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## Mail Room - We'd love to hear from You!



## 2021 NETSA Golf Tournament - Game On!

James Melvin Jr., Chairman; Golf Committee

We are pleased to announce NETSA will hold the 2021 NETSA Scholarship Golf Tournament on **Wednesday, June 16, 2021** at the Shining Rock Golf Club in Northbridge Massachusetts. The Committee has planned a great event that will include a Hole-in-One contest where you could win \$10,000 dollars.

We will also have, thanks to Cooper Tire, a LPGA Professional on one of the Par 3 holes and you will have a chance to beat the pro in a Closest to the Pin contest. There will be some great prizes available for the winners. Golf, food, fun and swag, a great way to start the summer.



Details will be sent out to all members soon. Remember ask a friend or two to join you for a round of golf. You do not have to be a good golfer to have some fun, just ask Tony DeSimone.

We look forward to seeing you at the Golf Tournament and Trade Show in 2021. Please stay safe.





Spring is around the corner, and so is the light at the end of the Covid tunnel, that we have been looking forward to seeing. Three vaccines are being distributed throughout the country and we are monitoring the progress here in New England. In New Hampshire, the State Government just finished its first mass vaccination at Loudon Speedway. They were able to administer almost twelve thousand vaccinations of the Johnson & Johnson vaccine. Great job New Hampshire. On a personal note, my

wife and I received our second vaccination of the Moderna Vaccine on March second. It is such a good feeling having completed this step towards normalcy and we are looking forward to dining **OUT** again soon. I urge everyone to get vaccinated as soon as you are eligible. Whatever you think of President Trump, credit to him and Operation Warp Speed for getting Americans these vaccines in record time.

2021 NETSA Trade Show & Convention. Last year at this time we were announcing the cancellation of the 2020 Trade Show. We told you then that we would be back in 2021 and we are. Rich Tuttle and the Trade Show Committee have announced that the 2021 NETSA Trade Show & Convention will be held on **August 27-28, 2021 at Mohegan Sun**. We are looking forward to seeing you all at this year's event. We promise you a great and exciting show.

The **Hall of Fame Committee** chaired by Jim Melvin Jr. has provided the members with a great slate of candidates for 2021. I would like to congratulate Charles Hervey- Hervey Tire, Rochester, NH. Frank Ledwith-Summit Tire, Brocton, MA, and Alan Saks – Dorchester Tire Service, Boston, MA for their induction into the Hall of Fame Class of 2021. The induction ceremony will be held at our Annual Hall of Fame Dinner & Auction, in 2021. These fine candidates deserve proper recognition for their contributions to NETSA and our industry.

The **Legislative Committee** continues to monitor the matters that affect our industry in our State Legislatures across New England. In Connecticut, we submitted written testimony in opposition to House Bill 842 which would have levied a tax on private health insurance. We are also working with the **Massachusetts Right to Repair Coalition** on the issue of Telematics in automobiles. Although the Massachusetts voters overwhelming supported the passage of this legislation garnering 74% of the vote the Auto Manufacturers are not giving up. This battle will now move to the courts and we will keep you posted.

The **Training & Seminar Committee** – NETSA attended the Auto Care Association's webinar on February 17th, "Business Outlook: Top Opportunities and Challenges". One important takeaway from the webinar is the growing port problem on the west coast. In-bound containers from the Asia-Pacific countries are stacking up and

container shortages are presenting quite a challenge for American companies. At the time of the seminar there were more than 43 ships each with 15-18,000 containers on board stacked on the water waiting to get into the port. Thousands of containers have been off loaded and are sitting at the docks without truckers available to pull them out to distribution points. Bottom line a severe shortage of containers going back to the Asia Pacific rim and rising costs and product shortages for everything coming from that area, including tires and auto parts.

The **Nomination Committee** has suggested a slate of officers for 2022.

**President – Blaise Pascale**  
**Vice President – Rich Tuttle**  
**Secretary – Katie Maguire**  
**Treasurer – Frank Pascale.**


We will vote on this slate of officers at the **2021 NETSA Annual Meeting** to be held via a Webinar on April 10, 2021 starting at 12 PM. Look for details in this issue of the Road Runner.

