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860 Main St. South, Morris, MB ROG 1KO Phone: 204-746-6499 E-mail rrpetercar389@gmail.com 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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HAPPY NEW YEAR

BEFORE I START discussing the now and the future, I'd like to take the time to say "Happy New Year!" to all the WCTD members and their families as well as all associates, suppliers and businesses that we worked with in the past year. We continue to develop, improve and strengthen our organization by finding out all the current and future issues and concerns so we can pass on all necessary information. Keeping our finger on the pulse and understanding the past as well as looking into the future so we can communicate the most accurate and updated insight into what lies ahead for our industry.

Welcome to 2024. It's crucial for us to keep our membership up-to-date on what lies ahead in our industry in the coming year. Some important items are discussed in this, our first Tracker of the year so that we can all make the necessary adjustments moving forward. For instance, when was the last time you gave some thought to what happens to your business in the event of an unplanned interruption? Our good friends at Federated Insurance have some advice on Business Continuity Planning. Or, have you recently checked out the full range of benefits that come with your association membership? We constantly seek out new ways to enhance our programs—and save you some hard-earned dollars. Consider the offer from RBC / Dominion Securities on page 14.

Communication is key for all of our future successes: we like to be proactive rather than reactive by passing on information as we receive it. That being said, if there is ever a concern or something that you feel is important or of value to pass on to our membership, please don't hesitate to let us know, so we can respond and discuss how we could work together.

On a different subject than the automotive industry—but we are in Canada ('Eh!') and it is our national game—how about hockey? Wow! What a season it's been so far for some of our Canadian teams. So let's have some fun! Of course, because it's WCTD we're talking specifically about western Canadian teams.

Let's start with the Jets. What a great season so far: first overall in their division. Outstanding! Hellebuyck...What can I say about him? Outstanding in the net for the Jets. Congratulations to Winnipeg. Enjoy the ride!

Next up: the Oilers...Crazy! Started out as the worst team in the league. Somehow made some changes and the next thing you know they're on a 13-game winning streak—a team record! Congrats to Edmonton! Oilers fans must be loving it!

OK ... The Canucks: a total transformation with faces and names of players most of us never even heard of. The coaching staff has the team playing with confidence in all areas and aspects of the

game. Right from goal-tending out: Demko-Fantastic! First overall in the League, unbelievable!

As all the teams take some time off for the NHL All star break, Calgary Flames are kind of in that tough situation of, "Do we turn into cellar dwellers or keep the foot on the gas and keep pushing hard to try and make the playoffs?" Either way they still have time. Go Flames Go!

I wish for all four organizations continued success for the rest of this season and into the playoffs. Have fun and enjoy!

Above all, of course, hockey is a team sport. I like to think that WCTD is in some ways much like a hockey team: when we all pull together, that's what makes us great—and all winners in the end!

To all our members: have a successful business year. Above all, stay happy, healthy and safe. I hope 2024 will be prosperous and productive in every way possible.

Sincerely,

Tim Hollett

TRAC NEW MAILING ADDRESS

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RAY'S REFLECTIONS

2024: PRIME IT WITH A PLAN

I hope everyone enjoyed a great holiday season and some downtime with their families. Let's welcome 2024 with open arms and make it an even better year than 2023.

From the feedback I am getting, 2023 was a respectable year. Pretty well all of the supply issues have disappeared and business was up in most cases. Staffing, as always, is still a challenge.

A new year often means new ideas and new ways to implement them. In most businesses a successful year usually comes with a strong business plan. It's a vital part of doing business in the best way possible. What is the optimum approach to go about it?

I recommend that each dealer takes some time to reflect on everything that happened in their business in 2023. That includes the good and the not so good. Celebrate the successes. But don't overlook the flaws. Be honest to yourself: set out a detailed plan as to what you must change to make 2024 even more successful. While a business might survive without a plan it certainly won't thrive. You owe it to yourself and your employees to have a plan.

MAKE THE MOST OF THE YEAR AHEAD...

As we move into 2024, here are a few important items I'd like to bring to your atfention...

Academic Scholarships - This is a reminder that we will again be offering four \$2,000.00 scholarships. The WCTD Academic Scholarship Program is one of the best in the automotive industry and one of the most valuable benefits to which you as a member have access. Please be sure let your staff know that their universitybound children can qualify for this scholarship. It's never too early to notify them as the August 15th deadline comes up faster than you think. To find all the details please go to our website or send me an e-mail (rayg@wctd.ca) and I will e-mail you the information.

2024 Lug Nut Torque Charts. I will be ordering the 2024 Lug Nut Torque Charts at the end of February for mid-March delivery. Please let me know if you would like to order some. Drop me an e-mail at rayg@wctd.ca and I will send out to you as soon as they arrive. The cost this year will again be \$30.00 each.

2024 Annual Golf Tournament. Mark your calendar now for our annual WCTD charity Golf Tournament, to be held on Sunday June 23rd at the Stony Plain Golf Coarse, Stony Plain Alberta. Last year's event was a tremendous success and we expect this year's to be even better! The charity we will be supporting in 2024 will be Ronald McDonald House. The registration form for both participants and sponsors will be available on line at wctd.ca and also in this issue

Training. We will be offering more training in 2024. We held our first CTS level 300 training in Winnipeg. Please check out our website at wctd.ca for future training dates and locations.

WCTD

RAY'S REFLECTIONS



Ray Geleta Executive Director, WCTD

NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the Annual General Meeting for the Western Canada Tire Dealers will be held on Friday March 15th at the Grande Pacific Hotel (463 Belleville Street) in Victoria BC. The meeting will start at 2:00 PM.

Happy New Year to everyone—and let's make 2024 a banner year!

Ray Geleta - WCTD Executive Director

NOTICE OF WESTERN CANADA TIRE DEALERS ANNUAL GENERAL MEETING

2:00 P.M.

FRIDAY, MARCH 15TH, 2024

Grande Pacific Hotel, 463 Belleville Street, Victoria BC. For more info please contact Rayg@wctd.ca



NEW HORIZONS

GAUGING THE EV CONUNDRUM IN 2024

THERE'S NO OUESTION that electric vehicles (EVs) continue to have a significant impact on the market place-even if in North America, we've been so far somewhat shielded from the bigger shift taking place globally, especially in Europe and China. That's in part because our longer distances between major cities, as well as and consumer preference-particularly in rural areas-still favour the Internal Combustion Engine (ICE). Also, recent, short-term slowing in EV adoption, as well as supply complications caused by Red Sea shipping uncertainties, have led Tesla, Ford, Toyota and others to curtail some areas of production.

