

SUMMER 2026

THE TRACKER

THE PUBLICATION FOR TIRE PROFESSIONALS
FROM WESTERN CANADA TIRE DEALERS



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NEW TEAM**

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New President Dan Johnson

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Broad-scale advertising campaign

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A transactional website

Benefit from a personalized transactional website for your business.

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Enjoy access to exclusive promotions that stand out from the competition, in addition to manufacturer rebates.



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DIRECT CONTACT

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THE TRACKER

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We hope you find this issue of The Tracker informative, educational and entertaining. We welcome your feedback and invite you to submit any ideas you have for upcoming issues. Feel free to drop us a line (or two)...

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PAST PRESIDENT - TIM HOLLETT

VICE PRESIDENT - VACANT

EXECUTIVE DIRECTOR - ROBERT LABOSSIERE

526 Sunnydale Road, Morinville, AB T8R 1B7

Phone 780-554-9259 Email: RobL@wctd.ca

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MANITOBA

DAN JOHNSON - TOUCHETTE RETAIL & COMMERCIAL

EDITOR, THE TRACKER

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Email: timp@wctd.ca



WCTD MEMBERSHIP APPLICATION

COMPANY NAME											
ADDRESS											
CITY											
PROV	POSTAL CODE										
PHONE	FAX										
EMAIL											
CATEGORY OF MEMBERSHIP (SEE BELOW)											
<table border="0"> <tr> <td>VOTING MEMBER</td> <td>ASSOCIATE MEMBER, NON-VOTING</td> </tr> <tr> <td>a. Independent Tire Dealer</td> <td>1. Jobber or Distributor</td> </tr> <tr> <td>b. Retreader</td> <td>2. Manufacturer</td> </tr> <tr> <td></td> <td>3. Exporter or Mfg. Rep.</td> </tr> <tr> <td></td> <td>4. Dealer Support Services</td> </tr> </table>		VOTING MEMBER	ASSOCIATE MEMBER, NON-VOTING	a. Independent Tire Dealer	1. Jobber or Distributor	b. Retreader	2. Manufacturer		3. Exporter or Mfg. Rep.		4. Dealer Support Services
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a. Independent Tire Dealer	1. Jobber or Distributor										
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	4. Dealer Support Services										
MY BUSINESS IS MADE UP PRIMARILY OF THE SALE OF TIRES AND TIRE RELATED SERVICES YES NO (CIRCLE ONE)											
AUTHORIZED BY (PLEASE PRINT)											

Annual Dues \$120.00 incl. GST per calendar year, per location.

PLEASE FORWARD TO:

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WCTD WELCOMES DAN JOHNSON

HELLO! ALLOW ME to introduce myself as the new president of Western Canada Tire Dealers. I bring a strong industry background, having spent almost my entire life in tires. Prairie-born, raised in Minnedosa, Manitoba (about 50 kms. north of Brandon), I grew up immersed in the family business while my father worked at the local tire shop.

A LIFE IN TIRES...

I began working in the shop at an early age—in 1983, when I was just 14. When my father purchased the shop in 1989, I joined the business full-time and gained hands-on experience in every aspect from shop work and service calls to wide-ranging office administration.

In 2004, I assumed ownership of the business, continuing the family legacy while deepening my understanding of the independent tire and automotive retail sector. As an independent tire and automotive retailer, I developed a strong appreciation for the operations side, including comprehensive customer service, and business challenges which dealers face every day.

Seeking to further broaden my industry perspective, I joined Integra Tire in 2011 as Regional Manager for Manitoba and Saskatchewan. In that role, I focused on supporting member stores and strengthening the value delivered through a retail brand network. What had begun as a short-term opportunity soon evolved into a long-term career path in banner and retail brand leadership.

MINNEDOSA TIRE: CELEBRATING 70 YEARS

After nearly three years in regional management, I expanded my experience by moving into manufacturer sales, specializing in farm tires. With deep roots in a farming community and extensive retail experience as well as agricultural tire service, the role was a natural fit and provided valuable insight into the manufacturer side of the industry. In late 2014, I returned to retail brand leadership in a similar role with National Tire Distributors. Following Groupe Touchette's acquisition of NTD in 2022, I was appointed National Director of Retail Brands, where I oversaw member stores within the newly formed Touchette Retail & Commercial division.

Throughout my broader industry career, I continued to own the family business, supported by a strong management team overseeing day-to-day operations. In 2025, ownership of the shop transitioned to my son and daughter-in-law, marking the next chapter in my family's long-standing commitment to the business. During my tenure, Minnedosa Tire Ltd. celebrated its 50th anniversary, and under the leadership of the next generation, the business recently celebrated a milestone seventy years of

service to Minnedosa and the surrounding area.

MY PRIORITIES FOR WCTD

I am truly proud to serve as President of WCTD and am committed to advancing priorities that will strengthen the tire industry across Western Canada.



My focus includes:

- Promoting best-in-class staff training, emphasizing health and safety practices in member stores, and addressing the evolving challenges of tire recycling. I look forward to contributing to meaningful solutions through my involvement with the Manitoba Tire Stewardship Board and through broader collaboration across the industry and our tire stewardship agencies.
- I am also truly encouraged by the strength of the current WCTD board and the perspectives brought by its newest members. I believe the Association has an important role to play in advocating for tire dealers, supporting training and education, and delivering value to independent businesses across the region. I am committed to growing our membership and ensuring that both independent dealers and retail brand participants recognize the ongoing importance of WCTD as a strong industry association.
- I look forward to helping shape the future of the association and the industry it serves.

I also want to recognize the invaluable contributions of outgoing President Tim Hollett for his years of service to WCTD, and to extend congratulations to Ray Geleta on his retirement as Executive Director. I am confident the organization remains in very capable hands under the leadership of incoming Executive Director Robert Labossiere.

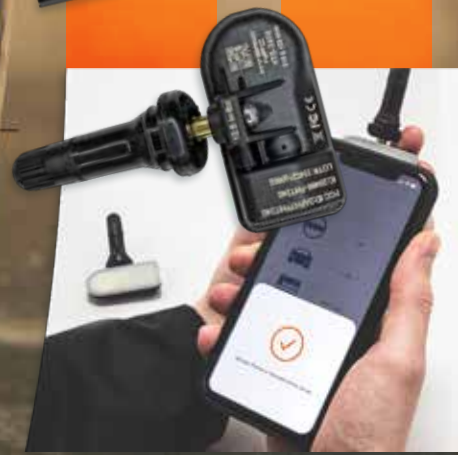
Wishing you a great summer season,

Dan



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INTRODUCTION TO NEW EXECUTIVE DIRECTOR ROBERT LABOSSIÈRE

SAY "HELLO!" TO incoming WCTD Executive Director, Rob Labossière

<THE TRACKER> HOW DID YOU GET STARTED IN THE TIRE INDUSTRY?

