their best relay

\$460,000+ RAISED event in Alberta and possibly in all of Canada with respect to sponsorship, spirit and enthusiasm.

Jeff and Linda Johnson were there to help celebrate along with the rest of the team, Rolling for the Cure. Area Manager Brenda Lyon says, "It's not just that it's the right thing to do but it shows our (Kal Tire's) support for our community and makes us feel a part of the community we live in."





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We deliver premium products and services to the independent dealer channel, and are an approved Goodyear wholesale distributor. Aligning your business with Tire Country will provide you with reliability, flexible delivery, competitive pricing, and a knowledgeable Sales and Customer Service team.

From passenger and light truck to commercial, OTR and farm tires, Tire Country is a one-stop wholesale supplier that really is *"Built around your needs"*.

VANCOUVER #105, 7510 Hopcott Road Delta, BC V4G 1B6 Phone: 604.946.2625 Toll Free: 1.800.241.5758 Fax: 604.946.0832 **CALGARY** #3, 11150 - 38 Street SE Calgary, AB T2C 2Z6 Phone: 403.720.4111 Toll Free: 1.888.720.4111 Fax: 403.720.4142

的影响和自然的形态的思想。

ST. ALBERT 202 Carnegie Drive St. Albert, AB T8N 5A7 Phone: 780.418.5344 Toll Free: 1.800.214.8214 Fax: 780.417.1571 WINNIPEG 11 Fultz Boulevard Winnipeg, MB R3Y 1V3

Phone: 204.233.0559 Toll Free: 1.877.373.0023 Fax: 204.233.1302

ALARAM STATES

CARLISLE



GOOD FYEAR DUNLOP KELLY KETTRES CE PADIAL FIRELLI DE ACULUS TRELLEBORG TITAN



SPOTEGHT ON SCRAPTIRE RECYCLING

AS PART OF OUR ONGOING MANDATE TO KEEP MEMBERS UP-TO-DATE ON RECYCLING ACTIVITY ACROSS WESTERN CANADA, WE ARE PLEASED TO PRESENT THE LATEST REPORTS AS SUPPLIED BY THE KEY AGENCIES INVOLVED.



PROGRAM STATISTICS

Sales: In the first six months of 2012, combined unit sales are up over 5% compared with 2011 with PLT up 4% and MT up 11%.

Collection: Collection levels remain close to the same levels in 2011.

Processing: In 2011, 88% of the tires were processed into crumb or mulch as a Tire Derived Product (TDP) and 12% were used as Tire Derived Fuel (TDF). In 2012, TSBC expects over 90% of the material to be processed into crumb or mulch.

PROGRAM UPDATES

Community Grant Program – To date in 2012, we have received over 25 applications and awarded grants totalling close to \$470,000 to various projects throughout the province. The application period is currently open to year-end or until such time all the funds available are expended in 2012. We encourage any WCTD member that knows of a project that is occurring in their community to tell the project coordinator about the TSBC grant program and direct them to our web site for more information. www.tsbc.ca

Return to Retailer - In 2009, TSBC launched the Return to Retailer program. This is a voluntary program and we are delighted at the support we have received from many of the members of the WCTD. However, we need more retailers to sign-up, especially in areas outside the Lower Mainland. Some consumers, for whatever reason, will take their scrap tires home and not leave them with the retailer at the time they purchase new ones. We refer to these as "orphan" tires. At some point in the future the consumer will want to dispose of these tires and they have historically done so by taking them to the landfill. TSBC is under ongoing pressure to find consumers an alternative option for disposal of these "orphan" tires and the Return to Retailer has been an option along with tire round-ups we have held in the province. However, we need more participation from our retailers. We consider this to be an opportunity for retailers to earn loyalty from existing customers and also an opportunity to win new customers. We hope you also see this as an opportunity and call our office to sign up or tick the box on your ADF Return form. If you are not sure if you have already signed up, simply tick the box on your next ADF Return and we will check for you and amend our records if necessary.

Tire Round-Ups – Each year, TSBC arranges tire round-up events in various cities across BC. The purpose of these events is to collect the "orphan" tires from the public thereby avoiding the land filling of these tires at a later date. We also use this opportunity to educate the public on our program and on all tire disposal options. If you are a Return to Retailer and we choose your city to hold a round-up event you are eligible to host the event at your store. TSBC provides the trailer, a hauler, giveaways and pays for all the advertising of the event. In most cases, we also have the local radio station on-site broadcasting live. We see this as an opportunity for the host store to attract more customers and in the past some stores have run a "special" sale on the day of the event. If you are interested, please call our office and let us know.