However, as new battery technologies, delivering everincreasing ranges and lighter formats, are unveiled almost weekly, it's apparent the switch to EV's will continue to drive the market especially as both industry and government agencies make building the charging infrastructure a priority.

As batteries evolve to become lighter and more efficient and 'range anxiety' subsides we can expect the shift to EVs to regain momentum. As more manufacturers (such as Honda) bring their allelectric entries to the market it appears likely that urban consumers in particular will forsake once dominant (and still popular) hybrids for the all electric (BEV) option.

Unsurprisingly, EV market share varies significantly depending on where you are. As a rule, adoption rates have been higher on the west coast than inland and on the Prairies. Anyone driving around Vancouver can't help but notice not only the overwhelming

presence of Teslas but also-especially in the past year-the increase in other brands and models such as Hyundai's IONIQ, Cadillac Lyric, Jaguar I-Pace, Volkswagen ID.4 and even the more humble Chevy Volt, among

In all some 20 manufacturers are selling FV's in Canada, with several, such as Audi. Ford, Kia, Nissan and Tesla offering several models at different tiers. As that number continues to grow, and as owners consider different aftermarket service options, regardless of location, independent tire dealers can expect to see the number of EV customers increase accordingly.

Industry observers suggest the North American shift to EVs could now come in a series of waves as opposed to a wholesale transition. Regardless, according to Giorgio Andonian, writing in Ire Business, "As the automotive landscape evolves, independent tire and automotive service centres must continue to adapt to changing technologies."

"Rather than viewing this shift as a threat," he suggests, "auto service centres should see it as an opportunity to expand their expertise and services into all types of vehicles."

Andonion continues "... the future likely will involve a combination of EVs, hybrids and internal combustion engines. This non-linear evolution suggests that independent tire and service centers should prepare for a diverse range of vehicles requiring their

He feels the EV market shift presents "significant opportunities for tire and service centres to thrive in this evolving automotive landscape. Dealers should continue to focus on their bread and butter such as tires, brakes and alignments, but they can capitalize on these upcoming opportunities by investing in training and acquiring the expertise needed to handle the unique demands of EVs and hybrids.

The bottom line? Be ready for more change—and more challenges. especially when it comes to planning key sizes to stock. Larger passenger and Lt. Truck tires will continue to play a dominant role. But so too will equivalent EV fitments. And above all, be prepared invest in the staff training and equipment needed to maintain your expert, independent competitive edge.



The all new Honda Prologue 2024 adds to the growing number of major brands in the **EV** market

TIA, GFK ANALYZE KEY TIRE TRENDS

BY MADISON GEHRING, MODERN TIRE DEALER

THE TIRE INDUSTRY ASSOCIATION (TIA) recently hosted a webinar event with research firm GfK to discuss prominent tire trends.

The November 16 webinar was moderated by Dave Zielasko, communications consultant for TIA.

Miguel Quiros, vice president of tire retail at GfK, covered all-weather and winter tires and electric vehicle distribution, while Matthew Wright, account director of tires at GfK, covered rim diameter trends.

However, before Quiros and Wright talked trends, they gave an overview on the tire industry.

FOUR SEGMENTS

Quiros described four different segments within the tire business: mature, growing, emerging and niche.

The mature segment is the "bread and butter" of every tire dealer's inventory, according to Quiros. It includes touring all-season tires; light truck tires, including highway-terrain (H/T) and all-terrain (A/T) tires; high-performance tires; and trailer tires.

"60% of the market share in the tire industry is made up of these tire sales, with an average retail price of \$167," said Quiros. "You have to have these tires in your store."

The growing segment includes touring CUV tires; newer LT, H/T and A/T tires; and ultra-high-performance (UHP) tires.

"We are seeing more touring CUV tires with higher speed ratings and UHP tires with CUV fitments," said Quiros.

"This segment is growing and becoming more popular. It makes up about 33% of the market, with an average retail price of \$203."

Quiros said this is how he recommends stocking inventory at tire dealerships: keeping 60% of inventory of mature tires and 30% of inventory of tires that are in the growing segment.

The emerging segment includes all-weather and electric vehicle (EV) tires that makeup 4.2% of the market, according to Quiros. The average retail price of these tires is around \$222, he added.

The niche segment includes rugged-terrain (R/T), mud-terrain (M/T), cargo van and winter tires. This segment makes up 3.3% of the market with an average retail price of a tire in this segment is \$334, said Quiros.

ALL-WEATHER VERSUS WINTER TIRES

Quiros explained all-weather tires as being a mix between all-season tires and winter tires.

"All-season can't perform in the winter and winter tires can't perform in the summer, so the industry created a middle ground with the allweather tires," said Quiros.

However, he continued by saying all-weather tires will not replace winter tires.

Ouiros said that in the last full winter season, 1.5 million units of all-weather tires have been sold at an average retail price of \$206.



He added that 1.9 million winter tires have been sold in

the last winter season, year-to-date, at an average retail price of \$187.

Ouiros said that winter tires are more "broad-reaching," which is why more winter tires than all-weathers were sold this year.

"Winter tires remain dominant throughout the season (and) allweather tires (gained) strength, over time."

EV TIRES

Quiros noted that EV tires are growing in popularity. Year-to-date, there have been around 443,000 EV tire units sold, which is a 128% increase from 2020, he said.

"When gathering this data, we include EV tires that are original equipment-EV specific and if the manufacturer labeled the tire as an EV tire or and EV-compatible tire," he says.

Quiros said EV tires "ramped up at a fast pace, with defined seasonality in the first half of the year."

In 2023, he says the average price for an EV tire is \$287, 21% higher than in 2022. He predicted that the retail price of EV tires will continue going up.

"Retail prices are driven by inflationary factors, but also from product mix and larger rim diameters."

RIM DIAMETERS

Wright talked about how rim diameters keep growing because of "CUV, SUV and truck production growth in the last few years."

"Statistics from GfK that surveyed 20,000 new vehicle owners state that 54% of all new vehicle purchasers intend to buy a (sport or crossover) utility vehicle with their next vehicle purchase," said Wright.

He noted that rims with diameters of 18 inches and above are increasing.

Wright noted that 17-inch and below rim-diameter sizes are down 8%, year-to-date, but these sizes still make up 58% of all tires sold in the replacement consumer channel.

"These fitments collect \$148, on average, which is \$37 less than the channel average selling price of \$185," he said.

"When we focus on 18 inches and above, this segment is up 9% versus last year and represents 42% of tires sold."

Wright and Quiros recommend that dealers use data to monitor and adjust their product screens and "make the most out of your inventory."