I started out as a teenager in the late 1970s with my father, Gerry Labossière, in Regina, SK. In the early 1980s, he sold his wholesale division—Remco Tire Wholesalers and Gerry's Tire Exchange—to the Cosco family and Remington Tire, and Remington owner John Cosco hired me to relocate to Calgary as assistant manager of the Regina branch.

I spent the next few years working for Remington, then bought my first Tirecraft store in St Albert in 1986. After four successful years I sold the shop and became the Tirecraft Canada Marketing director for five years. Shortly afterwards I opened my second store, Tirecraft North Edmonton. We eventually split into a retail-only location and later established the first Tirecraft Commercial Truck Center. Once again, I spent four years with the store and was asked to rejoin Tirecraft Corporate as marketing director.

After 21 years in the tire business I was looking for something completely different and became a paramedic for 14 years for Alberta Health Services. Talk about a Big Shift! It was an incredibly rewarding and interesting career with many stories and I was very grateful to be able to help people at their worst moments. But—as we all know!—once in the tire business it keeps calling you back, so after those 14 years I was lucky to be back with tires.

As life evolved I joined NTD/Groupe Touchette and the Banner Team and enjoyed 12 years of leading the Tirecraft/Integra Tire and Signature program here in Western Canada up to my retirement on April 30th, 2026.

I have been married to my wonderful wife, Kim Duke, for over 25 years. I am very proud of my two daughters, Robyn and Renee, who have two kids each for a total of four beautiful grandchildren. I'm very much an outdoors guy and keep busy as an avid fisherman and hunter.

I want to thank my good friend, Ray Geleta, who I have known for over forty years, and who has always been an inspiration to me. With his retirement I have spent some time reflecting on what the WCTD is and how I can help to make it better.

WHAT ARE YOUR PERSONAL GOALS FOR WCTD?

The one constant we in the industry face every day is a rapidly changing world. For a remarkably low, annual membership fee, WCTD provides numerous key, beneficial services. We will continue to build on these benefits. However, it's also extremely important for me that WCTD brings even more value to our

members than we already do.

I am excited to welcome a select number of new board members this year who bring a wide range of skills stretching across a diverse industry background. Our board focus is to upgrade our systems and work on bettering communication with our members. We aim to make our services easier to access and will continue to add more partners to provide additional benefits for everyone.

I look forward to working with members everywhere.

Please, if you have any suggestions, feel free to call or email me anytime.

Thank you.

Rob



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- **STRATEGIC BUSINESS PLANNING TO IMPROVE PROFITABILITY**



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For more information, contact James O'Reilly
at james.oreilly@trailtire.com or 855-497-2197.

TRAILTIRE

MEET JUSTIN HOLLETT

INTRODUCING WCTD TRAINER, JUSTIN HOLLETT

WCTD is pleased to welcome Justin Hollett as dedicated senior trainer. Hollett will oversee and present TIA certified training throughout our membership area. For course choices and content details please check <https://www.tireindustry.org/training/>

Having worked for many years for his family-owned tire store, B&H Tire Ltd, (founded in Chemainus B.C., in 1956), Justin is an experienced tire technician with 33 years under his belt. He currently conducts TIA-approved Automotive, Commercial, and OTR courses, with Farm (AG) and Industrial soon to be added to this comprehensive line-up of certified TIA training courses.

"We urge you to watch for announcements of upcoming training courses in your area," says Justin, "so that we can be sure to get you or your technicians certified." Keep an eye on your email: and

register as soon as course details and locations are confirmed.

More information on upcoming fall training (Sept 1st - 3rd, 2026), is available on page 15 of this issue. Please be sure to register your techs who will be attending as soon as you can!

For more information please email Executive Director Robert Labossiere at robl@wctd.ca, or contact your regional director on the WCTD board listed on the masthead (see page 3 of this issue.)






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CARSTAR WALKS ACROSS CANADA RAISES OVER \$30,000 FOR CYSTIC FIBROSIS CANADA

CANADA'S PREMIER NETWORK of independently owned and operated collision repair facilities, is proud to announce the success of its national participation in the Walk to Make CF History held on Sunday, May 31.

Across 11 walk sites nationwide, more than 30 Carstar locations came together to support Cystic Fibrosis Canada, collectively raising over \$30,000. The events brought communities together with enthusiastic participation, family-friendly activities, and appearances from local sports mascots including Louie (Edmonton Oil Kings), Rex (Kitchener Rangers), and Leo (BC Lions).

CARSTAR locations across Canada made meaningful contributions to their local walks, including:

CARSTAR Johnny K Group (\$3,250) – Hosted an interactive tire-changing pit stop activation in Edmonton despite rainy conditions.

CARSTAR Rich's Auto Collision (\$200) – Supported participants in Campbell River by keeping walkers fueled and hydrated.

CARSTAR Cambridge (\$3,675) – Delivered a high-energy Kitchener Walk experience with a photo booth and a raffle featuring a Sidney Crosby jersey.

CARSTAR Scarborough Northeast (\$2,000) – Energized Toronto with a rock-themed activation showcasing iconic KISS boots ahead of the "Kiss CF Goodbye" concert initiative.

CARSTAR Thunder Bay (\$3,400) – Combined online fundraising with a busy community barbecue serving burgers and hot dogs.

CARSTAR Dartmouth – The Centennial Group team, alongside Zone Director Dave Meery, engaged the Atlantic Canada community with CARSTAR plush giveaways.

CARSTAR Raydar Collision Group – Marked their first Vancouver Walk with a main-stage address highlighting CARSTAR's commitment, joined by BC Lions mascot Leo.

CARSTAR Victoria (\$1,000) – Participated in the family-friendly Vancouver Island Walk alongside costumed characters and Disney-themed performers.

CARSTAR Manitoba Group (\$125) – Created a children's zone featuring a bubble station and hydration support.