The **Scholarship Committee** – Chairperson Larry Lesieur announced that NETSA will once again award 19 scholarships for 2021. A special thanks to all our sponsors for their continued support throughout this difficult time. Application deadline is April 30, 2021.

Lastly, the **Golf Committee** chair Jim Melvin Jr. has announced the **2021 NETSA Scholarship Golf Tournament is set for June 16, 2021** at Shining Rock Golf Club in Northbridge, Massachusetts. We could not wait until September to hit the links this year. We have some great events planned for the tournament this year highlighted by our \$10,000 Hole-in-One contest and a LPGA professional sponsored by Cooper Tire. You will have an opportunity to match your skill on a Par 3 against the pro with some great prizes at stake.

Stay safe, wash your hands, be sensible and **GET VACCINATED** looking forward to seeing you soon.

*Tony DeSimone*

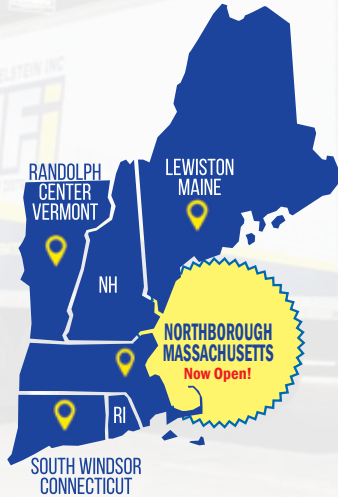


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If you're hoping to reach your annual projections for this year and next, you have to make sure you have developed weekly, monthly, and quarterly goals. Are you able to quickly diagnose if you aren't hitting these goals?

Does your sales force have a proper CRM in place that tracks basic metrics? The devil is in the details as

they say and the numbers generally tell the story. In this short article, I will discuss goal setting and how it should align with employees within the firm.

An interval goal system is especially important in industries with a talent shortage as the tire industry is experiencing. Retaining your talent is imperative when trying to reach annual goals. With ongoing shortages of tire industry talent, businesses in this field need to focus their goals and actively strive to reach them. To get you started, we've got some tips for creating focused goals and reaching them.

## Setting the Right Goal for Your Tire Industry Business

In the tire industry, setting the right goal can make the difference between success and failure. If you set too big of a goal, your team will always feel disappointed. Set a goal that is too vague and you won't be able to properly manage your success. Set one too small and your team has nothing to strive for. I currently see some of our clients set 20% growth goals for their salesforce. For some regions and companies double digit growth is certainly attainable. However, I see all too often some companies, including top 10 manufacturers, set unrealistic goals for their salesforce with minimal underlying tactics to execute on them.

The key is to create a focused goal and go back to basics. How do you create a focused goal? Ask the following questions:

**1. Why Are We in Business?** - Seems a little too simple, doesn't it? This question will really help you focus and fire up your entire team. Our mission at Tire Recruiter is to align with the industry and be a resource throughout someone's careers. What is your company's mission and does the daily activity on your team measure up to that during their daily activities?

Look at your mission statement for guidance. If you don't have a mission statement, create one now. Your team and organizations' tactics and daily grind should align with it. It will help remind you and your employees of the importance of what you do. It will also let

clients and customers know what your focus is and what to expect from your team.

Goals that are based on the dreams and inspirations of employers and employees ignite a passion for the job in your entire team. They'll be more excited about their jobs and that will translate to great customer service that advertises the dreams of your business.

**2. What Do My Employees Think?** - Discuss possible goals with employees. This will not only give you some insight into the daily operations and struggles of your company, it will also involve employees in the process of success. Employees will become more invested and more passionate about their work. This will not only attract more clients it will also attract and retain great internal talent.

**3. What Are the Current Trends?** Before you set any goals, you need to have the right information. Make sure you are aware of manufacturing trends, supply trends and demands for your service or product. If your market is similar to RMA and your growth goal is 5X it...Is it realistic to set this goal for your employees? It may be but please challenge yourself to checkout industry trends as a benchmark.

