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WCTD EXECUTIVE 2022-2023

PRESIDENT - TIM HOLLETT

PAST PRESIDENT - NEAL SHYMKO

VICE PRESIDENT -

EXECUTIVE DIRECTOR - RAY GELETA

65 Woodbine Road, Sherwood Park, AB T8A 4A7 Phone 780-554-9259 Email: rayg@wctd.ca

DIRECTORS 2022-2023

BRITISH COLUMBIA

PAUL MCALDUFF - TIRELAND PERFORMANCE CENTRE

300 East Esplanade, North Vancouver, BC V7L 1A4 Phone: 604-980-1578 Email: tirelandperformance@telus.net

TIM HOLLETT - B&H TIRECRAFT CHEMAINUS

PO Box 240, Chemainus, BC VOR 1K0

Phone: 250-246-4731 E-mail: bhtire@shaw.ca

ALBERTA

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PO Box 1240, 2501 - 48 Avenue, Vernon, BC V1T 6N6 Phone: 780-910-4650 Email: jed@tbtire.ca

JAMES O'REILLY - TRAIL TIRE GROUP

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Phone: 778-215-7314 E-mail: James.OReilly@trailtire.com

NEAL SHYMKO - TIRE VILLAGE LTD.

8805 - 156 Street, Edmonton, AB T5R 1Y5

Phone: 780-484-1184 E-mail: tirevillage@shaw.ca

RAY LEHMAN - TIRECRAFT / INTEGRA TIRE

14404 - 128 Avenue, Edmonton, AB T5L 3H6

Phone: 780-903-3980 E-mail: rlehman@ntdcanada.com

ROBERT LABOSSIERE - TIRECRAFT

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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)...

The Tracker editor - Tim Pawsey - timp@wctd.ca

WCTD - The Tracker 65 Woodbine Road, Sherwood Park, AB T8A 4A7 PHONE 780.554.9259

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SHIFTING INTO WINTER

CANADA IS A DIVERSE country—not only in its people and cultures but also in the weather. As the trees start to shed their leaves, Fall brings many changes, from rains to wind and snow. As I write, here on the coast the last of the patiently waiting salmon prepare to head up the rivers, streams and tributaries to spawn at their final destination. On the Prairies early snow storms are already making winter's approach felt.

Snowbirds are loading up their RVs, or jumping on a plane to head south (or other parts of the world) in search of sunny climes. The people who are staying put, to work or look after family, have to prepare for winter in all areas. One of those, as we all know, is vehicle safety. Getting your car or truck serviced in all aspects is crucial, from oil changes to tune ups or changing wiper blades and in many areas changing to snow tires or even preparing to use tire chains in higher elevations.

That's where we come in: being well prepared for the seasonal onslaught; making sure there's sufficient inventory; and ensuring that our staff are up to speed. Great customer service is vital at all times but even more important at this time of year, when change-over and winter tire demands surge.

Getting your car or truck serviced in all aspects is crucial, from oil changes to tune ups or changing wiper blades and in many areas changing to snow tires or even preparing to use tire chains in higher elevations.

OUR BOARD IS BACK, FACE TO FACE

Meanwhile the WCTD board of directors continues to work on your behalf. The good news is that after almost two years of Zoom calls we were able to hold our first in-person directors meeting, at the end of September in Edmonton. We had a very productive session that spanned all aspects of our association's activities.

Many of our discussions centred around technician training, with plans to return to a normal schedule by next year. I urge you to keep an eye on the Tracker for details of upcoming programs in your area as they're announced.

We all know how vital it is to keep our staff properly trained and informed, especially in a world where technological shifts are happening at such a rapid pace. Our training regimen in partnership with TIA is highly regarded as one of the best in the industry. I would urge you now to plan with your staff to attend.



SAFETY FIRST

In October we held a second successful meeting of the recently reconvened WCTD Safety Committee. The number of participants continues to grow. This is one of the association's most important initiatives. It's good to see its return. If your organization would like to participate please email timp@wctd.ca



Tim Hollett President, WCTD

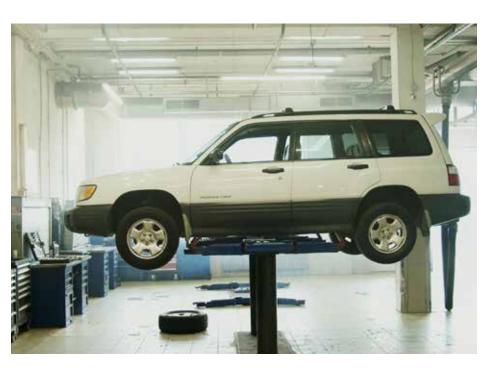
Running a safe shop is vital to your business's very survival. Nobody can o

business's very survival. Nobody can dispute that. Hence what's truly important is being able to identify safety issues as they arise. This is one of the prime motivations behind the WCTD Safety Committee.

As the committee evolves we are anxious to key in on just what the current and pressing safety issues are. Much of that information comes from the field, from the front line people, in other words, from you, the independent dealer. I'm going to ask you, seriously, to please communicate with us if and when you see safety issues developing.

These are exciting times for our industry! So, happy selling—and may you all have a safe and profitable season.

Tim Hollett



Looking for a banner program to enhance your bottom line while still maintaining your local brand and identity?

Then the TreadPro Tire Centre program may be for you.



The TreadPro program is focused on dealer sell-out and profitability while being void of any reoccurring fees.

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WORD ON THE STREET IS

THAT RAY GELETA IS THE 'NEW, HIP' GUY WANDERING THE 'HOOD IN SHERWOOD PARK.



Ray Geleta

WCTD

Executive Director,

WINTER – OUR BUSIEST season—is upon us. During this time it is our wish that we are all taking the steps necessary to keep our staff and customers safe.

Western Canada Tire Dealers held its first in-person board meeting since the beginning of Covid-19 on September 28th in Edmonton. The meeting was a great success and established a phenomenal direction for us going forward.

TDAC NEWS

As you know, we have been working closely with TDAC to make it a more relevant organization that would bring the four cross Canada regions closer together. Also it would establish a national presence when trying to accomplish common goals. TDAC will be electing a new president at the upcoming Annual General Meeting to be held December 6, 2022. So far we have two strong candidates for this position. One from OTDA and one from WCTD. Also at this meeting we will be determining whether to proceed with a national convention in September 2023.

SCHOLARSHIPS

For the past several years we have been giving out four academic scholarships annually. The board has agreed that going forward at least two of these scholarships need to be related to our industry. That would mean that studies undertaken at recognized secondary technical institutions would also qualify. We are in the process of figuring out how this would work as these courses often don't revolve around the school year. We will be posting this on our website as soon as we work out the details.