CARSTAR Hamilton Stores – Franchise partners Saputo Capital Group and Chavez Auto Group joined corporate leadership in hosting a kids' activation celebrating CARSTAR's lifetime \$6+ million fundraising milestone for cystic fibrosis initiatives.

"What makes CARSTAR powerful is how every store shows up for their community in its own way," said Johnny Kloeckes, owner of CARSTAR Johnny K Group. "Being part of this network means we can turn local energy into real, measurable impact that contributes to something much bigger than any single event."

"Across Canada, our franchise partners didn't just participate in the Walk – they created meaningful community moments that brought people together and drove real fundraising impact," said Oghogho Oteju, Senior Marketing Manager, CARSTAR Canada. "That consistency of effort, from small activations to major events, is what sets CARSTAR apart as a national network with true local heart."

CARSTAR continues its long-standing commitment to community support, having now raised more than \$6 million for cystic fibrosis research, care, and advocacy.

For more information, visit CARSTAR.ca.



Photo credit : CARSTAR



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Training Notice for Wainwright Alberta Sept 1/2/3

Western Canada Tire Dealers Training

In conjunction with the Tire Industry Association (TIA), Western Canada Tire Dealers will be holding an Earthmover Tire Service (ETS) Advanced Installer Program course in Wainwright, Alberta Sept 1/2/3

Training Location – The Classroom portion will be held at the Canalta Hotel in Wainwright.

1510 27 St, Wainwright, AB, Phone #780-842-5010

Hands on training will be at Integra Tire, 1613 1 Street, Wainwright

Attendees are to bring their own PPE equipment (Steel Toe shoes. Gloves, Hard Hats, Vests, glasses etc.) for the practical hands-on portion of the training.

Training Material, Lunches and coffee breaks will be provided. All other expenses are the student's responsibility.

The cost of the course is \$1,175.00.

TIA ETS Advanced Installer Attendee Information

#1 _____

#2 _____

#3 _____

#4 _____

#5 _____

#6 _____

#7 _____

#8 _____

Company _____

Address _____

City _____ Province _____ Postal Code _____

Phone # _____ E-Mail _____

Payment Method: Check ☐ Visa ☐ Master Card ☐

Card # _____ Expiration Date _____ / _____

Card Holder Name _____

Course fees and Registration will also be on our website. Location and Dates: All Courses start at 8 am. Manuals Lunches and coffee breaks are provided. **Please remember that you need to bring your own PPE for the hands-on portion of the training**

Registration must be accepted one weeks prior to Course

Registration can be e-mailed robl@wctd.ca or mailed to:

WCTD / 526 Sunnydale Road, Alberta T8R 1B7

Any Questions or Concerns please call Rob Labossiere at 780-554-9259 or e-mail Rob at robl@wctd.ca



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READY FOR LAUNCH CITY: GOODYEAR HEADS BACK TO THE MOON

— SOURCE: AUTOSPHERE

GOODYEAR TAKES ON its next bold challenge, returning to the Moon with tires built for the future of human exploration. As part of NASA's Artemis program, Goodyear will supply advanced lunar tires for Lunar Outpost's Pegasus Lunar Terrain Vehicle (LTV), expected to support astronaut missions on the Moon beginning in 2028.

Designed for operations at the lunar South Pole, Pegasus will enable astronauts to travel farther, operate longer and unlock new scientific exploration capabilities in one of the harshest environments known. Goodyear's lunar tires are built to meet this challenge, engineered to withstand extreme temperature swings, rocky surfaces and low-gravity conditions while helping astronauts move safely and confidently across the lunar surface. Drawing on advanced science and decades of experience, these tires build on Goodyear's work in extreme environments on

Earth and in the stars.

"From breaking land speed records to traversing the Moon's surface to pushing the limits of the world's toughest race circuits Goodyear innovations have been helping people travel safely on their own journeys for more than 125 years," said Chris Helsel, senior vice president and Chief Technical Officer. "Goodyear tires first left tread marks on the Moon during the Apollo mission, and since then Goodyear technology and the people behind it have kept making tires worth bragging about."

The development of Pegasus was led by Lunar Outpost, in partnership with General Motors, Goodyear and Leidos, bringing together expertise across automotive, aerospace and technology to support the next chapter of human exploration. This collaboration also reflects Goodyear's vision to be #1 in tires and service, leading innovation on Earth and beyond.

"FREE WHEELING" – TWO CAUTIONARY TALES

THE 2022 ONTARIO Road Safety Report (the most recent publicly accessible report) recorded a total of 229 accidents caused by defective wheels or suspensions.

Table 5.2 Condition of Vehicle by Class of Collision Wheels or Suspension Defective:

Fatal - 1
Personal Injury - 26
Property Damage - 202
Total - 229

ERRANT TIRE/WHEEL ASSEMBLIES STRIKE TWO TEENS IN SEPARATE ACCIDENTS

A teen in Naples, Florida was struck on August 8, 2012 by a tire/wheel assembly that had broken free from a vehicle while she was walking on the sidewalk.

The accident occurred at around 7:30 a.m. on July 31 when a 2004 Jeep Wrangler lost its left front tire/wheel, which bounced along the road, crossed the median, and struck the eight-months-pregnant woman.

The 19-year-old tried to outrun the tire/wheel assembly, but was knocked to the ground and suffered a severe head injury. She was rushed to the hospital, where doctors put her into a medically-induced coma and were forced to deliver her baby by

emergency Caesarean section.

The driver of the vehicle was cited for driving a vehicle in an unsafe condition.

According to Associated Press reports, a 19-year-old woman in Pittsburgh was killed on the same day after being struck by a tire/wheel assembly that came off a Jeep Grand Cherokee.

(Edited from Tire Review)

FATAL QEW CRASH LINKED TO DETACHED TIRE

A 53-year-old man is dead after a wheel fell off a truck on the Queen Elizabeth Way (QEW) in St. Catharines, Ontario.

The crash occurred around 11:45 a.m. on September 23, 2025 when the wheel detached from a pickup truck traveling in the Fort Erie-bound lanes, crossed the median, and slammed into two oncoming vehicles in the Toronto-bound lane.

Police confirmed that the impact killed the 53-year-old driver of a Jeep SUV at the scene, and sent his 52-year-old passenger to hospital with injuries described as non-life-threatening.

The driver of the pickup truck, a 33-year-old man from Niagara Falls, NY, was not injured in the incident. He was charged having a detached part and operating an unsafe vehicle.