**4. Am I Using the Right Guidelines to Make Goals?** - When you start to develop your goals, make sure you follow these easy guidelines:

- Detailed Specifics- Make your goal a concrete and very detailed. Don't be vague or randomly pick a number. Use facts and strategies to choose the right-end result for each period-of time: weekly, monthly, quarterly, and yearly.
- Make Sure It's Measurable- Put a numerical value to your goal. You can use percentages, dollar amounts, or values.
- Include Steps to Reach Your Goal- Decide on a plan of action that will help you and your team realistically reach the goal. Include steps for each position and each stage of your goal.
- Set Realistic Goals- While dreaming big is important, you have to set realistic and reachable goals to avoid burnout and/or failure. The goals should be challenging, but also something your team can reach with focus and determination.
- Set Timelines- Give each goal a deadline and make sure that there are rewards and positive outcomes for reaching the goal.

**5. Do I Have the Right Talent?** Do I have Enough Employees? Are They in the Right Roles? Sometimes all that is needed to reach your goals is to reconfigure your team or find one or two new hires that reignite passion in your workforce.

Take a good look at your team, get to know their strengths and weaknesses. Put people in leadership roles who have creativity and an ability to role with the changes. Make sure each team member is in a position that plays to their strengths and helps the team improve. Also, if you're looking to grow your company or business, you'll need to fill your roster.

### Future Success for Crushing Goals Depends on Careful Planning

Your company can beat the talent shortage and upcoming challenges when you plan ahead. Inspire your team with a focused goal for the year. Use realistic goals set at different intervals throughout the year, one for each week, one for each quarter, and one for the year. Then make sure you have the best team working for you in the roles that they thrive in.

Mike Cioffi is the founder of *TireTalent.com*, whose mission is to align top talent with top companies. His direct line is (904) 289-8379 ) Mike Cioffi, Founder, m: 904.289.8379 w: [www.tiretalent.com](http://www.tiretalent.com); e: [mike@tiretalent.com](mailto:mike@tiretalent.com)

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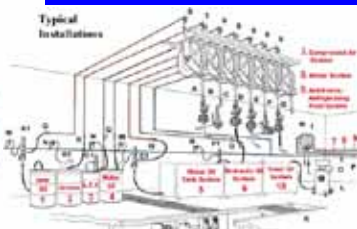
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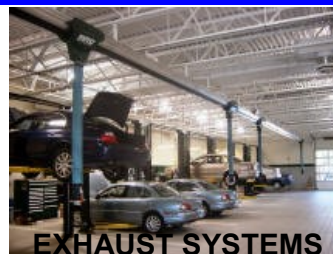
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As I shared on page 1, this year's golfers will also have an opportunity to "Challenge the PRO" in a closest to the Pin competition on the gorgeous 147-yard Par 3 number 8. Again, many thanks to Cooper Tire for sponsoring our LPGA guest golfer

NATALIE SHEARY. Natalie is looking forward to meeting our golfers and helping to raise money for our NETSA Scholarships. I look forward to seeing all of you at this year's event. Let's make this tournament the best ever. - Thanks Jim.

## Natalie Sheary Professional Golfer



### Biography:

- **Started:** Age 12
- **High School:** IMG Academies – David Leadbetter Golf Academy
- **College:** Wake Forest University '11
  - BA in Religion, Sociology and American Ethnic Studies
- **Professional:** LPGA Tour and LPGA Symetra Tour

### Fast Facts:

**HomeTown:** Hartford, CT  
**Birthday:** May 30, 1989  
**Low Tournament Score:** 62  
**# of Tournament Course Records:** 5  
**Tour Ranking Driving Accuracy:** 1  
**Tour Ranking GRI:** 1

### Social Media:

**Twitter:** @NatSheary  
**Instagram:** @NatSheary  
**LinkedIn:** Natalie Sheary

### Donations:

**Crowd Funding:** [www.GoFundMe.com/3f6556ac](http://www.GoFundMe.com/3f6556ac)  
**PayPal:** golferwh@gmail.com  
**Venmo App:** @NatSheary  
**Cash App:** \$NatalieSheary

### Career Highlights:

**Junior Golf:** 4 AJGA wins; Qualified for: 2 U.S. Junior Girls; 5 U.S. Women's Amateurs, 2x winner CT Junior Girls Championship; 3x Winner CT Women's Amateur; CT Women's Open Champion; Women's Eastern Amateur Champion; AJGA East Canon Cup National Team