"Knowing this data and understanding which categories, sizes and brands are winning or losing to help identify pricing and assortments opportunities," said Wright.



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TSBC UNVEILS NEW RETAILER WEBSITE

TIRE STEWARDSHIP BC HAS LAUNCHED A NEW RETAILER HUB AT HTTPS://TSBC.CA/RETAILER-HUB/

"This is a comprehensive asset that covers all aspects of the tire recycling process in its relationship to the participating retailer," according to TSBC.

The new website is designed specifically to give retailers an overview of our program. It helps them understand the important role they play and highlights areas where they can help make tire recycling more successful.

Topics covered range from how the "Return to Retailer" program works to how to answer the often asked question "What happens to scrap tires."

In fact the hub covers almost every aspect, including what happens to Eco-fees (they go right back to BC) to tips on how to get scrap tires picked up efficiently, and plenty more.

TSBC asks that you share this information with your team and make sure that they too are familiar with depth and breadth of their program.

Welcome Tire Retailers! This page is all for you.

Provident for our tipe was configured to give year the rotative on every force for a program. With just of two firsts you better an de stand for important rategos plays of ones where you can happen do for expelling more successful. An

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TIRE STEWARDSHIP MANITOBA WELCOMES NEW RECYCLER

INDUSTRY LOOKS TO INNOVATION TO RECYCLE, **MANAGE GROWTH OF TIRES**

TIRE STEWARDSHIP MANITOBA (TSM) has added a second tire recycler to the province. Manitoba based Engineered Rubber Aggregate Corporation (ERA) plans to use innovative solutions for reaching local markets with their rubber aggregate products.

ERA President Peter Schroedter says his new company "Approached TSM with a plan supporting rural and northern areas using engineered rubber aggregate from Manitoba tires that reduces environmental impacts and lowers the cost of building better roads for communities."

Schroedter, who has two decades of recycling industry experience in the province says the ERA product line also offers "A new type of lightweight synthetic backfill for superior results in residential and commercial building construction".

Industry focus on local markets is "Better for the environment and better for Manitoba", states TSM CEO Brett Eckstein, ERA will join the province's main recycler Reliable Tire Recycling (RTR) as a

registered processor, and according to Eckstein, "Help take on the growing task of recycling over 2 million tires each year, an increase from 1.2 million tires in the province a decade ago".

In addition to rubber aggregate, the program supports the collection, processing, and recycling of tires into crumb rubber, fabricated and manufactured products that currently produces 50 fulltime jobs and over \$9 Million yearly in direct economic activity in the province.

FOR MORE INFORMATION CONTACT:

Brett Eckstein, TSM (204) 661-3242 Peter Schroedter, ERA (204) 786-0319

Tire Stewardship Manitoba (TSM) is a nonprofit corporation formed to manage the end-of-life tire recycling program on behalf of tire sellers in Manitoba. It is committed to protection of the earth's environment and promotion of economic benefit for Manitoba through the sustainable management of all tires and tubes in Manitoba. The industry organization replaced the government run Tire Stewardship Board in April 2008.

GOODRIDE **TIRES** RideMax G-118 GOODRIDETIRE.CA

Lives Lived:

GARRY AUSTIN DICKINSON 1939-2023

WCTD IS SADDENED to report that Garry Dickinson passed away on December 28, 2023 at the age of 84, at Menno Care Home. Abbotsford, BC. Garry was a lifelong supporter of WCTD, dating from his early days in the industry. He was elected to the then WCTDRA board in 1971; became vice-president in 1977; and assumed the presidency after Bill Fountain's tragic death in 1976. Garry became president of TDAC 1977 and continued as a director until 1981. He was inducted into the Western Canada Tire Dealers Hall of Fame in 2010.

Born in Victoria in 1939, Garry developed a keen interest in all things automotive at an early age. After graduating from Oak Bay High School in 1957, he went to work for his father, Slim Dickinson. Slim, with his business partner George Dunn, had started D&D Tire just after the war, in 1946. Young Garry honed his entrepreneurial skills early. He first had a paper route, delivering the Victoria Times, and then started working part time after school at D&D in 1955. The company went on to open branches in Duncan in 1955 and Nanaimo in 1960.

In his spare time, Garry explored his interest in hot rods and car racing and was a founding member of the Quarter Milers Car Club, Victoria's first hotrod club. It all just seemed a natural fit with his after-school and Saturday morning duties, running the speed equipment and accessories department at D&D Tire. When Garry headed to work full time at the store he started out in the tire service department before moving on to inside sales, and then, after two years, managed commercial accounts in the Greater Victoria area.

In 1969 Garry married his love, Carolyn. In that same year D&D Tire opened its new head office and retread plant in Coquitlam, which in those days was very much on Vancouver's outskirts. However, as it turned out, the move proved be visionary. That location today—just north of Lougheed Highway, not far from the Port Mann Bridge—is now a hub of commercial activity in Greater Vancouver. In 1973 the company branched out still further, opening its third location in Richmond, followed by a fourth in Langley in 1978. At that time D&D Tire employed approximately 60 employees both in the tire service in retread divisions.

Much of the business flowed from Vancouver-based Arrow Transportation Systems, D&D's largest commercial customer. The trucking company had contracts for long hauling wood chips to the three pulp mills in BC, as well as trucking asbestos from Cassiar to Stewart and coal from the mine at Tumbler Ridge. With so many trucks on the road, Arrow was anxious to establish fixed costs on its tire needs and approached D&D for a solution. After extensive research the dealer decided to establish a tire leasing division. D&D owned the tires and supplied the service truck and staff at each of Arrow locations.

In 2010 Garry detailed how the program worked. "Our job was to provide them with the best new tires and retreads available to enable us to make a profit over the cost per mile that we had established; Bridgestone became our major supplier, along with



Dickinson family at 2010 Hall of Fame awards, Garry, Paul and Carolyn

Bandag retreads. We would retread a tire two or three times to get the lowest cost per mile and maximum overall mileage from the original casing."

Dickinson said, despite testing several brands, that extremely accurate records showed none could match the performance of the Bridgestone tires. However, the downside of tire leasing was that no financial institution would offer financing for three or four thousand truck tires without some sort of security. D&D had to finance the tires out of its cash flow, which was "difficult."

In 1983 Garry concluded the sale of D&D to Kal Tire.

Two years later, Garry and Carolyn opened the Duty Free Store at Abbotsford Crossing in 1986, a business they developed and ran successfully for many years. In fact Garry was instrumental in developing the duty free industry in Canada. After moving to Abbotsford, he became active in the Frontier Duty Free Association and the Abbotsford Chamber of Commerce, Rotary Club and Tourism BC.