(Edited from Niagara Action and CBC)

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WHAT'S NEXT? IT'S A TWO-WAY STREET!

FOR EACH ISSUE of *The Tracker*, we endeavour to focus on a trend relevant to our membership; hopefully it's a topic we believe could have a significant impact in the years to come.

Let us know the challenges you are facing in your market. Have something you'd like us to cover in *The Tracker*—like a special anniversary, a new store opening, community news, a big win for your locally sponsored sports team? Please, send us your news!

The bottom line?

We would really like to hear from you.

You can reach us at timp@wctd.ca

In the larger scheme of things...

A recent *Tire Business* story caught our attention. **It predicts that the North American Automotive Aftermarket is set to grow by some 5.4% by 2027.** Significant, you could say.

Registration numbers indicate almost ten percent growth in the last decade—well beyond those pre-Covid figures.

How come?

Owners are keeping their vehicles longer. That means they're also more likely to be buying a set of tires, or needing other



Photo Credit:
driving-tests.org

service and/or parts.

Overall, it represents a significant opportunity...

Well aware that these are U.S. numbers, we set out to establish how the Canadian market compares.

HERE'S WHAT WE FOUND (Source AIA Canada):

Canada's Automotive Aftermarket By the Numbers**

- C\$32.2 Billion (US\$188 Billion - Total size of Automotive Aftermarket in China - 2020 estimate)
- 2.2% Annual Year over Year Growth
- 388,100 Canadians employed in Sector
- 23,000 Auto Repair / Service Repair Businesses in Canada (approx.)
- 25.6 Million Light Vehicles Registered.
- 4.4 Million Vehicle Increase since 2014
- 28,200 sector employees (the largest number of Automotive Aftermarket employees) call Ontario home

**Source, Automotive Industries Association of Canada (AIA Canada)

GROUPE TOUCHETTE EXPANDS WINNIPEG DISTRIBUTION CENTRE TO BOOST WESTERN CANADA SUPPLY

- TRUCKNEWS.COM

GROUPE TOUCHETTE HAS completed a major expansion of its Winnipeg distribution centre. The Canadian-owned tire distributor announced it has expanded its facility at CentrePort Winnipeg, one of North America's largest inland ports. The building now totals 206,000 sq.-ft., including 176,000 sq.-ft. dedicated to Groupe Touchette's operations and 30,000 sq.-ft. available for lease, significantly strengthening its ability to supply tires to commercial fleets, agricultural customers and tire dealers across Western Canada.

For trucking fleets and commercial tire dealers, the larger warehouse is expected to improve inventory availability and shorten delivery times across Manitoba, Saskatchewan and neighbouring markets.

"Winnipeg plays a key role in our Western Canadian operations," said Paul Hyshka, vice president of independent sales at Groupe Touchette. "Our continued investment in this facility reflects the strong relationships we have built with customers, partners and the local business community over the past decade."

The company said the additional warehouse space will allow it to increase inventory levels, expand SKU availability and improve distribution efficiency as demand grows across the passenger, commercial and agricultural transportation sectors.

The expansion marks Groupe Touchette's third major investment in the Winnipeg market since opening operations there in 2015. The company said the project reflects its long-term confidence in Manitoba as a logistics hub and its role in supporting regional supply chains.

A COMPLETE GUIDE TO CREDIT CARD PROCESSING FOR SMALL BUSINESSES IN CANADA

— SPONSORED CONTENT: MONERIS TEAM

AS A SMALL business owner in Canada, the ability to easily accept credit card payments is essential in today's cashless economy. The following is an overview of the different types of processing services, payment methods, and the difference between domestic and international processing to help you choose the best option for your business.

UNDERSTANDING CREDIT CARD PROCESSING

When a customer makes a purchase, their card information is securely transmitted from the payment terminal to the payment processor, which then communicates with the cardholder's bank to verify and authorize the transaction. This sequence involves various components, including payment gateways, card networks and banks, all working together to ensure secure and efficient transactions.

CREDIT CARD PAYMENT TYPES

Purchases

Credit cards are commonly used for purchasing goods and services, whether in physical stores, online, or over the phone. This versatility makes credit cards a convenient option for consumers and a crucial payment method for merchants. However, merchants must disclose any surcharges for credit card payments before the transaction occurs, a practice that is increasingly regulated to ensure transparency.

Cash Advances

Credit cards provide the option to withdraw cash at ATMs or financial institutions, but this convenience comes at a high cost. Cash advances incur fees and start accruing interest immediately, unlike purchases, which may have an interest-free grace period. Additionally, cash advance interest rates are usually higher than those for regular transactions, making them a less desirable option unless absolutely necessary.

Cash-Like Transactions

Transactions such as wire transfers, money orders, or the purchase of foreign currency are categorized as "cash-like." These are processed similarly to cash advances, meaning they



accrue interest immediately and may include additional fees. Understanding this distinction helps avoid unexpected charges.

Credit Card Cheques

Also known as convenience cheques, these are issued by credit card providers and function similarly to personal cheques. They can be used for bill payments or purchases but often carry higher interest rates than standard purchases and may include additional fees. It's essential to read the terms carefully before using credit card cheques to avoid surprise costs.

Recurring Payments (Autopay)

Credit cards can be set up for recurring payments, allowing users to automate bills or subscription payments. This feature ensures payments are made on time, reducing the risk of late fees and maintaining account standing. However, users should monitor recurring charges to avoid overpayment or fraud.

Contactless Payments

Many modern credit cards now include Near Field Communication (NFC) technology, enabling tap-to-pay for faster, seamless transactions. This feature is increasingly popular in Canada and worldwide, particularly for small, everyday purchases. Contactless payments are not only convenient but also reduce wear and tear on physical cards.

By understanding the variety of payment types supported

by credit cards, both consumers and businesses can make informed decisions about how to use them effectively and responsibly.

HOW DOES CREDIT CARD PROCESSING WORK

Credit card processing is a sophisticated system that ensures seamless, secure transactions between merchants and customers. Here's an in-depth look at each stage:

1. Transaction Initiation

The process starts when a customer initiates a payment using their credit card. This can happen in various ways: swiping or inserting the card into a payment terminal, tapping it for contactless payments, or entering the card details for online purchases. The merchant's POS system or payment gateway captures and encrypts the transaction data to begin the processing journey.