SUGGESTED TIRE SERVICE GUIDE PRICES

The board would like to see a new suggested tire service guide pricing posted on line by Mid-April 2023. I need some help with this and am calling on you, the membership, to assist us in developing the most comprehensive and accurate guide possible. I am available anytime to discuss pricing. You can contact me at rayg@wctd.ca or call me at 780-554-9259.

SCRAP TIRE ISSUES

We are getting feedback from the field that some recyclers or processors are culling the scrap tires they receive and selling them to other jurisdictions. WCTD's stance on this is clear. Once a dealer determines that a tire is scrap and no longer serviceable it is then

indeed SCRAP. Our suggestion would be to render the tire unserviceable by either slicing the sidewall open or drilling a large hole in the sidewall. We would really like to get the dealers feedback on this. Please send me an e-mail to rayg@wctd.ca or call me at 780-554-9259. This is important.

GOLF

We are excited to announce the return of the Alberta WCTD charity golf

tournament. The 2023 golf tournament will be held on Sunday, June $25^{\rm th}\,at$ the Stony Plain Golf Course. Details to follow.

We hope everyone has a great winter sales campaign season and a wish you on behalf of the board of directors the very best of the upcoming holiday season!

Ray Geleta - WCTD Executive Director



Once a dealer determines that a tire is scrap and no longer serviceable it is then indeed SCRAP. Our suggestion would be to render the tire unserviceable by either slicing the sidewall open or drilling a large hole in the sidewall.





GETTING TO KNOW...

DEBRA HALDANE AND LEIGH-ANN STEWART



Simply Safe

This issue delighted to introduce the Safety Corner to The Tracker. A warm welcome to Simply Safe - an Occupational Health and Safety



consulting firm founded by Debra Haldane and Leigh-Ann Stewart. Deb & Leigh-Ann are both Canadian Registered Safety Professionals (CRSPs) with decades of tire-industry-specific safety experience. We are pretty excited to add their expertise! Simply Safe provides the tire industry with simple and effective safety solutions and support. We encourage you to not only read the column but reach out them at simplysafeconsulting.ca or at info@simplysafeconsulting.ca.

CHRIS LEAHEY,

REGIONAL ASSOCIATION MANAGER,

FEDERATED INSURANCE

Chris hails originally from New Brunswick but headed out west right after high school and made Alberta his home. He admits to being "a die-hard Oilers fan with 'high up' season ticket seats."



Chris has a varied and extensive work background, with experience in Law Enforcement, Security Management, Government and the Insurance Industry.

"I've been working with Federated Insurance since 2006," says Chris. "Even when I left and went to work full time for the Alberta Gaming, Liquor and Cannabis Commission I continued to conduct risk assessments on my days off. My heart has always been with this company, I can say that sincerely."

"I've been working with Federated Insurance since 2006. Even when I left and went to work full time for the Alberta Gaming, Liquor and Cannabis Commission I continued to conduct risk assessments on my days off. My heart has always been with this company, I can say that sincerely." - Chris Leahey

When the opportunity to join Federated's "amazing" Associations Team, as a Regional Manager, he jumped at the chance. "It was the next step, considering I have met many of your members who are our Federated clients," he adds.

Chris is "very excited to work with the WCTD Board and all its members; to provide solutions and promote the long standing, strong relationship you all have with Federated Insurance."

Contact Chris at Chris.Leahey@federated.ca

Cell: 780.932.3195 Office 780.435.3064 TF: 1.800.665.1934

FLYING HIGH WITH REZA

Little did we know that Reza Kamrani has such a head for heights. At the recent board of directors meeting Reza whipped out his phone to show us a few pics of him-rappelling down a Burnaby, BC high-rise.

"Federated and employees have supported me beyond my wildest dreams," says Reza. "We have raised over \$10,000 for Easter Seals in the past three years (my third time rappelling).

For 75 years Seals BC & Yukon has been an established leader in

and Easter Seals House.



"Federated and its employees have supported me beyond my wildest dreams, we have raised over \$10,000 for Easter Seals in the past three years (my third time rappelling)."

- Reza Kamrani

Easter Seals Camps are places where everyone is welcome and no one hears the word 'no'. It's a place where campers can be themselves, and explore and develop their abilities in a safe, warm, fun and supportive environment. Campers return home with new friendships, improved skills, and become more independent and active members of their communities. Camp offers both a magical experience for campers, and an important week of respite for families and caregivers.

Easter Seals House also offers an affordable home-awayfrom-home for adults and families who travel to Vancouver for medical treatment.

WCTD SALUTES 2022 SCHOLARSHIP WINNERS



WCTD IS PROUD to announce the recipients of the 2022 Academic Scholarships. The association is pleased to be able to assist these dedicated students in pursuing their goals.

The WCTD scholarship program is one of the most important of the association's many tangible benefits. If your employees' family members have not applied for scholarships in the past, we strongly urge you to click on wctd.ca, check under 'member benefits' ... and pass on the information to those eligible. It seems a significant number of WCTD members are still unaware of the scholarship program.

TIANA KOSHMAN

"I was born in the city of Saskatoon and have lived here my whole life. I am a first year student at the University of Saskatchewan. I am in the College of Arts and Science. Currently I am unsure on what my future career will be, but I am taking more of the science aspect of classes, as that interests me the most.

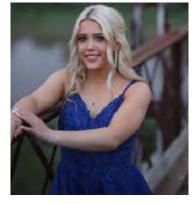


Receiving this scholarship helps me a lot. It helps me with my new journey as I transfer from high school to University, starting my next path in life. The \$2000 takes some of the stress away from having to pay for all of my tuition, and allows me to focus on my schooling instead of where I'll get the money from.

Thank you for choosing me and giving me this opportunity."

ΗΙΙ ΔΡΥ ΡΗΙΝΕΗΔΡΤ

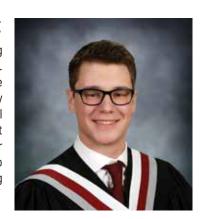
"I am from a small town in Saskatchewan called Maidstone. I am currently a first-year student at Lakeland College, in the University Transfer program working towards my Bachelor of Education degree. My goal is to become an elementary teacher. This degree is a four-year program and I will be



using the money I was awarded to assist me in paying tuition and student fees. Thank you!"

JOSHUA BEAUCHESNE

"I am grateful for being awarded a WCTD scholarship. The financial assistance will allow me to focus on my studies and pursue my goal of becoming an engineer at the University of Alberta. Your support has motivated me to work hard and keep moving forward to achieve my goals."