Longtime friend Dale Parsons (formerly of Kal Tire) paid tribute to Garry:

"Garry was a competitor when we met but he was different from the other competitors I knew. His mission was to make not only his business successful but he was also interested in making our industry a better, more profitable, safe place to work and do business. He was instrumental in growing WCTD to the size it is today."

If you wish to make a donation in Garry's memory, donations may be made to Holmberg House or Crystal Gala Foundation in

WCTD extends our heartfelt sympathies to Garry's family.



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RBC Wealth Management

- Over US\$1.38 trillion in assets under administration and more than US\$992 billion in assets under management
- Recognized as the "Best Private Bank" in Canada

Investment Advisor, Ron Pavon, will provide a myGPS plan to WCTD members at no cost, which helps answer questions important to your long-term planning:

- · How can my business assets help me achieve my retirement goals?
- · Will I have sufficient funds to maintain my lifestyle?
- · Will my family be provided for financially should I pass away unexpectedly?
- What can I do to ensure my financial goals become a reality?

Book your exclusive complimentary review. Scan the QR code below.



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GROUPE TOUCHETTE TO BUILD DISTRIBUTION CENTRE IN MANITOBA

TIRE BUSINESS

CANADA'S LARGEST TIRE distributor is set to get larger, as Groupe Touchette Inc. has acquired 6.62 acres of land near Winnipeg, Manitoba, where it plans to open a 112,000-sq.-ft. distribution centre by late 2024 or early 2025.

The new facility will be built in the CentrePort Canada Industrial Park in Rosser, rural municipality of about 1,200 residents northwest of Winnipeg. The new D/C will increase Montreal-based Touchette's space to 212,000 square feet on 12.6 acres in Brookside Industrial Park West.

Groupe Touchette operates a 100,000-sq.-ft. facility there now that opened in early 2020, initially occupying 70,000 square feet of space.

Nicolas Touchette, co-owner and CEO of Groupe Touchette, said the company is "Thrilled to announce our flourishing partnership and the remarkable progress we've witnessed in the past three years at CentrePort. This newfound space is a testament to our shared commitment, propelling us toward a future of unparalleled collaboration."

He called the news a "significant milestone in our journey" that "represents a strategic move toward fostering our presence and growth in this vibrant part of Canada."



Construction will begin in the coming months, and it is anticipated the facility will be operational in late 2024 or early 2025. The company will occupy 150,000 square feet across both facilities, with the remaining 60,000 square feet available for lease, brought to market by Cushman & Wakefield Stevenson.

CentrePort Canada is a 20,000-acre inland port and Foreign Trade Zone. It connects to major national and international trade gateways and corridors, and is the only inland port in the country with direct access to tri-modal transportation: truck, rail and air cargo operations.

FEB 3, 2024: DEADLINE FOR LEAD WEIGHT **IMPORT & MANUFACTURING**

CANADIAN PROHIBITION OF MANUFACTURE AND IMPORTATION OF WHEEL **WEIGHTS CONTAINING LEAD**

A YEAR OR so ago, in February 2023, The Canadian Minister of the Environment registered the Prohibition of the Manufacture and Importation of Wheel Weights Containing Lead Regulation.

This new regulation prohibits the importing and manufacturing of lead wheel weights containing more than 0.1% lead by weight into Canada. The regulation came into full effect on Feb 3, 2024. The Government of Canada's analysis assumes that lead wheel weights will be completely phased out. Lead-free products will become the only type of wheel weights manufactured, imported and distributed in the Canadian market by Feb 3, 2024.

It also assumes that 12 months was enough time for the current stock of lead wheel weights to be used. However, the sale and installation of the remaining stock of lead wheel weights already in Canada will be allowed after the regulations come into force.

government's analysis assumes that regulated parties will pass on the incremental costs of alternatives to their customers. They include: independently owned repair shops, car dealers and tire dealers who will, in turn, pass them on to vehicle owners.



WCTD encourages

our members to speak with their supplier(s) about the upcoming regulation changes; and how this will affect your purchasing, supply and cost.

The new regulation, along with additional information, may be viewed at https://www.gazette.gc.ca/rp-pr/p2/2023/2023-02-15/ html/sor-dors15-eng.html

FEDERATED NEWS **FEDERATED** NEWS

BUSINESS CONTINUITY PLANNING: WHY IT'S VITAL



FEDERATED INSURES OVER 300 WCTD MEMBERS IN WESTERN CANADA. THEY RANGE FROM SMALL RURAL INDEPENDENTS TO NATIONAL BRANDS AND BUYING GROUPS.

ENTREPRENEURS, SMALL BUSINESS owners, and large business managers alike need to worry about their business continuity plans. Why? Because business interruption risks are all around you - and multiplying as technology and industry relationships evolve.

You might think a couple of days off wouldn't hurt the heart of your operations, but there can be a lot of levers to pull to get things back on track. Without a plan, your business could be sidelined for a lot longer than you had hoped. Can you afford that hiatus? Most companies, unfortunately, could not.

WHAT IS BUSINESS CONTINUITY?

Business continuity planning is about preparing your business for the worst. It's implementing a step-by-step plan for the future should an emergency hit, and it's something that some business owners overlook. What would you do if there was a power outage? How would you recover from a cyber attack? Are you properly prepared for natural disasters? How would your business handle a pandemic? These are just a few of the questions that can help you develop a business continuity plan for the year ahead.

START WITH A BUSINESS BREAKDOWN

Proper business continuity and disaster planning can help.

It begins with asking yourself: "If I were to experience a loss tomorrow, what would I do?"

You need to determine the specific steps you'll have to take in order to keep your business running."

There are three lenses to use when you examine your business: financial, operational and marketing. You'll need to determine just how much the loss will cost your business, and if you're not properly insured, you may be on the hook for the entire amount.

CONSIDER YOUR COVERAGE

Insurance is often a low priority for small business owners due to time, resources, and money. Unfortunately, companies without a plan are left unprepared in emergency situations, which can cost them both time and money. Having insurance coverage is a central part of an effective business continuity strategy.

You'll also need to figure out how to keep your operations going to avoid any further financial loss. Business interruption insurance is especially important in situations like these since it's designed to help your operations continue after a crisis. Finally, you'll need to develop a proactive communications plan that can help protect your reputation from damage (you don't want to lose



the trust and loyalty of your customers, right?)