Compliance Program (reviews) – TSBC continues with its compliance reviews and we are finding these reviews have provided us with an excellent opportunity to interact one-on-one with our participants. The feedback we are receiving is very positive. There are a couple of areas that we would like to take this opportunity to highlight for your members:

Charging the ADF to customers who are registered with TSBC:

Yes - if the purchaser has a TSBC registration number with only four digits (generators)

No - if the purchaser has a TSBC registration number with five digits (retailers)

The retailer selling wholesale to a purchaser with a five digit registration number should ensure this number appears on all sales invoices. A list of registered retailers and generators is available on the TSBC website or you can call the TSBC office for verification.

BOTTOM LINE IS – unless your customer provides you with their five digit TSBC registration number – charge the ADF.

Charging the ADF on warranty tires and sales to First Nations customers:

Yes, the ADF is applicable on warranty and other replacement tires because both the new tire and the replaced or recalled tire will end up being recycled. How retailers recoup the ADF is up to them e.g. from the customer, the manufacturer, etc.

Yes, the ADF is applicable on sales to First Nations customers. The government tire levy, which was in effect until December 31, 2006, was part of the Social Services Tax Act which made it exempt for this group. The TSBC ADF is a private industry fee and so the exemption does not apply.

Continued on Page 17

"When your customer hits your building with their car, what can

you do? You can take all the safety precautions you want, but when you're in business for 50 years, something will inevitably happen that you'll need your insurance company to come through. In my case, Federated Insurance did.

Knowing your business matters

Find out more at http://wctda.federated.ca

My representative Trisha is awesome. She drops by at least twice a year to make sure I have the right coverage, and if I ever have any questions or problems, I call her up and it's taken care of.

So when our customer hit my building, Trisha connected me with Federated Insurance's claims service and they took it from there. Even when their quote for repair disagreed with mine, there was no fight; they treated me right and got my building fixed while I got back to my business. It's that kind of trust, respect, and personal service that has kept my business with Federated Insurance for over 25 years."

> **Sheldon Skakun**, Fountain Tire Lac La Biche, AB WCTDA Member for 20 Years

Federated Insurance is a proud supporter and the recommended insurance provider of the Western Canada Tire Dealers Association.



Knowing your business matters.



SPOTEGHT ON SCRAPTIRE RECYCLING

AS PART OF OUR ONGOING MANDATE TO KEEP MEMBERS UP-TO-DATE ON RECYCLING ACTIVITY ACROSS WESTERN CANADA, WE ARE PLEASED TO PRESENT THE LATEST REPORTS AS SUPPLIED BY THE KEY AGENCIES INVOLVED.

Tire Collection – The tire collection in the province is handled by Western Rubber Products. The members should be aware that tires collected that are destined for a program recycler are recorded on a TSBC waste manifest, known as a Form A, that the hauler must present and have signed by the retailer. If this is not the case your tires may not be entering the recycling stream under the TSBC program.

Current Non-Program Non-Highway Tires – TSBC is currently undertaking some research on these tire types to understand more about the historical volume, current sales volume and technologies available to process these tires. These vary in type from an aircraft tire to a giant mining tire. If you have any information, thoughts or comments please share them with us.

TSBC is always open to finding better ways to communicate with our retailers, so if you have any suggestions as to how we might accomplish this please let us know. As is always the case, please have your members call our office if they have any questions or concerns. **Our toll free number is 1.866.759.0488**



FINANCIAL UPDATE

For the first quarter of the 2012-13 fiscal year (April – June), we have noted an increase in sales of both PLTT and MTT tires. Passenger and Light Truck tire unit counts increased 15%. Medium Truck Tire unit counts increased 43%. The increase is primarily attributed to increased vehicle sales. Alberta Recyling is encouraging all their registrants to remit their fees online. Online remittances reduce the administrative burden on Alberta Recyling as well as the registrant. Currently 66% of our registrants remit online. For those interested in online remittances, please contact Alberta Recycling.