ALEKSI PANTEL

"I am the very proud recipient of a WCTD Academic Scholarship. I graduated last year from College Louis Riel, a French high school in the heart of St. Boniface Winnipeg. I have been a bit of an over-achiever since I was a little boy. All throughout elementary and high school I always tried to go above



and beyond my teachers' expectations in any sort of project or assignment. I have always been the first to raise my hand in class to answer any question, and instantly took the lead in any group project I was ever in. Considering these tendencies and my neverending drive for perfectionism, it is no surprise that I applied for direct entry at I.H. Asper School of Business at the University of Manitoba. The day I was accepted into their fall program, I instantly applied for the WCTD scholarship and a few months later I was jumping with joy when I received an email saying I had been chosen to be a recipient of the money. (On my birthday nonetheless!)"

"Seeing as the tuition fees for Asper are quite high (in the thousands of dollars) the scholarship was instantly put to use and spared my savings account quite a bit. Thanks to this opportunity I will be able to reinvest into my education in the coming semesters. I believe Western Canada Tire Dealers made the right choice in choosing me as I plan to contribute and to give back to the industry in the coming years. I began my work journey as a Service Technician at West End Tire at the age of 16 in 2021. That said, I hope to come back to the shop 'front end' to help out more on the business side of the company—and perhaps work hand in hand with my father Charles Pantel (COO of West End Tire)."

WCTD / FEDERATED INSURANCE WAYNE BUDGE ACHIEVEMENT AWARD



ETHEN KNOPP

First off, I would like to say thank you to the WCTD Scholarship Committee for choosing me to be a recipient. My family has been in the tire industry for over 55 years, and I've personally been a part of it for over seven years, working for my dad and grandpa at Thorsby Tire Shop. As I've grown and matured into the person I am today, I've found that hard work and a dedication to what you love will get you to the places that you want to go in life. I get to experience this first-hand every day and I am blessed to be able to watch and be a part of my dad and grandpa's love and passion for the tire industry.

I will be using the money from the WCTD scholarship to help pay for my second-year tuition fees and studies at MacEwan University. It will help me further advance my university career with the goal of attaining the Bachelor of Commerce Degree. This scholarship money will help guide me towards my personal goal of becoming a Chartered Professional Accountant one day, in hopes of also giving back to the community of Thorsby where I grew up and have been guided and influenced by my family, friends and community leaders.

ROBINSON WINS SEMA LAUNCH PAD WITH TRAC TIRE JACK

- TIRE BUSINESS

LAS VEGAS — INVENTOR and Colorado repair shop owner Kevin Robinson won 2022 SEMA Launch Pad competition with his TRAC Tire Jack, a tool designed to make removing or installing a wheel/tire from a vehicle safer, simpler and easier.

Robinson took home the Launch Pad grand-prize package valued at \$92,000, taking top honors over co-finalist Susan Pieper of DMOS Collective Inc.

The pair made their final pitches Nov. 3 at the SEMA Awards Banquet, held at the Westgate Hotel adjacent to the Las Vegas Convention Center.

The pair's inventions and business plans were judged by custom vehicle designer Chip Foose, Addictive Desert Designs founder Jared Hare, and Alex Parker, industry advocate and CMO of Redline Detection, the 2020 SEMA Manufacturer of the Year.

The pair advanced to the finals after making a pitch Nov. 2 in front of the judges and a live audience at the LVCC.

The TRAC Tire Jack on display at the Myers Industries booth at the SEMA Show. The jack is in production through Gaither Tool Co. and being sold by Gaither, Myers and others.

The TRAC Tire Jack can be described as a lever with caster that a shop technician uses to remove a tire/wheel assembly from a vehicle jacked up slightly off the shop floor. The tech slides one

Winning SEMA Launch Pad is truly an opportunity of a lifetime. Not only does each competitor benefit from the experience, but we are also able to shed light on the products and services that fill a gap in the industry and can inspire future inventors to do the same.

— Myles Kovacs, founder DUB magazine and TIS Wheels

end of the TRAC Tire Jack under the tire/wheel assembly with lug nuts removed, steps on one end of the jack, lifts the assembly and moves it away from the vehicle.

The tool's design allows individuals to remove the tire/wheel assembly without having to lift with their back. The welded-steel tool weighs five pounds and is 18.5 by 5 by 2 inches.

Robinson promotes the tool with: "Work smarter not harder. Use the jack — not your back."

It retails for \$149.95 on the company's web site.

That product is now in production through Gaither Tool Co. and being sold by Gaither, Myers Tire Supply and others.

Pieper's invention, Stealth and Delta Car Shovels, is described as "indestructible" advanced-designed shovels that are easy to stow and mount on various vehicle racks and platforms.

"Winning SEMA Launch Pad is truly an opportunity of a lifetime," Kovacs said. "Not only does each competitor benefit from the experience, but we are also able to shed light on the products and services that fill a gap in the industry and can inspire future inventors to do the same."







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EIGHT-IN-TEN CANADIAN DRIVERS BELIEVE INVESTING IN WINTER TIRES IS IMPORTANT DESPITE RISING LIVING COSTS

EIGHTY-TWO PERCENT of Canada's motorists believe investing in winter tires is important despite steep increases in the cost of living, according to a new Leger survey commissioned by the Tire and Rubber Association of Canada (TRAC)

TRAC's 2022 Canadian Consumer Winter Tire Study finds that outside Quebec, where winter tires are the law, winter tire usage now stands at 63 percent. Winter tire usage has gradually increased over the past five years. A similar TRAC study in 2017 found that 60 percent of drivers outside of Quebec were using winter tires. Four percent of drivers say this winter driving season will be their first using winter tires. "This year's winter tire study shows clearly that



Canadians place high value on the superior handling and stopping power offered by today's advanced winter tires," says Carol Hochu, president and CEO of TRAC. "The fact that three-quarters of drivers using winter tires cite protecting their family as their top reason for investing in winter tires tells the story. Winter tire laws, lower auto insurance premiums and trusted advice from friends and family were other widespread reasons for investing in winter tires. "The not-so-good news is that 35 percent of motorists outside Ouebec still resist winter tires despite overwhelming evidence that dedicated winter tires are essential for safe cold-weather driving," adds Hochu. "Greater efforts are clearly needed to win the higher level of winter tire adoption needed to make our wintertime

> roadways safer." The most common reasons for not using winter tires are the belief that all-season tires are good enough (57 percent), cost (26 percent) and reduced driving in winter (25 percent). Regional findings:

- 59 percent of British Columbia drivers use winter tires
- Alberta's usage rate is 56 percent
- In Saskatchewan usage stands at 61 percent
- Manitoba's usage rate is 54 percent
- 65 percent of Ontario drivers now use winter tires
- In Atlantic Canada winter tire usage stands at 74 percent.