2. Authorization Request

Once the transaction data is captured, the merchant's payment gateway securely transmits it to the acquiring bank, which is the bank that processes credit card payments on behalf of the merchant. The acquiring bank then forwards the data to the appropriate credit card network (such as Visa, Mastercard, or American Express). The network routes the request to the issuing bank—the bank that issued the customer's credit card.

3. Authentication and Approval

The issuing bank verifies the transaction by checking several factors, including whether the card is valid, the availability of sufficient credit or funds, and potential fraud risks. It employs tools like fraud detection algorithms and transaction monitoring to ensure security. If the transaction meets all criteria, the issuing bank approves it and sends an authorization code back through the same channel. If not, the transaction is declined, and the cardholder is notified.

4. Clearing and Settlement

Once authorized, the merchant's POS or gateway stores these approved transactions until the end of the business day, when they are submitted in batches for clearing and settlement. The acquiring bank requests funds from the issuing bank via the card network, which processes and clears the transactions. The issuing bank deducts interchange fees and transfers the remaining funds to the acquiring bank.

5. Funds Transfer

The acquiring bank deposits the net amount (the transaction amount minus interchange and processing fees) into the merchant's account. This step usually takes 1–3 business days, depending on the payment processor and the banks involved.

6. Cardholder Billing

On the cardholder's side, the issuing bank records the transaction on the customer's account and includes it in their monthly credit card statement. The cardholder is responsible for repaying the balance by the due date to avoid interest charges or penalties.

HOW TO ACCEPT CREDIT CARDS AS A SMALL BUSINESS

1. Choose a Payment Processor

Selecting a reliable payment processor is the first step in accepting credit cards. Look for a provider that offers transparent pricing, robust customer support, and solutions tailored to small business needs. A trusted processor like Moneris provides scalable tools and industry expertise to help your business succeed. By partnering with the right provider, you ensure smooth, secure transactions for your customers.

2. Set Up a Merchant Account

A merchant account is essential for processing credit card transactions and receiving payments. Moneris offers easy-to-use solutions that streamline the setup process, making it accessible for small businesses. With a merchant account, you can accept a variety of payment methods, including credit cards, debit cards, and contactless payments. This setup helps establish a professional payment system that meets customer expectations and builds trust.

3. Select the Right Payment Equipment or Software

Choose payment equipment or software based on your business type and operations. For physical stores, countertop or wireless payment terminals are ideal, offering quick and secure transactions. Mobile businesses can benefit from portable terminals that provide flexibility on the go. Online businesses can integrate Moneris' secure payment gateways to accept payments through e-commerce platforms. A hybrid solution ensures you're ready to accept payments wherever your customers are.

4. Ensure PCI Compliance

Compliance with Payment Card Industry (PCI) standards is vital for protecting sensitive customer information. Moneris provides tools and resources to help businesses maintain PCI compliance, ensuring secure payment processes. This not only protects your business from potential breaches but also builds customer confidence in your payment system. Staying compliant is a key step in safeguarding your business and enhancing your reputation.

5. Offer a Variety of Payment Options

Customers expect flexibility in how they pay, so it's important to support multiple payment methods. Moneris terminals and solutions allow you to accept credit cards, debit cards, contactless payments, and digital wallets like Apple Pay and Google Pay. By offering diverse payment options, you can attract more customers and improve the checkout experience.

6. Train Your Staff

Proper staff training ensures smooth payment transactions and reduces errors. Teach employees how to operate payment terminals, process refunds, and address common customer concerns. Moneris' intuitive systems make it easy for staff to learn and handle day-to-day transactions confidently. A well-trained team enhances the customer experience and minimizes disruptions to your operations.

7. Promote Your Credit Card Acceptance

Letting customers know you accept credit cards encourages more sales and establishes trust. Display signage in your store indicating the payment methods you accept, such as Visa, Mastercard, and contactless payments. If you run an online store, ensure your website shows that secure payment options are available through Moneris' payment gateways. Promoting these options reassures customers of a seamless and professional payment process.

CHOOSING THE RIGHT CREDIT CARD PROCESSOR

When selecting a credit card processor, there are a few key factors to consider.

Cost

Cost is one of the most significant considerations when choosing a credit card processor. Processing fees often include transaction fees (a percentage of each sale), monthly service fees, and equipment costs. Some processors may also charge setup fees or additional charges for features like PCI compliance support.

It's important to review these costs carefully and understand how they will affect your bottom line. Beyond general fees, consider the rates for different types of transactions, such as credit card, debit card, and prepaid card payments, as these can vary. For small businesses, a processor like Moneris offers competitive pricing and transparency, ensuring you only pay for what you need.

Security

Security is paramount in credit card processing, as breaches can lead to financial losses and damage to your reputation. A reliable processor should provide robust security measures, including advanced data encryption and fraud prevention



tools. Look for processors that adhere to PCI DSS (Payment Card Industry Data Security Standard) compliance to protect sensitive customer information. Processors like Moneris also offer tokenization and fraud detection tools that provide an extra layer of security for both in-store and online transactions, giving you and your customers peace of mind.

Support

Responsive customer support is essential when technical issues arise or when you need help with payment challenges. Evaluate whether the processor offers 24/7 support and multiple communication channels, such as phone, email, and live chat. Additionally, consider the quality of their online resources, including FAQs, guides, and video tutorials, which can be valuable for troubleshooting minor issues. Moneris provides a robust support network tailored to small business needs, ensuring you have reliable assistance whenever you need it.

By keeping these factors in mind when choosing a credit card processor, you can ensure that you're getting the best deal and the best services for your business. By understanding the process, choosing the right equipment, and selecting a trusted payment processor, you can provide your customers with a seamless and secure payment experience. With the right tools and knowledge, you can streamline operations, improve customer satisfaction, and position your business for sustained growth in a cashless economy.

Moneris understands the challenges and opportunities Canadian small businesses face. Our comprehensive payment solutions are designed to help you accept credit cards securely and efficiently, whether in-store, online, or on the go. With Moneris, you gain access to industry-leading technology, robust customer support, and tools tailored to your unique needs. Let's work together to provide your customers with the seamless payment experience they expect.

SAILUN TERRAMAX HELPS DEALERS MATCH THE TIRE TO THE TRUCK

- SPONSORED CONTENT - TIRE BUSINESS

WITH THE TERRAMAX AT2 and RT, Sailun gives pickup and SUV owners two practical options in a segment where appearance, capability, winter credibility and value often meet in the same sale.