**College Golf:** 3x All American; 3x Academic Scholar; 3 wins including ACC Conference Championship; 2007 ACC Rookie of the Year; 2008 ACC Player of the Year; 2011 ACC Athlete Scholar of the Year; 2010 Medalist at LPGA Qualifying school (during Fall of Senior Year)

**Professional Golf:** 2016 W.B. Mason Championship Winner; 6 top 5's, 14 top 10's; 27 top 20's

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Spring is almost here, and it can't come soon enough. This past 12 months with this pandemic have been a nightmare for all of us. It has severely disrupted our lives and changed our habits. To say that the year 2020 has been a challenging one would be an understatement. Hopefully, the worst is behind us and we can all move on. Lessons should be learned from Covid-19 because this

kind of a pandemic will happen again in the future. Right now, the big push in New Hampshire is to return all the kids to in class learning or at least hybrid learning with classroom attendance at least twice a week. Teachers are scheduled in March to get their first shots in New Hampshire. Governor Sununu has received high marks for his press conferences and his actions during the pandemic, but he has received criticism from the teacher's unions for not making teachers a higher priority to be vaccinated in the state. I feel that he has struck an excellent balance between reopening the State and our classrooms while also deferring to our public health experts regarding how to proceed during the crisis. I am scheduled on the Federal VAMS system to get my first shot on April 23rd here in Nashua. I am only 59, but have stage 1 hypertension, blood clotting, and obesity as three factors against me. I feel that there are many people in our State more deserving than myself to get the vaccine ahead of me, and I would have no problem being pushed back some more. I am just hoping to have both shots by June though so that I can return to my yearly visit to the ocean in Stonington, Maine. I could use at least a week up there. I took no time off in the last year other than holidays. I just sent in to renew my passport for when it will be safe to travel again. I was going to be gone for a few weeks to visit New Zealand and Australia at the end of 2020 but obviously that was scuttled. Covid-19 finally hit home in January when one of our sales guys tested positive and had to stay home for 10 days (he was asymptomatic), then two more salespeople tested positive and had mild symptoms. I work at the warehouse across the street with one other person and was spared. At least I think I was. I have not been tested yet because it would have been difficult to be out for 10 days if I tested positive. I have really isolated myself and confined my excursions to one grocery trip a week first thing Sunday morning when there aren't a lot of people in the store. I had to cancel a haircut and trip to the chiropractor during January and I am not going to reschedule until either I get tested or get the vaccine in April. I have vendor drivers that deliver to us constantly from Massachusetts, Vermont, and Connecticut as well as from New Hampshire. I can't risk exposure to drivers from all these states and become typhoid Mary. As far as I know, none of our regular drivers have gotten Covid-19 and we wear our masks and sanitize the warehouse daily. Hopefully all the precautions we take here have worked. Again, I must thank all our vendors for maintaining a constant delivery schedule throughout this pandemic. You have kept our business alive during these times and I thank you all for your efforts to get product to us despite the challenges.

Speaking of challenges, we were able to award our NETSA scholarships in 2020 and will be giving out another 19 scholarships this year. Please let your employees know about this great benefit that is offered to you as a member of our Association. I am pleased as our scholarship chairperson that we have been able to continue this program during these difficult times. It shows the commitment of our great scholarship sponsors and our members. Thank you.