KEY RISKS FOR BUSINESSES

Disasters can happen anywhere and without warning, and when you run a small business, you can have a very thin margin of error — one big upset could prove too difficult to recover from. Here are a few of the risks that your business may be facing:

Fires are commonplace, and they're posing more danger than ever before. They can result in devastating consequences for businesses of all shapes and sizes. To get on top of the risk of fire, start by asking yourself:

- Are your employees properly trained in handling and operating equipment and fuel that may cause fires, property damage, or serious injury?
- Do you have fire protection equipment, such as fire extinguishers and smoke alarms, installed on your property?

NATURAL DISASTERS

Natural disasters are near the top of the list because they are seen as the least likely to happen, but that's not always the case and they need to be on business owners' radar.

Fire is not the only natural disaster that can cause significant damage to your business. Others include:

- Flood
- Earthquake
- Tornado
- Hurricane
- Avalanche

How close are you to major waterways, mountains, fault lines, or coastlines? Natural disaster risks depends on proximity, so make sure you know how to react to those that could put your business in jeopardy. If you do have insurance coverage for your small business, take the time to know exactly what's covered by your policy - if you see gaps, it may be time to update your insurance coverage. Some key points to consider:

- If you can't return to your business facility, where could you temporarily set up?
- Is your staff trained on the proper protocol for a natural
- Do you have employee information stored in a safe place to retrieve after a natural disaster?
- Do you have a communications statement ready for your customers if you're unable to fulfill commitments?

ELECTRICAL POWER OUTAGES

This is one of the more common risks that businesses face. A really bad storm could knock out the power for a few hours; in more severe cases, you could be without electricity for days. When the Greater Toronto Area was hit by a harsh wind storm, many homes and businesses were without power for a long stretch. This can cause problems like:

- Loss of heating or central air conditioning
- Issues with electrical panel or meter
- Breakdown of all electronics, including machinery, cash registers, elevators, diagnostic systems, boilers, compressors, freezers, ovens and other important devices

If your business depends on electricity—as many do—investing in a back-up generator could be wise as part of your business continuity plan. Always keep your staff trained on the proper procedures during a power outage and ensure you have the contact information for a designated electrician on hand.

CYBER ATTACKS

Cyber attacks on small businesses are continuing to rise as hackers use more sophisticated techniques. It's becoming increasingly difficult to track these attempts, let alone combat the attacks, so it's crucial to prepare a sound cyber breach response. Cyber losses can be caused by a number of factors, including:

- · Virus or malware attacks
- · Hardware theft
- IT system or communication system failures
- Server room issues
- Unexpected patches and updates

The increasing popularity of mobile devices in the workplace presents another area of cyber concern. We often think about phishing, viruses, and malware and how they affect our laptops and desktop computers, but mobile devices are a threat to cyber security now, as well. Employees often connect to their company's internal servers and networks from their phones or tablets, turning them into outlets hackers may use to infiltrate your small business.

Should you suffer a data breach or hack of any kind, there are steps you can take to recover.



While developing your business continuity and disaster recovery plan, ask yourself the following questions:

- · Do you have malware and anti-virus software installed on your computer(s) or point of sale equipment?
- Do you know what your warranty or insurance covers regarding broken or stolen equipment?
- · Do you know what kind of cyber insurance coverage you have?
- · Do you have a list of specific models and brands of the equipment and technology your business needs?
- · Have you backed up all important information and data on a company server, share drive, cloud, or external hard drive?

CRIME

Theft is a major concern: if the equipment you rely on is stolen, how would you continue operations? How quickly could it be replaced? Are replacement costs covered in your insurance policy? Some other items to consider include:

- · Is your staff trained on how to deal with and protect themselves from unauthorized personnel?
- · Do you have a security system in place, such as surveillance cameras, alarms, locked areas, and security guards?
- If a computer is stolen, are you able to remotely shut down or erase sensitive information?

RISK MANAGEMENT IS NEVER DONE

Every business is different and will face its own unique set of risks. Ensuring you've developed a detailed and comprehensive business continuity and disaster recovery plan will help you get back on your feet if you suffer a loss.

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TOTAL TIRE Distributors Inc.

CANADIAN DRIVERS BELIEVE CLIMATE CHANGE IS MAKING WINTER TIRES MORE IMPORTANT THAN EVER: SURVEY

81 PER CENT SAY DRIVING A VEHICLE EOUIPPED WITH WINTER TIRES HAS SAVED THEM FROM AN **ACCIDENT OR LOSS OF CONTROL. THIS BELIEF** IS PARTICULARLY HIGH (88 PER CENT) AMONG YOUNG DRIVERS AGED 18 TO 34.

Cambridge, November 13, 2023 **SEVENTY-SIX PER CENT** of Canadian motorists believe extreme winter weather events related to climate change have made winter tires more important than ever, according to a new Leger survey commissioned by the Tire and Rubber Association of Canada (TRAC; www.tracanada.ca).



The survey also reveals evidence that financial pressures are causing some drivers to have doubts about investing in winter tires. One-in-three (31 per cent) say they are now less likely to buy winter tires because of high living costs. However, the study also finds that 85 per cent of drivers believe winter tires are an important investment despite the rising cost of living.

TRAC's 2023 Canadian Consumer Winter Tire Study finds that outside Quebec, where winter tires are the law, winter tire usage now stands at 71 per cent.

"It seems Canadian drivers are recognizing the changing weather patterns brought about by climate change," says Carol Hochu, president and CEO of TRAC. "The prospect of more extreme winter weather has clearly given drivers a deeper appreciation of the superior grip and stopping power offered by winter tires. While cost of living worries are concerning, they are not expected to reduce winter tire use. Belief in the safety benefits of winter tires is too deeply ingrained.

"However, with 28 per cent of drivers still not using winter tires, consumer education must be an ongoing priority to bring about the higher level of winter tire adoption needed to make our wintertime roadways safer," adds Hochu.

Protecting the safety of their family is the most common reason for using winter tires (83 per cent) while 34 per cent cite winter tires being mandatory in their province. Other common reasons for investing in winter tires are lower insurance premiums (17 per cent) and trusted advice from family and friends (12 per cent).

The most common reasons for not using winter tires are the belief that all-season tires are good enough (63 per cent), cost (26 per cent) and reduced driving in winter (24 per cent).

REGIONAL FINDINGS:

- 1. 73 per cent of British Columbia drivers use winter tires
- 2. Alberta's usage rate is 73 per cent
- 3. In Manitoba and Saskatchewan usage stands at 64 per cent
- 4. 67 per cent of Ontario drivers now use winter tires
- 5. In Atlantic Canada winter tire usage stands at 94 per cent

RELY ON THE THREE-PEAK MOUNTAIN SNOWFLAKE SYMBOL (3PMS)

Motorists have a broad range of options for winter driving. TRAC recommends winter tire shoppers rely on the Three-Peak Mountain Snowflake Symbol (3PMS). This symbol verifies the tire meets or exceeds Transport Canada's minimum snow traction threshold.