Light truck buyers do not always start with a tire category. Many start with the vehicle. They want the tire to look right on a pickup or SUV. They want an aggressive tread pattern. They may want better confidence in snow, more traction on gravel, stronger off pavement capability or a tire that can handle job site surfaces and weekend use.

Then the practical questions come. How will it ride? How loud will it be? Will it last? Is it backed by a warranty? Is it worth the price? That is the real light truck sale.

For dealers, the opportunity is to help the customer choose the right level of tire for the vehicle, the use case and the budget. Sailun's Terramax AT2 and Terramax RT are built for that conversation.

Appearance matters in light truck. A tire can change the way a truck or SUV sits, looks and feels to the owner. But appearance alone is not enough to make the right recommendation. The customer may shop by look, but the dealer has to sell fit

A Ford F-150 or Chevrolet Silverado may be used for commuting, towing and job site work. A Toyota Tacoma or 4Runner may spend most of the week on pavement, then see gravel roads, snow or trail access on the weekend. A Wrangler, Bronco, Ram or Tahoe may be purchased for a mix of transportation, utility and capability.

The same customer who wants a stronger looking tire may still care about road noise, winter credibility, tread life and warranty support. Those questions often decide the sale. As Jack McClure, PLT Segment Manager for Sailun Tire Americas, says, "The light truck customer often comes in with a look in mind, but the dealer still has to match that look to how the vehicle is used. Terramax AT2 and RT give the counter team two clear options: one for everyday all terrain use, and one for customers ready to step into a more aggressive rugged terrain fitment." That is where Terramax can help dealers move the conversation from appearance alone to fit, use case and long term value.

Terramax AT2 is for the customer who wants added capability, but still needs the vehicle to behave like a daily driver. This buyer may drive a pickup, SUV or van. Most miles may be on pavement,



but the vehicle still sees rain, snow, slush, gravel, dirt roads, job site surfaces or weekend routes. The customer wants a tire that looks capable and handles changing conditions, but road stability, comfort, value and expected wear still matter.

AT2 is designed around that balance. Its open shoulder tread design helps move water, snow, slush and mud away from the tread. A centre rib supports ride stability and control, while deep tread sipes add biting edges to help support traction across changing surfaces.

The AT2 is also 3 Peak Mountain Snowflake (3PMSF) certified, giving dealers a credible winter weather selling point for customers who face snow and slush. Sailun backs the tire with a 50,000 mile / 60 month Limited Tread Life Protection warranty.

For dealers, AT2 is a strong fit when the customer wants something more capable, but still drives the vehicle every day.



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Terramax RT serves the customer who wants the tire to do more for the vehicle's appearance and capability. This buyer may have upgraded wheels, a lift kit or an SUV with a more rugged stance. The vehicle may see rough roads, outdoor routes, trail access or work sites. But it still has to handle highway miles, errands and weekday driving. RT gives dealers a way to answer that customer without making the discussion only about looks.

The tire features a squared profile, staggered scalloped shoulder lugs and stone ejectors that help clear debris from tread voids. Its centre tread block design supports vehicle stability, while the variable pitch pattern and staggered tread blocks help promote ride comfort and reduced road noise for a rugged terrain tire.

RT is also 3PMSF certified and backed by a 50,000 mile / 60 month Limited Tread Life Protection warranty. For drivers who want a more aggressive tire but still need winter credibility, warranty support and everyday drivability, RT gives dealers a credible answer.

Both Terramax AT2 and Terramax RT carry a 50,000 mile / 60 month Limited Tread Life Protection warranty. That gives dealers another valuable selling point when customers are comparing brands, tread designs and price points.

Sailun also offers a Road Hazard Replacement Program for eligible passenger and light truck tires. The program provides limited free replacement coverage during the first 3/32 of original usable tread or two years from the date of purchase, whichever comes first. For pickup and SUV owners, that has practical relevance. These vehicles often see potholes, gravel, construction zones, rough pavement and off-pavement use. Early life road hazard coverage gives the dealer another reason to stand behind the sale.

The strongest Terramax story is not that Sailun has another light truck tire family. It is that AT2 and RT give dealers a focused way to serve two common customer needs in the segment. AT2 fits the daily driven pickup, SUV or van customer who wants all terrain capability, winter weather credibility and practical road use. RT fits the customer who wants more stance, more visual impact and a rugged terrain step up that still keeps daily driving in the conversation.

For Sailun, that strengthens its position in the light truck segment. For dealers, it creates a cleaner recommendation. And for customers, it makes the choice easier to understand before the tires go on the vehicle.

HANKOOK EARNs GOLD DESIGN AWARD FOR INDUSTRIAL WASTE UPCYCLING

- AUTOSPHERE

HIGHLIGHTING ITS BROADER ESG strategy and ongoing research into material circularity, global tire manufacturer Hankook Tire & Technology has received a Gold Award at the A' Design Award & Competition 2026. The international accolade recognizes the company's "Bladder Upcycling Series," created under its signature re:move corporate sustainability platform.

The award-winning project targets the repurposing of curing bladders—the heavy-duty, inflatable internal molds utilized during the high-heat tire vulcanization process. By collaborating with Seoul National University's Design Innovation for Sustainable Circularity Lab (DISCO Lab), Hankook developed methods to process and reinterpret these discarded post-industrial rubber components into valuable secondary resources rather than diverting them to landfills.

The resulting collection showcases several technical and design applications for recycled tire manufacturing waste, including:

- 3D-printed structural furniture utilizing the unique layered density of vulcanized rubber
- Architectural upcycled bricks designed for dynamic kinetic wall installations
- Handcrafted lifestyle products and accessories engineered for durability.

The recognition marks the latest milestone for Hankook's re:move initiative, following previous accolades such as a Red Dot Design Award for its upcycled longboard project.

OWNING EVERY MOMENT: HOW RESPONSIBILITY SHAPES LEADERSHIP

—BY JEREMY GAUTHIER

IF YOU'VE EVER worked in customer service, you've probably been mistaken for the owner at least once. There's a certain pride in knowing your work reflects the same care and commitment as the person whose name is on the building.

I've spent most of my adult life in the automotive industry, but I've never owned a shop. What I have owned, sometimes the hard way, is responsibility.