As I was writing this, the news broke that Goodyear Tire was going to buy Cooper Tire. I have owned a little bit of stock in both for well over 20 years. I am going to cash them both out sometime this year. The most I have invested in them was probably around \$4,000 and I am going to cash out with the value being over \$7,000 so I guess I did alright. Most of my investment money has gone into a mutual fund and I'm not planning on buying any more individual stocks. Too risky. Goodyear stock has underperformed compared to Cooper so it's a good thing I own both. We'll have to wait to see how this acquisition pans out down the road. Cooper is not the same company I knew when I bought the stock. Back then my salesperson was Dick (and then his son Rick) Colpitts and their boss was the late great Bill Clark, and the big boss was Ivan Gorr. And you knew them all personally. Today I do not know any of their people. It's hard to keep the stock of individual companies when you don't know the people anymore. My investment at the time was in the people that managed those companies, not just the companies themselves. Our Goodyear rep was Larry Farrell for most of that time and his boss Bill Friel went back to the old Lee Tire and Rubber days with my father. But it just isn't the same anymore. Today it's all business with these companies. A large part of the relationship aspect with the independent tire dealer is gone now. Times have changed. And I miss the old days. I admit it. I've been on the NETSA board for 24 years now and my father served for at least that long before me. Now we are both ancient history as he used to like to say! I just got an email from long time board member Jack Kelley saying that he has officially retired after spending his tire career with mostly Tom Lyons Tire and later Sullivan Tire the last couple of years. Jack served us from back when my dad was on the board and he and his wife Cindy were always a fixture at the NETSA Trade Show, taking tickets at the door for our annual Hall of Fame dinner. Jack is also in our NETSA Hall of Fame. Best wishes to both of them and thank you for your many years of service to our organization. Enjoy your family, travel, and the beach as we come out of the pandemic. Another board member who I think joined before me has also sold his business and retired from the tire business. Alan Saks and his son have sold the Dorchester Tire property that they owned and have closed the business. Alan has been another long serving member of the board of directors who has been instrumental in getting both versions of the right to repair law passed in Massachusetts. He has also been our ticket taker at the annual luncheon during our trade show for many years and is a NETSA Hall of Famer. Despite what he might say, Alan is the true definition of a "mensch". I always enjoyed talking with him about the old Merchants Tire days. The funniest Merchants Tire story I ever heard was that being next to Fenway Park, a camera crew for the network was using their roof for one of their cameras during the baseball playoffs one year. Max Katz asked what Merchants was getting paid to let them use the roof. When told they were getting paid nothing, Max told them to get the hell off his



roof! Anyway, enjoy your retirement Alan! I think that this makes me the longest serving active NETSA board member now. Maybe we should have something that we give the longest tenured member of the board like the old Boston Cane's that are still handed out in some of our towns to the oldest resident. I have an old tire ashtray that might fit the bill!

Anyway, may all of you have a great spring and I hope to see you at this year's Trade Show scheduled later this year. You will recognize me as the gentleman with a cane in one hand and a tire ashtray in the other!

*Larry*

Lastly, I would be remiss if I didn't mention the passing late in 2020 of Doreen Driskill from Max Finkelstein. Doreen was at Capitol Tire in South Windsor Ct. when it was bought out by Max Finkelstein many years ago and where she worked until recently. She would help out at their trade show booth during our NETSA show for years. Doreen was known to us here at Maynard and Lesieur as the "Queen" of Max Finkelstein and we used to call her Queenie. She knew every 9 digit Goodyear stock number by heart and we would make our best deals on Friday afternoon when Harold Finkelstein and Ira were headed out of town! She was a big Metallica fan and was the best inside salesperson I have ever dealt with anywhere in all my years of buying tires. She was a real sweet person and is in my personal hall of fame. She is missed by me and many of her coworkers at Finkelstein, as well as her family.

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## Pulling Back the Curtain:

The Real Story Behind the Unregulated World of Credit Card Processing

by **Eric Cohen, CEO**  
**Merchant Advocate**

The credit card processing industry is one of smoke and mirrors. In order to explain what happens behind the scenes, you first need to understand who the players are, who sets pricing and who makes the rules.

### THE PLAYERS

**Issuing banks**—Issue credit cards to consumers (Ex. Bank of America, Chase, etc)

**Card associations**—A network that authorizes the debit or credit on accounts (Ex. Visa, Mastercard, Discover)

**Processor**—Entity that manages the equipment and transaction process as a middleman between the merchant and financial institutions

**Merchant**—The business that accepts credit cards as payment

### THE RULES OF THE GAME

The credit card industry is designed to confuse and confound merchants with complex statements, long call hold times, and hundreds of rules and regulations. The players created the rules to make money, and constructed obstacles to keep making money. To start, the issuing banks work with the card associations to set the interchange cost, which is 80%-90% of what a merchant pays in fees. These interchange costs are different across business types and how each business processes the transactions. In some cases, the same transaction can have up to 4 different fees depending on how you

process the sale. The same card being used may cost you 3%, but can be optimized to cost you as low as 1.45%. The answers on how to achieve the lower cost are disclosed, but are not easy to figure out as there are multiple things that must happen to qualify.