TIRE RECYCLING RESULTS

During the period of April 1 – June 30, 2012; 1,487,000 scrap tires have been collected. Of this amount: 68% were Passenger and Light Truck Tires; 25% were Medium Truck Tires; 7% were Off the Road Tires. Of the tires collected, 65% or 963,300 tires have been recycled. Due to a cyclical lull in demand for tire shred (known as 'Tire-Derived-Aggregate' or TDA), recycling numbers are low. Generally, over 70% of scrap tires are recycled into TDA. Alberta Recycling has created market development pieces that are being

circulated to municipalities and engineering firms to entice more regular use of this product. Since the program's inception in September, 1992, over 71 million tires have been recycled.

PROGRAM DEVELOPMENT

Tire Imports – As mentioned in our last report of January, 2012, on December 1, 2011, environmental fees were implemented on tires attached to imported vehicles. These fees are collected and remitted to Alberta Recycling through an agreement with Alberta's Canadian Tire Stores along with a number of other independent RIV inspection stations. Nearly \$200,000 has been collected on import tires since implementation. Alberta Recycling continues to review the "grey market" in which loads of sea-cans entering from off-shore, as well as truck loads arriving from the U.S., are not having the environmental fee being collected on them. A consulting company that has been engaged has discovered a number of leads and Alberta Recycling is approaching several brokers in charge of distribution of these tires. This ongoing issue will continue to be addressed.

Manufactured Product Incentive – With Alberta's manufacturers of recycled tire products becoming self-sufficient by developing markets that generate revenues sufficient to cover costs and profitability, the manufactured product incentive is being phased out over a 3-year period. The first phase of reduction occurred October 1, 2011 with next phase of reduction scheduled for October 1, 2012, with complete elimination by October, 2013.

SIO's and PLTT remittances – There continues to be some confusion regarding the reporting of PLT vs. specialty, industrial and other tires (SIOs) on fee remittances. Both categories are in the \$4 range and need to be reported in their own category. Alberta Recycling has been working diligently with registrants to assist them in understanding the need for accurate reporting; progress has been made and Alberta Recycling will continue to address this issue with registrants as needed.

New Markets and Uses – Alberta Recycling's partnership with Alberta Transportation, the Edmonton Waste Management Centre of Excellence, and the U of A Engineering Department has been productive regarding the 3-year project to test the use of TDA for light fill and insulation applications in highway projects. A test roadway has now been completed at the Edmonton Waste Management Centre of Excellence and will open to regular traffic in spring of 2013. The site will be monitored over a two-year period. An outdoor educational piece will be developed at the test site to provide information on the tire program and the purpose of the pilot project.

Continued on Page 19

Your Signature, Your Future!

Your Partner and Advocate with Major Brand Tire and Auto Parts Suppliers

Our program is designed to provide value added support for automotive centres looking to increase their tire sales mix and improve their overall profits. Signature Tire builds on your local business brand equity with the inherent strengths of a national banner, a business support package, multiple brands, and competitive pricing. Put your **Signature** on your future!

Maintain Your Independence

 Enjoy all the benefits of a banner program and still provide local personalized service to your community

• Up to 3 times daily service

- Online ordering
- Experienced customer service consultants / solutions desk

Complete Automotive Service

- Equipment programs
- Oil program
- Parts programs NAPA and Uni-Select

Multiple Tire Brands / Daily Service

- Broad selection of major and associate brand tires
- Winter wheel program

COOPER

• Serviced through Regional Tire Distributors (RTD)

consultants / solutior Business Support

Proarams

- Web based Health and Safety program
- Message on hold
- Local advertising promotions support and Yellow Pages
- Workwear program and more!

Identification

- Showroom display
- Tire inserts / stands / posters

VEDESTEIN

Outdoor sign



Put the power of Signature to work for you and your community!







TOYO TIRES dríven to perform

Brand availability will vary by market.

Saskatchewan Lambert Stumborg lambert@rtdsask.com

To inquire about a membership please contact:

BC and Alberta Ray Geleta ray.geleta@tirecraft.com



SPOTEGHT ON SCRAPTIRE RECYCLING

AS PART OF OUR ONGOING MANDATE TO KEEP MEMBERS UP-TO-DATE ON RECYCLING ACTIVITY ACROSS WESTERN CANADA, WE ARE PLEASED TO PRESENT THE LATEST REPORTS AS SUPPLIED BY THE KEY AGENCIES INVOLVED.