Like many who end up in this business, I didn't arrive with a family legacy or a passion for engines. I arrived at 26, rebuilding my life after addiction had taken nearly everything. Desperate for a fresh start, I applied at a tire shop. I showed up on day one in khakis and a polo shirt, convinced I'd been hired to sell tires. My boss took one look at me and said, "You'll be changing them." That moment, and the coveralls that followed, marked the beginning of a new life.

I learned the trade under a local legend named Lloyd. He was tough and demanding, exactly what I needed. The structure and ownership he drilled into me carried me from the shop floor to the sales counter, and eventually into management. Along the way, I met the woman who would become my wife and the mother of our two kids. The tire industry didn't just give me a job; it gave me a family.

Years later, working for a family-owned shop, I found my purpose in mentoring young people who stood where I once stood. Showing them that what feels like a stepping-stone job can become a career that sustains a life. We built a thriving business together, celebrating wins like a family would. Everything felt exactly as it should...until June 29, 2018.

It was a beautiful summer day. I was mowing the lawn when a text came in: "I just heard a rumor. I hope everyone's okay." Everyone was not okay. A young employee had been killed instantly on a service call. I collapsed in the grass. What followed was the hardest period of my life. Supporting our team, navigating grief, and eventually handing a box of Brendan's belongings to his mother. That moment changed me forever.

It taught me that leadership isn't about titles or seniority. It's about showing up when people need you most. It's about creating a culture where safety isn't a policy, it's a promise. And it's about



understanding that in our industry, responsibility isn't optional. It's the foundation of every decision, every service call, every moment we send someone out the door.

When tragedy strikes, the instinct is to look outward. But as the old saying goes, when you point a finger, three point back at you. True leadership isn't about finding someone to blame, it's about taking responsibility for what happens next.

In the automotive world, responsibility is the difference between a herder and a shepherd. A herder pushes from behind, focused only on the destination. A shepherd leads from the front with intention, care, and ownership.

And ownership, I've learned, changes everything. It changes how you train your team. It changes how you approach safety. It changes how you show up for the people who trust you. Not just customers, but the young workers who walk through your doors hoping this industry can give them a future.

I didn't grow up dreaming of a career in tires. But this industry gave me a second chance, a family, and a purpose. And with that comes a responsibility I carry every day: to lead with ownership, to protect the people who depend on us, and to make sure no moment, big or small, is taken for granted.

TIRE TRENDS 2026

– PERFORMANCE PLUS TIRE

EV-SPECIFIC TIRES: FROM NICHE TO NECESSITY

Three years ago an EV tire was a marketing label. In 2026 it is an engineering requirement. Analysts put the EV tire market on a path toward roughly 93 billion dollars by the end of the decade as automakers lock in tire specifications during vehicle design, as the tire directly sets the range number on the window sticker.

QUIET TIRES: FOAM-LINED AND ACOUSTIC TECH GO MAINSTREAM

Take the engine noise out of a car and you suddenly hear the tires. That is exactly what happened with EVs, and it pushed acoustic tire technology into the mainstream faster than anyone expected. Manufacturers report meaningful cabin-noise reductions, and one recent EV tire co-development program was benchmarked to cut noise while adding about five percent of range at the same time. One trend worth noticing is that foam liners are no longer an EV-only feature, spreading into premium touring and performance tires because every driver appreciates a quieter highway.

SUSTAINABLE MATERIALS: RESHAPING WHAT TIRES ARE MADE OF

Regulatory and cost pressures are changing tire composition away from petroleum and imported natural rubber. Continental has publicly targeted 40 percent renewable and recycled content by 2030, and Michelin has shown prototype tires already past 40 percent sustainable materials. Sourcing is genuinely creative: bio-based rubber from guayule and dandelion, recovered carbon black reclaimed from end-of-life tires, silica made from rice husk ash, and recycled polyester from plastic bottles, none of which results in lowered performance. Expect the renewable percentage printed on spec sheets to climb every model year, and for closed-loop recycling of worn tires to become a standard part of how the industry manages material.

SMART TIRES: SENSORS MOVE INSIDE THE RUBBER

Tire pressure monitoring that watches pressure only is old news. Smart tires, with a sensor bonded inside the casing, report pressure, temperature, load, and even tread depth in real time.

While still small in dollar terms (on the order of several billion and climbing) the smart tire market is climbing as connected and autonomous fleets treat the tire as a data source, not just a consumable. European safety regulation is also accelerating adoption on the OE side.

AIRLESS TIRES: INCHING CLOSER TO THE STREET

The airless tire—a structure of flexible spokes that replaces air so that a puncture cannot flatten it and the pressure need never be checked again—is a rising trend. Roughly one in five tires is pulled from service early due to a puncture or sidewall damage, which adds up to hundreds of millions of tires a year that never reach their tread limit. Michelin took a real step in 2025 by launching its UPTIS airless design on select passenger vehicles in Europe, and Goodyear continues to develop its own non-pneumatic architecture. The excitement is still tempered with engineering reality, as airless designs face challenges with high-speed heat buildup, ride harshness, and cost. When the technology has moved from concept to limited production, this will be something to watch.

BIGGER DIAMETERS, SHORTER SIDEWALLS: THE FITMENT SHIFT

Original-equipment wheel diameters keep growing, and tire sidewalls keep shrinking. What used to be a 17 or 18 inch fitment is now routinely 19, 20, or larger, with lower-profile tires to match. Driven partly by styling and partly by handling, a shorter, stiffer sidewall improves steering response and lets engineers fit bigger brakes underneath. The ultra-high-performance and performance all-season categories have grown right alongside. One thing to note is that low-profile tires are less forgiving of potholes and demand precise load and speed ratings, so plus-sizing correctly is more important than ever.

THE SURGE: RUGGED-TERRAIN AND ALL-WEATHER TIRES

Two consumer categories growing faster than anything else are the rugged-terrain and the all-weather tire, as drivers want one tire to do more, whether they're driving pavement, trail, or both.

SUCCESSFUL SUCCESSION PLANNING

—EDITED FROM RBC WEALTH MANAGEMENT SERVICES

YOU OWN A BUSINESS. You've worked hard to get it to where it is today. One day – next year, in 10 years, when you pass away, or some other time – someone else will run it. And if you want to decide in advance who that “someone else” will be, you need a succession plan.

If you don't have such a plan, you're not alone. Many business owners don't plan their succession for a number of reasons, including a reluctance to “let go”, or for fear of creating family disharmony.