RECYCLED TIRES AND THE LONG HISTORY OF HORSE MATS

- TIRE STEWARDSHIP BC

WHEN IT COMES TO recycling old tires into new products, the processors and manufacturers are the heart of the tire recycling industry in BC. When we collect your scrap tires, they are processed into crumb rubber and then sent to manufacturers to turn those broken-down rubber materials into new products like playground surfaces, athletic tracks, garden mulch, and a product that is important in the farming industry, but perhaps less-known to the publichorse mats.

More than 50 years ago, North West Rubber (NWR) began operating from a red barn in Pitt Meadows, Since 1968, their brand RedBarn® has created recycled rubber mats that have become synonymous with quality and reliability within the

equine, dairy, and horse trailer industries. Their rubber products are produced using BC recycled rubber and offer innovative, non-absorbant, slip-resistant, durable, and comfortable surfaces for farm animals.

In the late '60s and early '70s, the company picked up scrap tires and buffings from the local area, ground them up, and manufactured rubber mats. These mats were used for agricultural applications, ice rinks, gyms, and pick-up truck beds. Now, NWR is well known for creating high-quality rubber products such as

sports flooring, safe and durable playground surfaces, heavyduty mats for truck beds, and of course, environmentally-friendly mats for the farm industry.

Want to learn more about the story behind this important BC company? Visit their website at northwestrubber.com/



DRIVING INTO THE DARKNESS

- DEB HALDANE, SIMPLY SAFE

OUR SEEMINGLY ENDLESS summer came to an abrupt close. Driving on shorter, Winter days with less sunlight and harsher weather brings a unique set of risks. Preparation is key in providing for driver safety.

However, following a simple checklist can help get us 'winter ready' and provide a record for good due diligence.

For best outcomes, prepare. As Canadians, we can get complacent about hazards like black ice, more darkness, and snow. It makes sense. This weather is just part of our lives.

That seasonal checklist helps prevent 'risk acceptance' from clouding our judgment; and also ensures drivers and vehicles are equipped for sudden changes in weather and road conditions. As employers, we have a legal responsibility to ensure a safe & healthy work environment, wherever that may be, including in a work vehicle.

HERE'S HOW TO HELP FOCUS YOUR WINTER PREVENTION ACTIVITIES AND REDUCE RISK.

Check & make consideration for:

- Current weather, traffic, road reports, and any storm watches.
- · Fuel and rest locations.
- Extra time to complete the trip.
- Canceling or postponing the trip.
- Prepare: equip drivers & vehicles for sudden changes in weather, road conditions, or storm activity.
- Driver readiness Review incident report trends and driver abstracts for validity and driver behaviour.
- Opt for light-colored vehicles over darker ones (as possible), for heightened visibility in darkness.
- Lights ensure all are functional. You want to see and be seen.
 - Service Vehicles: Light 'em up. Beacons, light bars, spotlights, reflective details. Involve the techs; ask them where extra or different lighting might help them.
- Tires- check tread depth and overall condition for handling in ice and snow
- Battery -good working condition, that it holds a charge, and that connections are intact.
- Wipers/windshield fluid good working condition, with ample winter washer fluid and a reliable windshield scraper.
- Windshields, mirrors, and eyeglasses clean and clear

For best outcomes, prepare. As Canadians, we can get complacent about hazards like black ice, more darkness, and snow. It makes sense. This weather is just part of our lives.

- · Tire chains, tow rope, shovel, salt, or ice melt.
- Warm clothing and clean, high-vis PPE and apparel. Again, you want to be seen.
- Extra food & water in case of delays.
- Tow rope, shovel, and salt.

REVIEW & COMMUNICATE EXPECTATIONS:

Morning or pre-shift meetings can provide an opportunity to review and chat about the risks that come with driving in winter and ways to mitigate them. These touch-points are most effective when the folks directly doing the work are engaged and speak freely, as they have the best ideas for how and where small changes can make a difference.

Points of discussion (including above):

- Discuss how dimming interior and dashboard lighting levels can reduce driver eye strain & fatigue.
- Review the general rules of the road. Discuss purposefully reducing driving speed and increasing distance between self & vehicles in front to allow enough stopping time in slick conditions.
- Acknowledge how those of us around 50 years old, can start to experience a decline in our vision when driving in darkness; seeing a halo effect around headlights and traffic lights, or experiencing delayed focussing. Recognize and discuss these individual risk factors & make simple plans for mitigation.
- Review & discuss your lone worker policy or procedures.



With input from the team, ensure the plan is compliant with local law, makes sense, and provides reasonable and acceptable protection.

- Mention how poor lighting can impact our posture and body positioning. Straining to see clearly, we twist, bend, and hold ourselves in unnatural positions to get the task or job done. This can result in sprains, strains, cuts, and bruises, AND when done on repeat, overuse injuries like carpal tunnel, tennis elbow, and neck and back issues. (Check your incident trends, are they higher or lower in the winter months? Target prevention activities around the areas causing the harm.)
- Address fatigue. Lack of sleep, just like using alcohol and drugs, is a recognized source of impairment and a known contributor to accidents. Having a crystal-clear driving (journey management) policy addressing hours of work, as well as a solid impairment policy, can help clarify expectations for both employers and drivers.

Driving in the fall and winter months brings unique risks stemming from shorter days with less sunlight and harsher weather events. Preparation is key in ensuring driver and public safety.

Inspections, training, team meetings, lone worker procedures, reporting & monitoring incidents & trends, and carrying policy documents to guide and document it all, are key safety program activities mentioned in this article. A company's H&S program serves as the playbook, defining roles and providing guidance on the legal and company-specific responsibilities to all workers, supervisors, employers, owners, and contractors. Regardless of size, most employers are required to have some manner of health and safety program - the type required is based on the risk present in the work. A well-functioning program is simple, clear, and evolves over time.

October 1 - April 30

*Vehicles over 11,794 kg are required to carry tire chains and those under 11,794 kg have to use winter tires or carry chains.

*Commercial vehicles 11,794 kg LGVW and greater must carry steel chains on most major highways.

Check TSBC | Trucking Safety Council of BC at safetydriven.ca and Work Safe BC at worksafebc.com for more info.



NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN: THE ANNUAL GENERAL MEETING FOR WESTERN CANADA TIRE DEALERS WILL BE HELD ON FRIDAY, APRIL 21ST, 2023 AT 3 PM, AT DELTA **HOTELS BY MARRIOTT GRAND OKANAGAN RESORT, 1310 WATER ST., KELOWNA, BC.**

A quorum shall consist of eligible voting members present or represented by proxy or, in the case of a corporate body, by its duly appointed representative.