PROGRAM UPDATES

Scrap Tire Collection – If any of the Alberta tire dealers have issues with the processor they are currently dealing with for collection, they are free to contact one of the other processors if they would like to switch companies. Please check Alberta Recycling's website for contact information.

Municipal Grant Funding – Alberta Recycling's Board of Directors has pre-approved \$1,000,000 in grant funding for 2013 which is available to municipalities and non-profit groups to purchase recycled tire products for projects, including playground surfacing or matting products for arenas. Municipalities can also apply funding to upgrade their tire collection areas at landfills. Grant applications are currently being accepted until October 1, 2012. A 'major project' grant of \$100,000 was approved earlier this year to the Town of Slave Lake to assist in the rebuilding process after the fire of 2011. The funding will be applied towards the redevelopment of a park project (pour-in-place rubber surfacing will be installed in the play area).

4H Spring Round-Up – In 2002 Alberta Recycling partnered with the 4H Foundation of Alberta to hold tire round-ups. Twice a year local 4H clubs work in conjunction to round-up scrap tires that have been gathered and stored on rural private properties. The collection of these tires, which are hauled in for recycling, generates funds for the local 4H clubs. Most recent round-up was held April 1 to June 30. Over \$41,000 was raised by local 4H clubs in Alberta.

SASKATCHEWAN SCRAP TIRE CORPORATION

R2R Program

Earlier this year SSTC launched its Return to Retailer pilot program in the City of Regina. The pilot has come to an end (October) and at the end of August a total of 1,459 tires had been received by the three participating retailers (Canadian Tire three locations, Kal Tire two locations and Quality Tire two locations). This voluntary program has been well received for the most part however, the numbers are lower than what was anticipated. The advertising package that we put together (radio, billboard, radio remotes, print) has done a great job messaging the scrap tire program in general and the R2R Retailers.

Each of the retailers had an on-site radio remote or "event" as part of their participation package. The retailers and their staff were great

and really contributed to the events by not only being on-hand but also providing giveaway items (windshield washer fluid, rotation packages, etc.) that were used as draws. SSTC plans to use the results from the pilot to template the R2R program in areas throughout the province. Follow the program on our website www.scraptire.sk.ca.

Rate Changes – For some time, the SSTC has been attempting to make program changes, in particular to the tire recycling fee which fully funds the operations of the program. For the past 18 months, the Ministry has delayed the approvals needed for us to move forward. This delay is hurting the program and we are anticipating some substantial losses at the end of the year.

The delays also affect funding for our programs that depend on surplus dollars (ie: Phase 3 Private Stockpile / Farmland clean-up). We have been forced to cut back on our promised Phase 3 program and will have to defer any future work until sufficient funds are available. The proposed increases would be the second in our history. The SSTC continues to lobby for the changes.

Category	Current TRF	Proposed TRF
Passenger car/light truck	\$4.00	\$5.00
Medium Truck Tires	\$9.00	\$14.00
Agricultural Tires – Cat. 1	\$4.00	\$5.00
Agricultural Tires – Cat. 2	\$9.00	\$14.00
Agricultural Tires – Cat. 3	\$15.00	\$35.00
Small Off-Road Tires	\$35.00	\$77.00
Large Off-Road Tires	\$75.00	\$135.00
Medium Truck Tires Agricultural Tires – Cat. 1 Agricultural Tires – Cat. 2 Agricultural Tires – Cat. 3 Small Off-Road Tires	\$9.00 \$4.00 \$9.00 \$15.00 \$35.00	\$14.00 \$5.00 \$14.00 \$35.00 \$77.00

Community Demonstration Grant Program – The SSTC announced its list of 'Community Demonstration Grant" recipients on August 21. The SSTC Grant Program awards eligible communities and organizations up to \$5,500 towards the purchase and installation of Saskatchewan Manufactured recycled rubber products. Eligible projects fall under two categories (1) Granular products such as mulch for landscaping or crumb for playgrounds; and (2) Manufactured products such as patio tiles, sidewalks, athletic surfacing, roof shingles and other projects.