Strategic thinking will create a simple, clear, and effective exit path that meets personal and business goals while preserving family harmony during what is often an emotional and potentially conflict-triggering process. No two families are the same and the plan has to address a family's unique situation. Proper strategic planning make the process significantly more easy and effective.

One issue is whether or not to pass on a family business to the children. Another is the fear of conflict. However, there are strategies and tools to manage or avoid unnecessary dissension when succession planning for the family business.

For such planning to be successful, it has to balance the needs and goals of the family and the business. Naturally, owners have a strong desire to pass on their business to successive generations. However, what's not often considered is that personal, business, and economic circumstances may not align with this goal. This is where open and constructive family meetings—where conflicting goals between the family and the business, and between family members, are discussed and weighed—are critical to ensure that any significant decision(s) affecting the future ownership of the business meets, on balance, both family and business goals.

While planning, keep in mind that the answer as to whether to “keep or sell” is not mutually exclusive. In actuality, families can oftentimes retain some ownership while protecting family wealth through a partial sale.

TO MY CHILDREN OR NOT TO MY CHILDREN ... THAT IS THE QUESTION

The decision of whether to keep or sell the family business is just one of many decisions a succession planning framework addresses. To help, consider these four key assessments:

An assessment of the children's desire and aptitude to take over the business. It is often assumed that children want to participate in the business. This may not be the case and should be one of the first matters to be determined. A more difficult step is assessing

whether the children have the aptitude for the business. In this respect, independent firms can help. As sensitive and emotional as this can be, it needs to be done, even at a high level.

An assessment of the future viability of the business. A top-down approach to this assessment is to start with an assessment of the industry where the business exists and then of the business itself. The assessment should include understanding threats (such as future competition) and opportunities (such as those presented by shifting demographics.) Armed with a clear understanding of the business landscape, the assessment should turn to the “tools” that the business has, or should have, to ensure long term viability – that is, what are the company's strengths and weaknesses? This type of analysis will aid in understanding the risks, challenges, and merits of keeping or selling the family business.

A valuation of the business. This will help to determine the business's value prior to exit and also put a financial context to the succession. It sheds light on the financial viability of the business owners' retirement and how much risk they can afford to take to achieve their retirement goals.

An assessment of the saleability of the business. Factors beyond owners' control can sometimes prevent the sale of a business even if keeping the business may not be their preferred alternative. In such cases, the family's broader objective of maximizing wealth from the business would dictate the decision.

The results of the above assessments will help determine if retaining ownership or selling the family business is prudent. Families should not be boxed into feeling it is an “all or nothing” decision and that it is fine to explore combinations of family retention and partial sale. A partial sale can be more complicated to implement, but the outcome can be rewarding.

MAINTAINING FAMILY HARMONY AND COHESION

Maintaining family harmony is a significant reason why parents postpone transferring the family business. Parents can be overly sensitive to their children's reactions to the business transition and may also be biased by their own misperceptions of family members' private goals, desires and objectives. Harmony and cohesion occur when the views of all family members—regardless of gender, age, and involvement in the business—are considered, respected and woven into the family's value system and goals. Such common vision comes from regular communication conducted in family meetings.

To facilitate a common vision, it is wise to adhere to these three principles:

Communication must be open and transparent, bringing

together all family members to consider all possible options and consequences of a particular decision.

Communication must build respect, trust, and the ability for all family members to share their thoughts. Always keep the door open to unpopular opinions and understand that all members of the family will have their own opinions that are dependent on their circumstances (for example, those involved in the family business may have different needs than those who are not involved.)

Communication should be facilitated by a dedicated and competent leader (such as a parent, respected child, or independent facilitator) to keep the discussions objective and efficient, based on a commonly agreed-upon code of conduct.

Family meetings are more effective with agendas tailored to the family's circumstances. Consider the following as three of the most important items to discuss:

Participation: What is the prerequisite education and experience to joining the family business? When can family members join and is it a privilege or an entitlement? What are the roles and responsibilities of each family member in the business? How is compensation set for family members? How is performance evaluation performed? Can and how are family members terminated?

Succession and Ownership: Who will take over leadership of the business? At what point are family members eligible for ownership participation? How will ownership transition to the successive generation? Is ownership transferred or sold? Can the business be divided amongst the next generation? What are the exit rules and how is price set?

Governance: What are the family's guiding principles and are they reflected in the family mission statement? Should there be a family participation agreement? How often are family meetings and who can call one? What should be included in a shareholders' agreement? How are conflicts and objections resolved? Should there be external members on the board of directors?

GETTING STARTED

Starting with a framework you can follow and to which you can refer ensures that important aspects of family business are properly addressed and inspires commitment from the family once they see "the big picture".

Understand your goals through inclusive inter-generational discussions held in regular family business meetings. Use clear and defined goals as your compass towards what you and your family hope to achieve with the family business. Remember the

importance of achieving a balance between family and business goals. Understanding how realistic these goals are is gained through an evaluation of both family and business in terms of their strengths, weaknesses, opportunities and threats analysis ("SWOT" analysis). The feedback gained from the family and business evaluation should assist you to refine your goals and to identify succession options that you and family could consider. Use your trusted advisors to evaluate each option based on its merits and risks/disadvantages as it affects the family.

Don't rush your planning and give yourself plenty of time. Just as you needed a thorough plan to get into business, you need one to exit. Three to five years is usually optimal. You'll need it to set your vision and goals, properly develop important inputs that could influence your succession, and evaluate and choose your succession path.

TO SUM UP

Owners are so passionately attached to the business they have created, bought, or inherited that it's hard to envision ever selling it or leaving it in someone else's hands. There are challenges that come with succession planning, but the glass is half full, not half empty.

While the process may trigger conflict, it can also boost family alignment around common goals. The "soft" (non-technical) aspects account for two-thirds of the success of a smooth business transition from one generation to the next. The keys include insightful personal reflection and fostering family discussion at an early stage. The planning process will take time and effort, but the outcome will eventually be well accepted and a cause for lasting pride.

Deciding whether to pass on the business to the children is important. They may choose to remain responsible and proud owners while talented external managers run the business, or they could own and run the business. Will transitioning the business to other family members create more value than selling it? Judging by criteria that include not only financial value but also emotional capital and a family legacy is what differentiates family business leaders from entrepreneurs. Open, inclusive communication starts you along the path towards succession and hopefully sets you, your business, and your family up for continuing success.

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