Voting members may make submissions, but these must be in writing and forwarded to the association office, to be received by Friday, March 24th, 2023 in order to be placed on the agenda. Printed agendas will be available at the meeting.



The WCTD Board of Directors request your attendance, participation and input to help them direct the business of the association. For more information please contact Ray Geleta, WCTD Executive Director, at rayg@wctd.ca

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CREDIT CARD SURCHARGE APPROVED

- GREG LAYSON, AUTOMOTIVE NEWS CANADA

AS PART OF a class action lawsuit settlement, merchants can now decide if they want to pass on the cost of accepting credit cards to their customers.

Beginning on October 6, 2022, businesses were able to charge an additional fee at the point of sale if a customer wishes to pay by credit card.

SURCHARGES FOR CREDIT CARD PAYMENTS

As a merchant, you have the option of adding a surcharge to a credit card. Some payment card network operators (PCNOs) forbid surcharging for prepaid cards.

PCNOs also have different surcharging requirements, such as:

- Providing your acquirer and/or your payment card network with advance written notice of your intention to surcharge
- Not applying a surcharge that is:
 - 。 higher than your actual cost to accept the credit card
 - higher than 2.4%
 - 。 in addition to a service or convenience fee
 - o displaying information on surcharges at
 - o the point of sale, both in store and online
 - the entrance of physical stores
 - on every receipt

Merchants have the option of surcharging at the brand level or the product level for a specific PCNO's credit card. If a merchant

decides to surcharge at the brand level, the surcharge must be the same across all credit cards for that specific payment card network.

If a merchant decides to surcharge at the product level, the surcharge amount may differ between categories of credit card. For example, standard vs. premium card.

Certain PCNOs do not allow merchants to surcharge more for their credit cards than for other PCNOs' credit cards.

Merchants should consult with their acquirer regarding these rules.

(The acquirer, also known as the acquiring or merchant bank, is the financial institution that maintains a merchant's account in order to accept credit cards. Example - Elavon)

SURCHARGES FOR DEBIT CARD PAYMENTS

Merchants should contact their acquirer about their ability to surcharge for accepting debit card payments. Some networks do not permit merchants to surcharge for debit card payments.

SERVICE AND CONVENIENCE FEES

Certain PCNO rules permit eligible merchants to charge a service or convenience fee for certain types of transactions. Terminology may vary by PCNO. A merchant can verify with their acquirer if they're eligible or not. Merchants who choose to charge those fees for credit or debit payments are not allowed to surcharge.

DISCLOSURE OF SURCHARGES AND FEES

Merchants must clearly disclose surcharges and fees to cardholders before a transaction is completed. Cardholders must be able to cancel the transaction without penalty before authorizing payment.

DISCOUNTS

Under the Code of Conduct for the Credit and Debit Card Industry in Canada, merchants may choose to offer discounts for different payment methods and between different payment card networks. If merchants choose to offer these types of discounts, they must clearly display the discounts at the point of sale.

Additional information from the Government of Canada can be found - https://www.canada.ca/en/financial-consumer-agency/services/merchants/credit-fees-merchant.html





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TRAC PROUD RECIPIENT OF CSAE 2022 AWARD OF DISTINCTION

OCTOBER 21, 2022, CAMBRIDGE, ONTARIO – Tire and Rubber Association of Canada (www.tracanada.ca) is proud to announce that it received a 2022 Award of Distinction – Excellence from the Canadian Society of Association Executives (https://csae.com/) for its 2022 spring media campaign.

CSAE Awards of Distinction recognize outstanding achievement in association leadership, structure, and governance; and/or the planning and execution of internal, external, and integrated programs that serve associations' members and/or engage external stakeholders and volunteers. The Awards Ceremony was held in Halifax on October 20, 2022, at CSAE 2022 Annual Conference. "We are truly honoured by CSAE recognizing our work," says Carol Hochu, President and CEO of TRAC. "Our annual Spring Media Campaign raises awareness about proper tire maintenance

"Our annual Spring Media Campaign raises awareness about proper tire maintenance and educates Canadian drivers about its benefits to driver safety, vehicle fuel economy, and the environment.

- Carol Hochu, President and CEO of TRAC

and educates Canadian drivers about its benefits to driver safety, vehicle fuel economy, and the environment. This year, we created a new messaging strategy, and with skyrocketing gas prices, our message struck a chord with the media with nearly 900 stories published, potentially reaching 565 million Canadians—or reaching every Canadian approximately 14 times over. TRAC is committed to serving its members who are leaders in the Canadian tire and rubber industry and educating the public and our stakeholders about all things tires, from tire maintenance to advantages of winter tires.



TIRE PRESSURE MONITOR SYSTEM (TPMS) DANGER TO PACEMAKERS



♠ WARNING

Danger to life when using the product with a pacemaker

This product emits electromagnetic and electronically generated waves that may interfere with the safe operation of pacemakers. People with pacemakers should never use this product.

TPMS emit electromagnetic waves that may interfere with the safe operation of pacemakers. If you have a pacemaker and work in the Tire repair industry please refer to TPMS manufacturer guidelines as individuals that have pacemakers should not service TPMS.

Contact your TPMS manufacturer for more information on this important safety notice. MSA would like to thank Royal Ford in Yorkton for bringing this industry safety information forward.

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WHEN HEALTH & SAFETY OFFICERS COME KNOCKING



Debra Haldane and Leigh-Ann Stewart, Simply Safe

Safety Corner

by Simply Safe

SIMPLY PUT, BOARD Officers, regardless of province, have a duty to inspect workplaces* to verify compliance with

Occupational Health & Safety (OHS) laws. They do this through a review of records & documents, observation, and/or conversations with personnel.

* A workplace is any worksite, plant, place of employment, or vehicle where workers work or have worked.

HOW EMPLOYERS ARE SELECTED:

- A workplace incident
- · A complaint or concern
- · Reinspection for a previous non-compliance, and/or
- You are part of a targeted proactive inspection program based on your injury experience (relatively high injury & illness rates, persistently low compliance, & emerging trends)

WHAT YOU CAN EXPECT:

It is always in your best interests to treat board officers with respect, and their visit as an opportunity to learn, and potentially improve.

- Initial contact is preferred to be with the employer/owner (or their representative)
- Visits are most often unannounced (not booked in advance)
- Officers often request an escort for the inspection can be any workplace personnel



- Officers can take pictures, ask questions of personnel, and/ or ask for a demonstration on the use of any machinery, equipment, or tool
- Interactions with supervisors & workers to verify training & supervision is in place
- An inspection report documenting the officer's findings will be provided after a site visit
- Employers are responsible for correcting any non-compliance identified by the officer within the given time frame

CURRENT WESTERN PROVINCE INSPECTIONS UNDERWAY:

BC - WorkSafeBC inspections - WorkSafeBC.com

Prevention officers have taken a risk-based approach to ensure the most significant risks are effectively managed, communicated to workers, and monitored through foundational OHS systems like orientations, training, supervision, investigations, inspections and, where applicable, well-functioning joint health & safety committees.