The SSTC awarded just under \$30,000 in funding to six communities. Applications included a sports field's long jump and short jump tracks, rubber matting around swimming pool deck; pour-n-play surface under play apparatuses and adult outdoor exercise area; and the ever popular loose play fill. Funds are raised through the SSTC's Tire Recycling Fee, collected on the purchase of each new tire in Saskatchewan.

Continued on Page 21



WCTD HALL OF FAME - NOMINATION FORM

The WCTD is accepting nominations for the Hall of Fame, to be awarded during the TDAC Convention, to be held in Niagara Falls, Ontario in July 2014.

The Hall of Fame is open to all in the tire industry, including tire dealers and retreaders, manufacturers, inventors, equipment supplies, etc. For the criteria go to www.wctd.ca and click on Members Benefits

Nominations are due by March 31, 2013.

To nominate an individual for the WCTD Hall of Fame, please return this form and other information such as résumés, photos, newspaper articles, letters and awards to the address shown below.

NAME OF NOMINEE					
COMPANY NAME			•		
ADDRESS		CITY		PROV	POSTAL CODE
PHONE (WORK)	PHONE (HOME)			FAX	
EMAIL	DATE OF BIRTH			SPOUSE'S NAME	

BRIEF DESCRIPTION OF ACHIEVEMENTS (UP TO 100 WORDS) _

SPONSORED BY		PHONE	PHONE	
(PRINT AND SIGN)				
COMPANY				
COMPANY				
ADDRESS	CITY	PROV	POSTAL	
			CODE	
	CO-SPONSORED BY		PHONE	
(PRINT AND SIGN)				
COMPANY				
ADDRESS	CITY	PROV	POSTAL	
			CODE	
CO-SPONSORED BY		PHONE	PHONE	
(PRINT AND SIGN)		THONE		
(
COMPANY				
ADDRESS	CITY	PROV	POSTAL	
			CODE	

Please complete and return form to WCTD by March 31, 2013.

ATTN: HALL OF FAME COMMITTEE WESTERN CANADA TIRE DEALERS PO BOX CHAPARRAL RPO, CALGARY, ALBERTA T2X 3V2

PHONE: 403-264-3179



GHT ON SCRAPTIRE RECYCLING

AS PART OF OUR ONGOING MANDATE TO KEEP MEMBERS UP-TO-DATE ON **RECYCLING ACTIVITY ACROSS WESTERN CANADA, WE ARE PLEASED TO PRESENT** THE LATEST REPORTS AS SUPPLIED BY THE KEY AGENCIES INVOLVED.

Statistical Data - Tire sales are reported monthly to the SSTC by the 1,356 program registrants show that over 876,293 new tires have been sold in 2012. We have noted consistency in sales growth over 2011 with the exception to MTT tire sales - noted growth of 18% over last year.

The largest sales activity (65%) occurs in the Passenger Car / Light Truck Tire category (PLT). The Auto Dealers have reported sales of just under 32,000 new vehicles so far, making up 18% of the reported sales volume.

Scrap tires generated from these sales resulted in over 455,699 units being collected by the SSTC from retailer locations. The capture rate for the year overall is 63% of the available scrap left at the retailers.



MANITOBANS TO PAY LESS FOR TIRE RECYCLING

TSM's Board of Directors has approved the following change to the eco-fee for tire recycling charged on the sale of new passenger, light truck, motorcycle, ATV and other small tires sold in Manitoba:

Effective January 1, 2013, the PLT tire eco fee will be lowered to \$4.00. The eco-fee rates on all other tires will remain unchanged.

Tire dealers are required to remit the current eco-fee of \$4.50 on all PLT tires sold until the effective date of the change, January 1, 2013, at which time the eco-fee on all PLT tires sold will be lowered to \$4.

The required 90-day notice will be communicated to tire dealers by mail prior to October 1, 2012. The public and other stakeholders will also be informed of this change.

Rationale – Reducing the eco-fee by 50 cents on new PLT tires from the current \$4.50 more accurately reflects province-wide collection and recycling costs and addresses Manitobans' concern for proper scrap tire management in both an environmentally and fiscally responsible manner.

After four years of operating the provincially mandated tire recycling program, TSM has met its financial targets and is able to responsibly manage all tires that are available for recycling. TSM's industry board has the ability to lower rates on PLT tires with sufficient revenue generated from all tires to cover the entire costs of the program.