TIRE OPTIONS FOR WINTER

Drivers have three choices for winter driving: all-season tires; all-season tires with the 3PMS symbol and dedicated winter tires designed exclusively for winter. Selecting the right tire can mean the difference between a surefooted winter motoring experience and a nervous drive.

WHY DEDICATED WINTER TIRES ARE BEST

Driving on all-season tires in winter months results in longer stopping distances and compromised handling when temperatures fall below 7°C. All-season tires with 3PMS offer moderately better traction than other all-season tires. However, they are designed for occasional, light-to-medium snowfalls and may not provide the grip needed for severe winter driving conditions common on Canadian roads. Dedicated winter tires feature softer tread compounds that retain their elasticity even in extremely cold temperatures. They provide superior traction and significantly shorter stopping distances in all winter driving conditions from icy, slushy, and snow-covered roads to cold, dry pavement. Dedicated winter tires are the best performers and are by far the safest choice.

SURVEY METHODOLOGY

A survey of 1,521 Canadian drivers was completed online between October 20-22, 2023, using Leger's online panel. A probability sample of the same size would yield a margin of error of +/-2.5%, 19 times out of 20.



Date: Sunday June-23, 2024

Registration: 9:00am start Time / Check in time 8:00am **Place:** Stony Plain Golf Course, 18 Fairway Drive Stony Plain.

Format: 4 Golfer Best Ball

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Platinum Sponsorship -- \$1,500.00

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- Exclusive Hole Sponsorship we provide the sign for the hole
- 4 golf registrations 4 Sponsored Golf Carts prize sponsorship
- Hole Contest prize & hole contest sponsorship (Closest to the pin, longest drive)
- Platinum Recognition in event program, during dinner and in Tracker magazine

Gold Sponsorship -- \$1,000.00

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- Exclusive Hole Sponsorship we provide the signs for the hole.
- 4 Sponsored Golf Carts prize sponsorship
- Hole Contest Prize & hole contest sponsorship (Closest to the pin, longest drive)
- Gold recognition in event program, during dinner and in the Tracker magazine

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- Silver recognition in event program, during dinner and in the Tracker magazine

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The Western Canada Tire Dealers Association Thanks you for your continuing support



2024 WCTD Golf Tournament Registration Form

WCTD Charity Golf Tournament Registration

Date: Sunday June-23, 2024

Registration: 9:00am Start Tine / Check in time 8:00am

Place: Stony Plain Golf Course, 18 Fairway Drive Stony Plain AB

Format: 4 Golfer Best Ball

Cost: Golf & Dinner: \$150.00 per Person Dinner Only \$40.00 per Person

Fee's Include: Green Fee's for 18 holes / Power Cart / Steak Dinner / Prizes

Eligibility: Open to all Tire Dealers, their staff, their families, their customers and Industry Suppliers.

Entry Deadline: Friday June-2nd, 2024

Company Name:	_ Phone #	Golf as a Team (Y) or (N)
1) Name of Entrant:	Phone #	
2) Name of Entrant:	Phone #	
3) Name of Entrant:	Phone #	
4) Name of Entrant:	Phone #	
Visa / Master Card / Name		
Card #	Ехр Da	te
Make Cheques Payable to: Western Canada Tire Dealers Association Ray Geleta 65 Woodbine Road	Total \$	S
Sherwood Park AB T8A 4A7		
Phone: 780-554 9259		
Email Entries to: rayg@wctd.ca		
Entries must be Paid by June-2nd, 2024		

The Western Canada Tire Dealers Association Thank you for your continuing support.

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MICHELIN LAUNCHES TRUCK-TIRE DATA APP MYTECHXPERT

TIRE BUSINESS

MICHELIN NORTH AMERICA has launched the Michelin MyTechXpert app, the next evolution in the Michelin Truck Tire Technical Data Book.

The app will allow fleet operators and tire dealers to access information for their day-to-day operations, perform analysis on tire wear and tear, choose the most suitable tire for their needs and access the Michelin product portfolio.

"The Michelin MyTechXpert app is something that our fleet and dealer partners have been asking for, and we have been listening," Pierluigi Cumo, vice president of B2B marketing for Michelin North America, said.

"This new mobile truck tire technical database will allow our customers to quickly find detailed information on each tire, locate part numbers and make the most informed decision for their

Michelin has launched the MyTechXpert app, the next evolution in its Michelin Truck Tire Technical Data Book.

The MyTechXpert app features: a quick-search feature for tires and common characteristics; tire diagnosis images; technical information from the Michelin Service Manual; and training videos from certified Michelin field engineers.

"Technicians can work faster with quick access to specific information for tires, maintenance activities and expert advice



from Michelin," Cumo said. "With the app, they can run initial diagnostics on tire wear, get technical advice and optimize tire costs while reducing the fleet's environmental footprint."

The Michelin MyTechXpert app, compatible with Android and iOS devices, is free to download from Google Play or the App Store.

The app allows both sales representatives and owners to select the best-suited tire for their fleets, Michelin said. With regular updates, users will have up-to-date data, the latest technical advice, as well as features and developments.

The MyTechXpert launch coincides with the 100th anniversary of the first Michelin truck tire technical data book.

NOKIAN TYRES PARTNERS WITH SILVERSTAR MOUNTAIN RESORT

TIRE REVIEW

WINTER TIRES ARE required in many parts of British Columbia between Oct. 1 and April 30. Nokian Tyres, in conjunction with retail partner Kal Tire, is teaming up with SilverStar Mountain Resort to raise awareness of tire safety this winter season. Nokian Tyres' said the partnership includes brand presence at SilverStar, including signage throughout the resort and opportunities for guests to win tires and other prizes.

According to Nokian Tyres, it invented the winter tire in Finland in the 1930s, and the global tiremaker said it remains a leader in the winter, all-weather and all-season segments. It develops its Nokian Tyres Hakkapeliitta winter tires north of the Arctic Circle at

its winter tire test facility. The company's all-weather and all-season products come from its North American factory in Dayton, Tennessee.



including signage throughout the resort and opportunities for guests to win tires.

The Scandinavian tiremaker said it produces studded and non-studded winter tires to help keep drivers safe in the most extreme winter conditions. The company said also has the lowest production emissions footprint of any global tire maker and recently introduced its first dedicated EV winter tires, the Nokian Tyres Hakkapeliitta 10 and Hakkapeliitta R5.