Focus of BC's Current Inspections:

- Bullying, Harassment, and Prohibited Action Initiative
- · Crane and Mobile Equipment Initiative
- MSI Initiative
- · Occupational Disease Initiative
- · Psychological Health and Safety Initiative

ALBERTA — OHS inspections | Alberta.ca

For the remainder of 2022, Alberta safety officers are focused on workplaces where both language barriers and repetitive motions have been identified as key risk factors.

Common sources of injury:

- Psychological injuries (e.g. Work-related ptsd, anxiety, depression)
- Musculoskeletal injuries (e.g. Soft tissue injuries like sprains, strain, and inflammation)
- Harassment & workplace violence
- Repetitive motions
- Working alone
- Slips and trips
- · Inadequate worker training
- · Language barriers

Typical orders issued:

- Hazard assessments
- (WHMIS) workplace hazardous materials information system training
- Safety training
- · Violence and harassment in the workplace



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SASKATCHEWAN

The Government of Saskatchewan offers a wealth of information pertaining to Safety in the Workplace under its Business and Industry section at www.saskatchewan.ca

Saskatchewan's 2022 workplace inspection focus is nonspecific, with inspections, inquiries, and investigations ongoing.

MANITOBA

Go to Gov.mb.ca for Workplace Safety and Health updates in Manitoba. Note that there is currently an alert regarding an individual impersonating a Safety and Health Officer.

Officers in Manitoba are targeting higher-risk workplaces to ensure those risks are adequately managed. Targeted workplaces include:

- Those using products containing isocyanates (e.g. Some tire flat-proofing products),
- Those where asbestos is or may be present (e.g. Renovations,

brake service processes), and

- · Those where the occurrence of msi's is relatively high (e.g. Sprains, strains, nerve damage, swelling)
- · Those lacking appropriate systems or a strong culture of safety and health
- Those that have failed to report incidents as required

Inspections, training, joint H&S committees, policies, practices, and procedures are all key safety program activities mentioned in this article. A company's H&S program serves as the playbook, defining roles and providing guidance on the legal and company-specific responsibilities to all workers, supervisors, employers, owners, and contractors.

Regardless of size, most employers are required to have some manner of health and safety program - the type required is based on the risk present in the work. A well-functioning program is simple, clear, and evolves over time.

Simply Safe provides the tire industry with simple and effective safety solutions and support. Have a health & safety question? Connect with them at simplysafeconsulting.ca or at info@simplysafeconsulting.ca.

This article is designed to provide accurate authoritative information regarding the subject matter. It is published with the understanding that the publisher is not engaged in rendering legal services. If legal service is required, legal counsel should be sought.

TSS COMPLETES "LEGACY" SCRAP TIRE CLEANUP AT ELDON, SK

THERE REMAIN MANY "legacy" tires in Saskatchewan, including some extremely large piles. The two largest stockpiles of legacy scrap tires were at Assiniboia and in the R.M. of Eldon No. 471. Tire Stewardship Saskatchewan recycled the Assiniboia legacy stockpile in 2021 and now the R.M. of Eldon legacy stockpile has been recycled.

The R.M. of Eldon project started in September 2020 and was completed this fall. Nearly 2500 metric tonnes of scrap tires from the R.M. of Eldon have been sent for recycling. Since the establishment of TSS in 2018, ridding these communities of these two abandoned "legacy" scrap tire piles had been a priority. Assiniboia was completed in partnership with the Ministry of Environment and the town of Assiniboia, and the legacy pile at the R.M. of Eldon was completed by TSS.

The two piles were unique given the sheer volume of tires and because they were the result of failed scrap tire processing ventures from years ago.

"Tire Stewardship of Saskatchewan continues to operate and administer their successful and effective tire-recycling program," Minister of Environment Dana Skoropad said. "I appreciate the work TSS has done in reducing our legacy tire inventory and their continued focus on improving tire recycling."

"TSS is committed to address the legacy tire problem in the province and eliminating abandoned scrap tire piles," says Colin Fraser, Chair of TSS.

"Completion of this project is another example of how TSS is determined to manage scrap tires better," says Stevyn Arnt, Executive Director. "We are also working with the recycling industry to make some changes to produce higher-value end use products to displace higher carbon intensive products and keep consumer recycling fees low, while also lowering our direct GHG emissions through more efficient collections" continued Arnt.

ABOUT TSS

TSS is a non-profit corporation that was established in June 2017 by the Retail Council of Canada (RCC) and the Western Canada Tire Dealers (WCTD) to serve as the scrap tire recycling program operator in Saskatchewan. TSS operates under a Product Stewardship Program approved by the Ministry of Environment in December 2020.

For more info check TSSK.ca or contact Stevyn Arnt stevyn.arnt@tssk.ca

Executive Director, Tire Stewardship of Saskatchewan



CITROËN'S NEW OLI ROLLS ON 'RENEWABLE' **GOODYEAR EAGLES**

- TIRE BUSINESS

CITROËN'S LATEST CONCEPT vehicle, the Oli, is an electricpowered multi-activity family vehicle that takes sustainability to the extreme, from its recycled corrugated cardboard body panels to the Goodyear Eagle Go tires.

While the Oli's angular exterior design presents a striking departure from what might be considered the norm today, its dimensions are similar to a conventional compact SUV at 13-plus feet long, 5 feet 4 inches high and 6 feet wide.

The relatively lightweight (2,200 pounds) vehicle is powered by an all-electric 40 kWh battery-driven powertrain can deliver a target range of up to 400 km. The Oli's top speed to limited to 68 mph to maximize efficiency and recharging to 80% from 20% takes just 23 minutes, Citroën claims.

The Eagle Go concept tire, size 235/55R20, features a tread compound made almost entirely of sustainable or recycled materials, Goodyear said, such as sunflower

oils, pine tree resins, natural rubber and rice husk ash silica, and employs the tire maker's SightLine technology, which includes a sensor that monitors a variety of tire health parameters.

This technology is already being applied to help Goodyear fleet customers and could significantly reduce waste and increase efficiency by maintaining ideal pressure and tire condition.

Monitoring the health of the tire is an important factor in determining whether or when a tire can be renewed, thus increasing circularity and efficiency, Goodyear said, adding that the Eagle GO concept is designed to retreaded twice across its lifetime.