TSM's main goal is to provide Manitobans a more comprehensive, sustainable, effective and efficient tire recycling program. Lowering rates when conditions warrant is in keeping with industry's efforts to operate the tire recycling program to the highest of standards.

Background - TSM is a not-for-profit industry organization that charges an eco-fee on the sale of all new tires in Manitoba that have a retail value equal to, or greater than \$30. Manitoba tire retailers as well as motor and equipment dealers are required to remit the eco-fee to TSM on the sale of a new tire, ensuring that those who generate scrap tires can have their tires collected and recycled in an environmentally and fiscally responsible manner.

FEDERATED **DEVELOPING A SAFETY PROGRAM FROM A TO Z**

Knowing your business matters.

Insurance

"Companies that have implemented Comprehensive Safety & Health programs experience one-fifth to one-third of the number of lost workdays as similar type firms without programs." - Occupational Safety and Health Administration.

Having a safety program is not only a moral obligation, but it is the right thing to do for your company. By keeping your employees safe, they will be healthier, be happier, do better work, and make your dealership a better place to work. In addition, worker safety is a legal obligation. Federal legislation, Bill C-45, modified the Criminal Code of Canada to create a legal duty for all persons directing work to take all reasonable steps to ensure the safety of workers and the public. Owners and supervisors can now be subjected to fines

between \$2,000 and \$100,000 or imprisonment because of injuries or the deaths of workers.

You are well aware of the tangible costs to not having a safety program such as fines, penalties, etc., but what about the intangible costs? How do they affect your business? Hiring and training costs for new employees because of high turnover due to the work environment. Reduced reputation because of publicized accidents or work violations. Increased insurance costs because of the losses.

To successfully implement a safety program within an organization, it is essential to develop a culture of safety within the organization. A successful safety culture is supported by senior management, followed by everyone in the dealership, covers all aspects of what the employees do, and is regularly talked about.

Continued on Page 23



Commercial 900 Series All Steel Truck & Bus Radial Tires

67 Passenger Coach with cargo, Toronto to Montreal, 542.4 km, 6 hours and 14 minutes.



Bus & Coach Driver Checklist

Less noise for a more comfortable ride Enhanced steering on dry or wet roads Prominent anti-hydroplaning function

Tractor Semitrailer carrying 46,500 kg, Ottawa to Pittsburgh, 869 km, 10 hours and 4 minutes.





Transport Truck Driver Checklist

Superior abrasion resistance Heavy load capacity capability Great turning traction and stiffness

Oil Tanker Truck with 34,500 L of fuel, Edmonton to Seattle, 1274 km, 15 hours and 48 minutes.





Tanker Truck Driver Checklist

Excellent steering and traction Superior abrasion resistance Optimal handling and performance



Commercial Tire Checklist

Commercial drivers have a different checklist when it comes to their tires. WestLake builds tires that are specific to the task. Only the highest quality materials and pattern designs go into our All Steel Truck & Bus Radial tires.

FEDERATED Insurance

DEVELOPING A SAFETY PROGRAM FROM A TO Z

Knowing your business matters.

To develop a culture of safety, the dealership needs to have their employees thinking about safety in everything they do.

Top Down – It is key that senior management fully and actively support the safety initiatives. Safety initiatives can involve relearning a process, using safety equipment, and / or taking more time to complete the task. If employees feel that the dealership is only talking the talk, they will not be motivated to follow the new procedures nor will they be inclined to provide ideas or feedback of their own on existing procedures or new ideas.

Good for the Goose – In line with the first point, if management enforces safety procedures on the employees, but do not follow them themselves, safety procedures will not be embraced and will not likely be followed when management is not around. To develop a culture within a dealership, all must play by the same rules at all times.

Secondly, safety cannot only be enforced when it is convenient. To scrap safety protocol, when the dealership is busy or "the boss needs something done" does not reinforce the importance of safety or develop the culture.

From A – Z – To develop a culture of safety, the dealership needs to have their employees thinking about safety in everything they do; e.g. daily clean-ups; personal safety equipment; moving RVs and trailers; driving company vehicles; security systems; and beyond. To leave out or avoid a key aspect of what the dealership does with regard to safety sends an inconsistent message to the employees. This is not to say that a complete safety plan has to be installed at the beginning; a single piece can be the start and, if the employees see the program growing, the culture of safety within the dealership will grow as well.