BFGOODRICH'S TIRE

GARNERS 'BEST OF'

INFLATION

AWARD

RUBBER NEWS STAFF

touch of a button.

And the technology behind

BFG's ActivAir system that

allows drivers to control the

inflation of the tires with

a central control unit has

TECHNOLOGY







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CONTINENTAL ADDS VALVE-CAP SENSOR TO TRUCK-TIRE MONITORING

TIRE BUSINESS

CONTINENTAL TIRE AMERICAS

has added a valve-cap sensor to its lineup of digital trucktire-monitoring products and services.

The sensor works with all of Continental's digital tiremonitoring solutions products, including ContiConnect Live Truck and Trailer, ContiConnect Yard and ContiPressureCheck.

Installation for the sensor requires minimal downtime on the vehicle as there is no requirement to dismount and remount tires, the company said.

The valve-cap sensor was planned and rolled out by

Continental to provide an easy path toward integration of more robust tire-mounted sensors, the company said.

The valve-cap sensor is an external sensor that replaces the valve cap; the sensor relays tire-pressure readings for all Continental digital tire-monitoring solutions.

The valve-cap sensor features a low-battery indication on the ContiConnect platform and has a lifespan of 2.5 years.

If a tire needs to be replaced on the road, the valve-cap sensor allows fleets to continue monitoring their new tires' status before installing the tire-mounted sensor again when convenient, Conti said.

Conti also offers tire-mounted sensors attached directly to the inside of the tire that provide additional data, such as temperature and individual tire mileage.

Tire-mounted sensors have a four-year lifespan and a battery indicator on the ContiConnect platform that can relay to a fleet when the battery is low and also provides a percentage value to the

Commercial vehicle fleets can reduce costs by monitoring their tires. Though tires account for about 5% of fleet equipment, they can influence up to 53% of a fleet's overall operating costs, Conti said.



The valve-cap sensor works with ContiConnect Live Truck and Trailer, **ContiConnect Yard and** ContiPressureCheck systems.

BF GOODRICH OFF-ROAD tires are ready for any terrain ... all it takes is the **BFGoodrich photo**

BFGoodrich's ActivAir technology earned the tire maker a Best of What's New award from Popular Science.

earned the tire maker a 2023 Best of What's New award from Popular Science.

"It is an honor to have BFGoodrich ActivAir recognized as an award winner, which showcases how BFGoodrich works to help drivers tackle any terrain," Harold Phillips, global general manager for BFGoodrich Tires, said in a statement. "BFGoodrich has a history of innovation, and we are proud to be recognized for this work."

Designed by Teleflow, BFGoodrich ActivAir uses pneumatic valves and a central control unit to inflate and deflate tires as needed to allow for maximum traction. Drivers can adjust the air pressure by choosing from one of several operating terrains, and more experienced drivers can manually select the desired pressures.

Off-road racer John Williams, founder of Impulse Offroad, was key in the development of ActivAir, helping the tire maker integrate components into prototype vehicles and help test the product. This included working with Dynatrac, which integrated an air passage in its axle assemblies to help ensure ActivAir was a fully integrated

The completed system, BFGoodrich said, has been tested in "extreme" environments, such as the Dakar Rally and the Ultra4 Racing Series.

This marks the second consecutive year that Michelin brands have earned a Popular Science Best of What's New nod. Michelin's Pilot Sport EV was awarded last year for its sustainability and

"The 'Best of What's New' Awards are our way of celebrating the most exciting and groundbreaking innovations of the year. These awards highlight the revolutionary inventions that are helping to improve our daily lives, our society, and our planet," Annie Colbert, editor-in-chief for Popular Science, said in a statement.



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SHOP INVESTMENT NEEDED TO COMPETE IN **GROWING EV MARKET**

KATHY MCCARRON - CRAIN.COM

BATTERY ELECTRIC VEHICLE (BEV) sales are projected to reach 9% of total U.S. light vehicle sales in 2023 and grow to 35% by 2030, according to the new "2023 Joint EV Trends and Outlook Forecast" report by the Auto Care Association (ACA) and MEMA Aftermarket Suppliers.

BEVs are projected to account for about 10% of the U.S. car parc, or vehicles in operation, by 2030, with that number expanding to nearly half of all vehicles by 2045.

As the complexity and cost of replacement components increase, the aftermarket parts market will continue to grow — meaning the average service shop with two to three bays may need to invest \$80,000 to \$270,000 to remain competitive in the EV service market, according to the report.

"The study reveals that electrification and ADAS offer the greatest growth potential, growing at 18% and 8% CAGR as the car parc transitions to newer technologies," Paul McCarthy, MEMA president and CEO, said.

"We have learned from the current crop of EVs that while sometimes different things break, they still break - and the aftermarket will be ready," he said.

"By the end of this decade, one in 10 new vehicles in the U.S. will be a BEV," ACA President and CEO Bill Hanvey added.

"The trend toward electric-vehicle adoption among Americans continues to rise year over year, presenting the aftermarket industry with a clear view of its future: investment in the modernization of auto care businesses now will be essential to our survival in the decades to come."

Research and analysis in the 2023 Joint EV Trends and Outlook Forecast were contributed by PwC Strategy&, IMR Inc./ AutomotiveResearch.com, Schwartz Advisors and S&P Global Mobility.

CHANGING VEHICLE PARC

New vehicle sales in the U.S. are expected to grow as pent-up demand, new technologies and population continue to increase, according to the report.

As drivers keep their vehicles longer, pushing the average vehicle age to 12.5 years, the car parc is anticipated to grow to more than 235 million passenger vehicles from 283 million currently.

As internal combustion engine (ICE) vehicles age out, the composition of the car parc will slowly change, comprising about 10% BEVs by 2030 and about 47% BEVs by 2045.

Yet BEV sales estimates "are highly dependent on vehicle economics, BEV supply, consumer behavior and charging infrastructure," the report stated.

Sales of hybrid vehicles, meanwhile, are growing but represent only a small fraction of the car parc.

In the U.S., hybrid sales will decrease as BEV sales are expected to grow at a much faster pace, the report said, noting that only a few OEMs are investing in full-hybrids and plug-in hybrid technologies and plan to have them in their portfolios through 2030.

AFTERMARKET GROWTH

The automotive aftermarket will still thrive despite the changing makeup of the car parc.

Today, the value of the U.S. light vehicle aftermarket is estimated to be \$418 billion, according to the report, and it is expected to hit a 1.5% compound annual growth rate through 2045 to over \$575 billion.

Most of the growth in the parts market is expected to be in the electrification and ADAS categories as traditional ICE components begin to decline by 2040 as these vehicles start aging out of the car parc.