The rules also vary by business type. This means everything must be set up correctly when you sign up with the processor and they have to make sure your business category is correct. The problem here

is that some business types have multiple codes that can be used and most processors don't analyze what is best for your business. These rules are set up in a large matrix which designates how much you pay and in turn how much the issuing banks earn. Until the merchants learn the rules and do everything they need to in order to get the optimal rate, then banks will continue to make more.

The reason behind all of this is "the battle of interchange and profit", which is controlled by the issuing banks and card associations. If

profitability goes down as merchants get educated, then the only way to increase profits is to change the rules and categories. This occurred in 2020 and will also happen in 2021 when interchange rates are updated.



**If an unregulated system has hundreds of rules and no oversight, how do you avoid being overcharged and taken advantage of?**



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# What type of Business?

By Jeff Mishol, NETSA Member, Danvers, MA; Colonial Life & Benefits

The Road Runner  
Spring 2021

Time to evaluate the form of business entity that's right for you? Basically, three separate categories of entities exist: partnerships, corporations, and limited liability companies. Each category has its own advantages, disadvantages, and special rules. It's also possible to operate your business as a sole proprietorship without organizing as a separate business entity.

## Sole proprietorship

A sole proprietorship is the most straightforward way to structure your business entity. Sole proprietorships are easy to set up — no separate entity must be formed. A sole proprietor's business is simply an extension of the sole proprietor.

Sole proprietors are liable for all business debts and other obligations the business might incur. This means that your personal assets (e.g., your family's home) can be subject to the claims of your business's creditors.

For federal income tax purposes, all business income, gains, deductions, or losses are reported on Schedule C of your Form 1040. A sole proprietorship is not subject to corporate income tax. However, some expenses that might be deductible by a corporate business may not be deductible by a business structured as a sole proprietorship.

## Partnerships

If two or more people are the owners of a business, then a partnership is a viable option to consider. Partnerships are organized in accordance with state statutes. However, certain arrangements, like joint ventures, may be treated as partnerships for federal income tax purposes, even if they do not comply with state law requirements for a partnership.

In a partnership, two or more people form a business for mutual profit. In a general partnership, all partners have the capacity to act on behalf of one another in furtherance of business objectives. This also means that each partner is personally liable for any acts of the others, and all partners are personally responsible for the debts and liabilities of the business.

It is not necessary that each partner contribute equally or that all partners share equally. The partnership agreement controls how profits are to be divided. It is not uncommon for one partner to contribute a majority of the capital while another contributes the business acumen or contacts, and the two share the profits equally.

## Limited partnerships

A limited partnership differs from a general partnership in that a limited partnership has more than one class of partners. A limited partnership must have at least one general partner (who is usually the managing partner), but it also has one or more limited partner. The limited partner(s) does not participate in the day-to-day running of the business and has no personal liability beyond the amount of his or her agreed cash or other capital investment in the partnership.

Some states have enacted statutes that provide for a limited liability partnership (LLP). An LLP is a general partnership that provides individual partners protection against personal liability for certain partnership obligations. Exactly what is shielded from personal liability depends on state law.

## Corporations

Corporations offer some advantages over sole proprietorships and partnerships, along with several important drawbacks. The two greatest advantages of incorporating are that corporations provide the greatest shield from individual liability and are the easiest type of entity to use to raise capital and to transfer (the majority stockholder can usually sell his or her stock without restrictions).

A corporation can be taxed as either a C corporation or an S corporation. Each has its own advantages and disadvantages.

## Limited liability Company

A limited liability company (LLC) is a type of entity that provides limitation of liability for owners, like a corporation. However, state law generally provides much more flexibility in the structuring and governance of an LLC as opposed to a corporation. In addition, most LLCs are treated as partnerships for federal income tax purposes, thus providing LLC members with pass-through tax treatment. Moreover, LLCs are not subject to the same qualification requirements that apply to S corporations.

## Choosing the best form of ownership

There is no single best form of ownership for a business. That's partly because you can often compensate for the limitations of a particular form of ownership. For instance, a sole proprietor can often buy insurance coverage to reduce liability exposure, rather than form a limited liability entity.