Reinforced Regularly – To keep with the consistency, safety should not be discussed only once a year, only at monthly safety meetings, or just after accidents. It should be included in all discussions, whether that involves bringing in a new line of merchandise; preparing for a customer promotion; discussing the steps required to repair the equipment; reviewing the training needs of the employees etc. This gets the management and employees thinking about safety in their daily activities and develops a strong culture of safety.

A Quick Case Study – A certain RV dealer had worked very hard at improving the safety at the dealership and in their shop in particular. Their first priority was housekeeping, focusing on eliminating the build-up of dust, saw dust, scrap wood, etc. The second was hot work (cutting, grinding, etc.), limiting the work to a specific area as well as incorporating a 30-minute fire watch.

It was late afternoon on the Friday before a long weekend and a major rebuild had just been completed. The RV was just being pulled out when a very good customer stopped by with an emergency fix. An extension arm for one of the canopies had broken. The designated hot work area was needed for the repair, but there had been no chance to clean-up the space from the major rebuild; there were piles of sawdust and scraps of wood everywhere. There was little time left on the Friday, but the decision was made to go ahead with the repair. They quickly took the arm off and did the necessary welding and grinding, and sent the customer on his way, just in time to close-up shop and leave themselves.

The alarm company contacted the owner shortly after the dealership closed, but by the time the owner returned to the premises, they found their building totally engulfed in flames. The loss of the building alone totalled close to a million dollars.

What options did they have?

- Refuse to do the work because of the time of day: Not good customer service for anyone, let alone a current customer.
- Have the employees do the clean-up before starting the work: Cuts into the employees' long weekend and, without the fire watch, a fire could start anyway.
- Insist on the 30-minute fire watch: Cuts into the employees' long weekend, but is probably the best option because some clean-up could be done during the fire watch that might expose a problem as well as allow the employees to come back to a clean shop for Tuesday morning.

An example like this makes it easy to see why it makes sense for the dealership to "buy in" to safety. After all,

There is a direct relationship between employee safety and the prevention of any loss. Thus any investment in Risk Management is a good one-one that, according to the National Safety Council, is estimated to provide a 300% return!

At Federated Insurance, we believe Loss Prevention is a critical component of your Risk Management Program.

For more information, contact our Loss Prevention Department at 1-800-665-1934, or visit our website at

www.federated.ca.

The information provided is intended to be general in nature, and may not apply in your province. The advice of independent legal or other business advisors should be obtained in developing forms and procedures for your business. The recommendations are designed to reduce the risk of loss, but should not be construed as eliminating any risk or loss.





www.carlisletire.ca

HUNTER RECEIVES ROTUNDA ACHIEVEMENT AWARD FOR TOP SALES IN 2012

unter received the Rotunda Achievement Award for highest sales of any supplier in 2012.

Accepting the Award were Hunter Director of OEM Programs, Jeff Russell; Hunter Vice President of Key Accounts, Greg Dunkin; and Hunter National Accounts Manager, Sharon Northcutt.

Hunter has been a supplier to Ford Rotunda since 1964. Today, over 600 Hunter Sales and Service Representatives support Ford's dealer network in every local market.

Hunter Engineering is the global leader in alignment systems, wheel and tire service, brake service and inspection lane equipment. Hunter equipment is approved and used by vehicle manufacturers, automobile and truck dealers, tire dealers and service facilities around the world.

For additional information about Hunter, visit our website at www.hunter.com or contact Robert Bruce, Advertising Manager, Hunter Engineering Company, 314-716-0443.



L to R: Ford Motor Company Director of Service Engineering Operations, Mike Berardi; Hunter VP of Key Accounts, Greg Dunkin; Hunter Director of OEM Programs, Jeff Russell; and Ford Motor Company Manager of Technical Support Operations, Steve DeAngelis.

AskPatty.com's DeVere is Aftermarket Woman of the Year RECOGNISED FOR NUMEROUS CAREER ACCOMPLISHMENTS

- Tire Review

The Car Care Council Women's Board has chosen Jody DeVere, CEO of AskPatty.com, as the ninth annual Aftermarket Woman of the Year. The announcement was made at the 2012 Women's Board reception during the Automotive Aftermarket Products Expo (AAPEX).

The Women of the Year awards are administered by the Women's Board Career Leadership Committee. The Woman of the Year is chosen based on her longevity in the aftermarket, her career accomplishments, leadership capabilities and dedication to the automotive aftermarket industry.