"Service providers will need to adapt in order to provide competitive service levels and maintain market share. Newer technologies paired with higher BEV penetration are bringing new hardware- and software-related requirements that service shops must be ready to provide to their changing customer base," the report said.

The report predicted that small and medium-sized service shops will need to make investments in equipment and training to be prepared for BEV maintenance and repair.

BEV ADOPTION DRIVERS

The report claims BEV penetration will be impacted by four critical forces: vehicle economics, model availability, consumer behavior and charging infrastructure.

Government regulations impact the economics of buying a BEV by offering incentives or instituting ICE phase-outs.

However, BEV range anxiety, consumer familiarity with charging providers and their networks, and a more prevalent charging infrastructure will impact EV adoption.

Total cost of ownership parity between ICE and BEVs "will be the tipping point for large electric vehicle adoption," the report said, noting that battery costs will be the primary driver for BEVs to reach cost parity.

Upfront vehicle costs remains the biggest deterrent for buyers when considering purchasing BEVs, according to the report.

Among the tailwinds for adoption are:

- Decling battery and technology costs;
- · Adoption of stringent regional, national, state and local government regulations, along with new subsidies;
- Plans by vehicle makers to introduce 190-plus models in North America by 2030; and
- Growing private-sector Investment.

HYBRID MARKET

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decade, OEMs are facing the challenge of balancing investments, meeting CAFE regulations and maintaining a competitive edge, the report said.

While hybrid vehicles, such as the Toyota Prius and Honda Accord Hybrid, have been widely accepted by consumers, BEV adoption is increasingly driven by changing consumer preferences and a wider availability of BEV models, the report noted

Hybrid sales will continue to grow through the end of the decade. but BEV sales are expected to keep pace or grow even faster.

The report noted that OEMs with a more conservative view on BEV adoption are investing more on full-hybrid and plug-in hybrid technologies and expect them to be part of their portfolio mix through 2030.

SHOP INVESTMENTS

The average auto service provider (three to five services bays with one to three technicians) will need to invest between \$80,000 and \$270,000 over the next few years to prepare for the BEV transition, the report warned.

These investments include:

- Technician training and certifications for BEVs: \$2,500 -
- Safety equipment: \$5,000 \$15,000;
- Level 3 charging capabilities (50-150 kw): \$40,000 \$100,000;
- Battery testing equipment: \$10,000 \$20,000;
- Diagnostic tools: \$7,500 \$15,000;

- Lift modifications and battery handling equipment: \$15,000 - \$40,000; and
- Optional test vehicles: \$30,000 \$70,000.
- Some of the other challenges for independent service shops in the EV-service space, include:
- · Competition from dealers as control increases over diagnostics, parts availability and software updates;
- · New technical expertise required for new technologies, diagnostics and software integration; and
- · Warranty-, regulatory- and safety-related concerns around new BEV and ADAS technologies.

In order to stay competitive in the BEV service market, according to the report, vehicle service providers must:

- · Establish relationships with BEV manufacturers, dealers and suppliers to access parts, tools and technical support;
- Diversify service offerings to balance traditional ICE and/or BEV services:
- · Increase customer convenience, such as mobile repair and
- Invest in training and certifications to stay up-to-date on technologies and service procedures;
- Invest in technology to stay up-to-date on the latest tools and software for BEV maintenance; and
- Invest in safety measures among employees and customers around high-voltage equipment.

YOKOHAMA UNVEILS 'EXTREME TRACTION' TRUCK TIRE FOR SNOW, ICE

TIRE BUSINESS

YOKOHAMA TIRE CORP. has introduced the 907W premium. extreme-traction drive tire designed for fleets and operators driving trucks in snow and icy conditions.

The 907W, which replaces the SY767, carries the three-peak mountain snowflake symbol, which means it meets or exceeds the industry's required performance criteria for severe snow service.

The tire is available now in the U.S. in three sizes: 295/75R22.5, 11R22.5 and 11R24.5.

"The new 907W offers significantly longer tread life and better performance in the snow," Tom Clauer, Yokohama's senior manager of commercial product planning, said.

"With a deeper tread and rugged new compound, fleets can expect to get reliable snow traction and powerful snow braking for multiple winter seasons."

The 907W features:

• 27/32nds-inch tread depth for longer-lasting snow performance and longer original tread life, with an advanced new compound to resist scrubbing, cutting and chipping for long,



durable service, and the combination blocks to combat heel/ toe wear to enhance traction; and

 Power ribs with 3D sipes to provide firm ground contact and improved ice and snow performance, along with four zigzag grooves to allow for efficient water evacuation while providing enhanced radial and lateral traction in extreme weather conditions.

The 907W is backed by Yokohama's seven-year unlimited retread casing warranty.

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DEALING WITH COMMON ISSUES

Credit card processing can be complex, and small businesses in Canada often face a variety of issues. Here are some of the most common ones and how to deal with them:

Interchange fees: Interchange fees are the fees charged by card issuing banks for processing transactions. They are usually a percentage of the transaction amount, plus a fixed fee. In Canada, these fees can vary depending on the type of card used and the processing method. To minimize interchange fees, merchants should consider accepting only major credit cards and using a cost-effective processing solution.

High chargeback rates: Chargebacks occur when a customer disputes a transaction and requests a refund. High chargeback rates can result in a loss of revenue and increased processing costs.



To minimize chargebacks, merchants should implement clear and concise return policies, provide excellent customer service, and use fraud protection tools to prevent fraudulent transactions.

Payment gateway issues: Payment gateways are the middlemen between merchants and card issuing banks. They are responsible for securely transmitting transaction information. Payment gateway issues can cause transactions to be declined, delayed, or lost. To avoid payment gateway issues, merchants should choose a reliable and secure payment gateway, regularly check for gateway updates, and monitor transaction logs.

PCI compliance: The Payment Card Industry Data Security Standard (PCI DSS) is a set of security standards designed to ensure that all companies that accept, process, store, or transmit credit card information maintain a secure environment. PCI compliance is mandatory for all merchants accepting credit card payments, and failure to comply can result in heavy fines and loss of trust from customers. To ensure PCI compliance, merchants should follow the guidelines set by the PCI Security Standards Council and regularly assess their security systems.

Currency conversion: Canadian merchants may need to process transactions in multiple currencies if they accept payments from customers in other countries. Currency conversion can result in added fees and unfavorable exchange rates. To minimize currency conversion costs, merchants should use a payment processing solution that offers competitive exchange rates and transparent

By being aware of these common issues and taking proactive measures to address them, Canadian merchants can ensure a smooth and cost-effective credit card processing experience.

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