Goodyear has set an objective for the Eagle Go concept tire to achieve up to 300,000 miles (500,000 kilometers) of tire life through the reuse of the sustainable carcass and a renewable tread. Goodyear did not elaborate on what technology or infrastructure it envisions for retreading tires of this size and application.

MICHELIN LAUNCHES CUV TIRE WITH 80,000-MILE WARRANTY

- TIRE BUSINESS

MICHELIN NORTH AMERICA

Inc. has launched the Defender 2 tire for crossover utility vehicles (CUVs) and passenger vehicles, featuring an 80,000-mile treadwear warranty and an expansion of the size range into 19- and 20-inch rim diameters.

The Defender 2 tire is designed to handle the extra weight and

torque of small SUVs, minivans and electric vehicles, Michelin said.



"As the market evolves toward electrification and small SUVs, we continue to strengthen our leadership in longevity and performance," Pierluigi Cumo, senior director of Michelin brand and retail marketing, said.

"Throughout our testing, the Defender 2 easily beat several leading competitors in tread life. With significant market coverage

in sizing, the Defender 2 will be a welcome addition for dealers and consumers."

CRIME PREVENTION IS KEY



Chris Leahey Regional Association Manager, Federated Insurance

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

CHRIS LEAHEY HAS an extensive background in crime prevention, including several years experience conducting risk assessments. He offers this wide range of pointers to assist in making your premises more secure.

1. ATM SECURITY

- · Keep away from the front door.
- · Machine bolted to the floor.
- Fill with minimal cash and if possible empty nightly leaving door open to show it is empty
- · Have it in camera and alarm range.

2. DISPLAYS ARE GREAT...HOWEVER,

- · Try and keep away from doors or windows.
- · Try to secure via steel cord or chain.
- Only keep stock required for display- store rest in warehouse.
- · Keep in camera and alarm range.

3. LIGHTS, CAMERA, ACTION!

- · Situate outdoor lights for a good field of view for entire yard.
- · Strobe light / siren to draw attention and deter thieves.
- Secure power source so it cannot be cut or disrupted.
- Position strobe light above door this will draw attention to passing motorist and possibly the police
- · Secure high enough so it will not be tampered with.

4. CLOSED LOOP

- Run wire through the fence.
- When it is plugged in the "connected" the loop is on.
- If the connection is interrupted (cut) the alarm will sound.
- Recommend attaching strobe or siren to the alarm system.

5. CHAIN LINK FENCE - REINFORCED

- Staff want to practice welding let them reinforce the chain link fence.
- Make it more difficult to simple cut and remove product lifting (taking time) may be involved.

6. PREVENTING VEHICLE SMASH & GRABS

- Similar to removing product away from the windows and front doors.
- · Added layer of security.



- Thieves will use stolen a vehicle to smash through your front or rear doors.
- · Protect your doors and windows.
- Accidental and purposeful vehicle impacts

7. GATES & LOCKS

- Your fence was expensive your padlock shouldn't be cheap.
- Urban legend thieves will replace lock with one of their own and you won't notice.
- Use a good lock and heavy chain.
- · Try to enclose lock to make it difficult to cut.
- Where possible use blocker vehicle or steel posts across entrance to deter vehicle impact.

8. BOLLARDS

- Secure rear door from vehicle impact.
- · Slows thieves down.
- · May make their vehicle inoperable.

9. GATE ACROSS REAR DOORS

- · Enhanced security measures on rear door.
- · Thieves may choose a less difficult target.

10. BRACING REAR DOOR

(Consult with local fire authorities)

- May be good for insurance but may not be compliant with Fire Code.
- Suggest a strong striker plate on front door to prevent prying.

11. CRIME PREVENTION THROUGH **ENVIRONMENTAL DESIGN**

- · Keep the perimeter well maintained keep trees and bushes
- Do not present an area for the thieves to hide.
- · Shade is great exposing your office to a smash and grab
- · Keep trees and bushes trimmed.

12. SIGNAGE

- Highlight that area is protected and surveilled
- · Post at all entrances and exits.



Knowing your business

A few words about us

We're Federated Insurance, a 100% Canadian-owned direct writing commercial insurance specialist that has been serving Canadian businesses of all sizes for over 90 years. That's nearly a century of building relationships based on trust and integrity. Visit us at www.federated.ca to learn more.

ANYLINE LAUNCHES DIGITAL TIRE TREAD-SCANNING SYSTEM

- TIRE BUSINESS

LAS VEGAS - ANYLINE G.m.b.H., a developer of mobile data capture technology, is launching a software-based tire-tread scanning tool that works on any camera-enabled smartphone or mobile device.

The software solution, which measures tire tread depth, was unveiled Nov. 1 at a press conference held at the SEMA Show 2022 in Las Vegas.

Anyline's Tire Tread Scanner works by pointing the camera of any standard mobile device at the tire tread to be measured.

Using state-of-the-art computer vision and artificial intelligence (AI), Anyline's Tire Tread Scanner creates a 3D model of each tread from a photo taken by the mobile device. This model results in a precise digital measurement that can be stored and shared with customers.

The solution can be integrated into workforce or consumerfacing apps, meaning that tire technicians and customers alike can start scanning tire treads without training and receive consistent, objective results, Anyline said.

"Digitization has revolutionized automotive safety standards in the last decade, yet tire maintenance has stubbornly remained in the analog-age," Anyline co-founder and CEO Lukas Kinigadner, said.

Measuring tire treadwear currently requires dedicated analog or digital tools that technicians use to physically measure each tire groove, Anyline said.

This relatively slow process is a "breeding ground" for measurement inconsistencies and data-entry errors, Anyline

> claims, that could cost tire retailers hundreds of millions of dollars every year and put drivers' safety at risk.

> At Anyline, we are replacing outdated manual measurements with digital data capture to make tire inspections easier, faster and safer for drivers," Kinigadner said.

Anyline entered the automotive market in 2020 with the launch of a pioneering tire DOT tireidentification number (TIN) scanner. Created in partnership with Discount Tire/America's Tire, this solution enabled technicians to capture vital

tire data digitally in seconds, with far greater accuracy.

Boston-based Anyline Inc. plans to offer the Tire Tread Scanner as an annual subscription, based on the number of scans or number of devices a customer uses, according to Christian Plaichner, chief product officer of Anyline.

For the initial phase of the product roll-out, Anyline plans to work with all customers directly.



Christian Plaichner, chief product officer, Anyline, explains how the Anyline mobile-phone-based tread scanning software works....



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MAINTAINING EQUIPMENT KEY TO ADAS DIAGNOSTIC SUCCESS

- PAM OAKES, TIRE BUSINESS

LATELY, TRADE PAPERS have been saturated with advanced driver assist system (ADAS) calibration and recalibration facts and fixes.