Even after you have established your business as a particular entity, you may need to re-evaluate your choice of entity as the business evolves. An experienced attorney and tax advisor can help you decide which form of ownership is best for your business.

*Jeff Mishol; NETSA Account Representative; 781.799.4598*



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# Goodyear-Cooper Deal: Questions Remain

By Tire Review Staff, March 3, 2021

The Road Runner  
Spring 2021

Goodyear's plans to acquire Cooper Tire left the industry with more questions than answers: Will Cooper now be distributed through TireHub? Will product lines go away? How will Goodyear consolidate its R&D? What will the company's sales force look like?

While many of these answers are still up in the air as the transaction awaits regulatory approval, financial analysts and dealers weighed in on trickle-down effects the deal would have on the tire supply chain.

In the distribution sector, Goodyear has the option to distribute the Cooper brand through TireHub, its national distribution arm that it formed with Bridgestone in 2018. Phillip Kane and Steve Rathbone, senior advisor and managing director with Stout, a global investment bank and advisory firm, say Goodyear could leverage both TireHub and other distributors for "wholesale optionality," and see potential to now revisit its national distribution choices for both brands.

James Picariello, equity research analyst at KeyBanc Capital Markets, says Goodyear shifting more Cooper units through TireHub could create better volumes for the distributor.

Chris Monroe, owner of Monroe Tire & Service in Shelby, North Carolina, said while the Goodyear-Cooper transaction won't affect his business, he wonders about how it will impact the distribution sector.

"My initial reaction was not one of surprise that we have yet another acquisition, but what are the real reasons behind this? Is it to solidify the second-tier marketplace or to keep investors confused with financials? And, I wonder how will this affect the distribution channel, in particular the ATD [American Tire Distributors] and TireHub sandbox?"

"Our initial reaction to the impending transaction was surprise," said Don Foshay, owner of Don Foshay's Discount Tire & Alignment. "Not necessarily surprise at Cooper being sold, but that Goodyear was the buyer." With six retail stores and a wholesale operation (Summit of New England), Foshay's operation has grown to become the largest Cooper dealer in northern New England. Don Foshay's has been a Cooper dealer for more than three decades, and its commitment to the brand runs deep. "It's the family atmosphere and past commitment to the independent dealer. They have been more than a supplier over the years. Those are some of the reasons we have been a Cooper dealer for over 30 years," explains Foshay. Since the day the first Cooper branded tire was made in 1920, the tiremaker had a reputation for taking care of its employees — and with a similar philosophy at his business, Foshay says he values being aligned with Cooper.

Foshay adds he's more than willing to look at whatever else the transaction brings to the table from both the product and program standpoint, including more OE placements, along with potential access to some of the car dealer programs.

For Shane Robertson, corporate development director at Robertson Tire, availability and pricing are a concern.

"As of now, we get our Coopers from ATD. But Goodyear and ATD parted ways a few years ago. So, now I assume ATD won't have Cooper, so we will be awaiting the plan there," Robertson said. "S&S Tire is our current Goodyear dealer, so that

is really our only concern... pricing and availability and how it will affect our relationships with current distributors."

While we wait to see as to how this will play out, Rathbone and Kane say wholesalers will need to continue to adapt and innovate with consolidation at the manufacturing and retail level.

"With the wholesalers 'in the middle,' they will need to remain nimble, focus on managing costs, choose alliances carefully, differentiate, retain and build scale," they say. "As always, the 'best of breed' will outperform their peers and continue to find ways to be the critical partner to manufacturers and retailers alike."

For dealers, expect to see greater breadth and depth of tire brands from Goodyear in the long term, especially when it comes to tire sizes. Having limited Tier 2 offerings in the past, the acquisition gives Goodyear a solid position and momentum for Tier 2 growth, Kane and Rathbone say.

Tier 2 brands have also been strongly adopted by OEMs. Given Goodyear's strong OE relationships, the acquisition presents an opportunity for the company to leverage those relationships with the Cooper brand.

Chris Mitsos, vice president of Mountain View Tire & Service, said with Cooper in acquisition talks with Apollo Tyres in 2014, he wasn't surprised to hear the Findlay, Ohio-based tiremaker would be acquired by "a bigger fish" like Goodyear.