DeVere has been active in the industry for nine years after 25 years of achievement as an entrepreneur focused on sales and marketing leadership. She created a multilevel platform that provides automotive education to women consumers, featuring Askpatty.com, blogging, video, radio, TV appearances, and more. She has created or participated in many programs dedicated to aftermarket education, including a panel of more than 50 women automotive experts, a training and certification program for car and tire dealers, a partnership between the Girl Scouts of America and AutoTEX Pink Wiper blades, and more.

DeVere has held many leadership roles such as president of Women's Automotive Association International, where she is currently treasurer / secretary and spokesperson on car care and safety for the Rain-X division of Shell Oil and the Mobil 1 Motor Oil division of Exxon / Mobil. She has won many awards for her achievements and is an active member in a number of automotive organizations, including the WB.





PRINTING • DESIGN • DOCUMENT MANAGEMENT

ASSOCIATION NEWS

FINDING SUPERSTAR EMPLOYEES

REFERENCE CHECKING

By Barbara Stepic, CRHA Human Resources, Federated Insurance

Reference checking is an important step in the overall recruitment process and a sound business practice. It is an essential tool for screening and selecting the right candidate. Checking work references will establish the validity of the information obtained on the application, résumé and during the interview process.

Prior to completing reference checks, ensure that you are familiar with the legislation in your jurisdiction that may dictate obligations on employers regarding the collection, use, disclosure and retention of personal information. The same restrictions that apply to questions asked of applicants apply when asked for employment references¹.

Candidates that you are considering for employment should provide at least three work references. You should ask that one of the three work references be a former supervisor that they reported to. Obtaining more than one reference will allow you to look for consistency among the information received and will help evaluate the candidate's skills, work experience and their ability to perform the duties of the position. Always obtain permission in writing from the candidate to contact their references. Telephone references are more reliable and effective than reference letters because specific questions can be asked and you have the opportunity to listen to the references responses for any unusual responses or hesitation and probe for further clarification.

Why is it important to complete reference checks?

- Provides important and useful information about a candidate's past work history, performance and accomplishments.
- Verifies employment information. Many candidates indicate intentionally or unintentionally misleading information on their résumé or during the interview process.
- Uncovers red flags and performance issues.
- Uncovers strengths and weaknesses.
- Provides a structured procedure for all candidates.
- Screens for a "good fit" to the company.
- Validates the hiring decision.

How to complete a telephone work reference check:

- 1. Obtain permission from the candidate in writing to contact the work references provided. Never contact a reference without the candidate's permission.
- 2. Prepare a structured telephone reference template with questions that you will be asking regarding each candidate.
- 3. Be familiar with the candidate's résumé and file before you call a reference.

- Introduce yourself and why you are calling. Indicate that you have the written consent from the candidate to contact them for a work reference. Most candidates should have asked for their permission to be used as a reference.
- 5. Document all information received from the work reference.
- 6. Listen carefully. Be aware of unusual hesitations, overly negative or enthusiastic responses. This can be an indication of hesitation to answer and would require you to seek further information.
- Ask questions related to the position you are hiring for and keep a good rapport to build trust with the reference so they are comfortable answering your questions.
- 8. Verify details of work, education credentials and training.
- 9. Be consistent. Ask the same questions of all references contacted.
- 10. Always ask the reasons for leaving (voluntary / involuntary) and would the former employee be eligible for re-employment.
- 11. Once completed, remember to thank the reference for taking the time to speak with you.
- 12. Complete all references provided. Never base your hiring decision on one good reference.

Example topics covered in a reference check:

- Reporting Relationship
- Dates of Employment and Position Titles
- Work Performance
- Position Duties
- Competencies
- Punctuality and Attendance
- Time Management
- Character Traits Personality / Cooperation
- Dependability
- Communication Skills (verbal/written)
- Strengths / Weaknesses

¹ Canadian Human Rights Commission – A Guide to Screening and Selection in Employment At Federated Insurance, we understand that knowing your business matters. For more information, contact your local Risk Services Coordinator or visit our website at www.federated.ca.

The information provided is intended to be general in nature, and may not apply in all provinces. The advice of independent legal or other business advisors should be obtained in developing forms and procedures for your business.



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