ADAS is one of the 2022 automotive industry buzzwords. And why not? From 2020 forward, every car and light truck coming off the assembly line will have a driver-aid function, aka "the road to the autonomous vehicle."

So, the run is on to pick up pieces of the ADAS equipment pie — sometimes the entire package — and add it to a shop's specialties. Of course, only when stands and targets in are place, does a new equipment shop owner realize that there is more to completing a repair than following directions on a tablet. Concerns range from unread service bulletins to control-pad updates, with a little lack of module reprogramming in between.

But there are issues out there that have nothing to do with any of these aforementioned complications. It occurs before the dynamic drive or placement of the static stand: the alignment — more specifically, the condition of the alignment equipment.

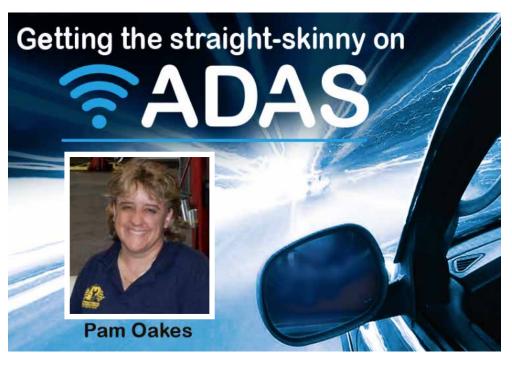
Dry bearings (plastic or metal) making contact with the plate can permanently damage the turntable.

Last week, I was called out to another ADAS issue. This time it was a problem based on ADAS calibration (so the technician thought). The vehicle was involved in a front-end accident. The forward-facing camera (FFC) was damaged; replacement was necessary. The collision shop delivered the crossover to a nearby auto center for alignment and to take advantage of their latest equipment acquisition — a complete ADAS calibration kit, advertised as the latest shop "specialty."

And that's where the "fun" began.

I know what you are thinking: "Ah! They didn't know how to 'work' the new equipment." No, this went deeper. This breakdown occurred in the beginning — the alignment — and filtered its way into the calibration process.

ADAS is one of the 2022 automotive industry buzzwords. And why not? From 2020 forward, every car and light truck coming off the assembly line will have a driver-aid function, aka "the road to the autonomous vehicle."



When shops and technicians purchase ADAS equipment, the distributor emphasizes how critical the alignment is to the success of the calibration/recalibration.

Success is reliant on a technician's steering gear and suspension expertise, checking for worn parts, knowing how the aligner functions to ensure the best choice in its listing of programmed vehicle specs, performing a thrust alignment, among other things.

Like ADAS, an alignment is all about triangulation.

Triangulation means setting three angles — camber, caster and toe — to meet at a specific, engineered spot on the pavement. It's the optimum point of contact where the steering gear, suspension — and brakes — perform at their designed level.

We got the vehicle aligned within specifications — according to the aligner — and ready to perform the ADAS calibration.

Stop! Not so fast! How do you know the alignment is correct? When was the last time you checked to see if the aligner software is up to date — especially noted for the year, make and model (YMM) on which you are working?

Before we started setting our angles, I asked if they double-checked for manufacturer's trouble service bulletins (TSB) that may affect the alignment outcome. They are out there; it happens. Going deeper into this steering and suspension correction dive, we noted all of these "what ifs" were fine. But they won't do you any good unless the alignment hardware is solid.

I have seen alignment racks throughout my post-shop career improperly installed or damaged due to lifting vehicles above the posted load capacity.

After confirming your alignment rack — four-post or scissor — is level and the mount bolts are torqued to specs, there is one more item to inspect: the turntables — the Achilles heel at the base to all off-centered steering wheels for decades.

So, let me ask you, when is the last time you removed the plates and took a good look at the mechanism? This question brings me back to last week's service call.

Whether it's plastic or metal bearings/garter, this rack member is a serviceable part. A person should be able to move the top plate - in any direction - with a slight touch of your index finger (pins pulled/unlocked, of course).

Unfortunately for this shop, the turntables were not maintained for hundreds - if not thousands - of alignments based on the groves placed into the plate itself and the exaggerated effort to move both plates. Showing the shop owner the result, he admitted his staff was having issues with past alignments; they thought it was human error.

We cannot rule out human error until we have a functioning alignment rack supporting the equipment.

What is the fix? The shop owner will need to purchase new turntables – costing between \$2,500 to \$3,500 for the set – before performing another alignment or ADAS function. Then communicating to staff the importance of basic equipment care, especially when it comes to technicians' ability to perform quality thrust alignments before advancing with anything ADAS.

An expensive lesson learned.

VIRGINIA TIRE HIRES 31 WOMEN, LAUNCHES AUTO SCHOLARSHIP

- TIRE BUSINESS

MCLEAN, VA. - VIRGINIA Tire & Auto has hired 31 women over the past year and has plans to hire more.

"The automotive industry provides such great opportunities for women," Virginia Tire Co-CEO Julie Holmes said. "We want to continue to encourage women to consider this industry as a career."

To incentivize women to consider a career in automotive repair, Virginia Tire has launched a "Women in Automotive" scholarship that will assist in the advancement of women in the automotive industry.

Up to three scholarships will be available for post-secondary education for those planning to attend an ASE-certified auto technology program.

Scholarships are worth up to \$2,500 per candidate for one semester of tuition, books and other materials. A minimum GPA and other requirements will be necessary to maintain and retain the scholarship across multiple semesters.

Having added 31 women employees at 17 locations in Virginia, Holmes said she is determined to get even more women into the automotive repair industry and sees the male-dominated industry as having a big opportunity for women.

"Automotive care has changed significantly over the past five years," Holmes said. "With the surge in automotive technology, current automobiles are basically computers on wheels and the demand and pay is high with less physical requirements."

"Automotive care has changed significantly over the past five years. With the surge in automotive technology, current automobiles are basically computers on wheels and the demand and pay is high with less physical requirements."

- Julie Homes, CO-CEO, Virginia Tire

Holmes said she has been actively encouraging women to consider the automotive industry since leaving her career in law and joining her family's business.

"There are so many opportunities for women in this industry," Holmes said. She has recruited a number of women who work throughout the company.

"It's a great place to work — we have a great company team and provide a variety of career opportunities and benefits," she added. "We offer jobs with a path to \$100,000-plus in just two to three years and have free health insurance."

The company said it has technicians who are earning \$200,000 per year. "It's time to offer this high paying career to women," she said.

Scholarship applicants must have a minimum 2.5 grade point average and must be a female high school senior who has applied and been accepted into a post-secondary program at an accredited college with a career plan to be employed in the auto care industry.

Job function can range from a technician/shop owner to any of the many business functions needed at all levels of the distribution channel.



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