"Like everybody else in the industry, I didn't have any prior knowledge or any inkling," he said. "I have been doing business with Goodyear for 33 years and doing business with Cooper for 11 years. We think their products complement each other, which is why we purchase, stock and sell their tires. Between Goodyear and Cooper's portfolio, it's roughly 70-75% of our sell-out. I wish them both a lot of success."

While the combined company may eliminate some tire brands over time, Rathbone and Kane said the key for Goodyear going forward will be to maintain transparency among its soon-to-be larger dealer base.

"Transparency and messaging with its dealer network is critical to assure key partners of the benefits of the transaction to their businesses, in what remains a highly competitive wholesale distribution landscape," they said.

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- Vertical & Horizontal Tanks
- Fully Packaged
- Simplex or Duplex Configurations
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- 2-15 HP Range
- 125-175 PSIG
- 4.9-49.0 CFM
- Vertical & Horizontal Tanks (depending on model)
- Electric Starter (where applicable)



## "WHY ISN'T MY WEBSITE ON THE FIRST PAGE OF GOOGLE'S SEARCH RESULTS?"

It can be incredibly frustrating to submit an online search for tire dealers or auto repair shops in your area and see your competitors' websites in the top slots of search results, and meanwhile your website is nowhere to be found.

Growing your organic web presence (ie, ranking high in online searches) is not a simple or straightforward process. It requires time, intent, and strategy. There are five common reasons why websites don't rank high online—and each can be solved with tangible actions.

### **REASON #1: GOOGLE DOESN'T KNOW YOUR WEBSITE/WEBPAGE EXISTS**

If your website or freshly added webpage is very new, Google may not have indexed it yet. It can take up to four weeks for brand-new content to appear in search results. Give your website some time to build traction.

### **REASON #2: YOUR WEBSITE ISN'T OPTIMIZED FOR GOOGLE SEARCH**

Every website submitted to a search engine is crawled for content. This allows the search engine to understand the website's content and apply it to future search results. The bots that crawl your website look at the content from a technical standpoint, scanning for factors such as keywords, relevancy, and meta content. If these factors are lacking, your website is not going to rank well.

Maybe your website used to rank in the third or fourth position—or even at the very top—of search results for dealerships in your area, and now you can't find it on the first page at all. What happened? Search engine algorithms are constantly evolving, and your website may have fallen out of compliance with changing requirements. In 2019 alone, [Google reported 3,620 changes to its algorithm](#)—an average of 10 per day! If your website isn't being continually optimized to meet the new search engine requirements, its search ranking will drop.

Search Engine Optimization (SEO) is the key to boosting your website's search ranking. SEO aligns your website with search engine algorithms, which focus on many different website metrics, including frequency of updates, proper backlinks, and number of social shares. Keep your website compliant with SEO best practices, which evolve over time to keep up with changes in search engine algorithms.

### **REASON #3: ONLINE PROMINENCE TAKES TIME**

Once your website is infused with best practices for SEO, you still won't see an immediate change in your website ranking. Building your organic online prominence isn't a sprint—it's a marathon. Think of SEO like your retirement: You can't save for retirement all at once, but each bit of your paycheck that you set aside gets you closer to the big payoff. SEO operates the same way. You won't see immediate results, but the more effort you invest in SEO, the better your website will perform in search results over time.

### **REASON #4: NOT ALL KEYWORDS ARE EFFECTIVE OR RELEVANT**

Keywords refer to the information that online users enter into search bars. Search engines then generate a list of websites that feature similar content. If your website is one of several thousand sites targeting the same keywords, your website may not stand out amongst the competition, since search engines are programmed to rule out websites with very similar content. To see the best results, target keywords and key phrases that have high search volume but low competition.

### **REASON #5: YOUR WEBPAGE DOESN'T ALIGN WITH PROSPECTS' "SEARCH INTENT"**

The term "search intent" pertains to the reason for performing an online search. By aligning your website content with your prospects' search intent, you are boosting your website's likelihood of appearing prominently in their search results.

But how do you know what your customers are looking for? Search intent can be broken down into four main categories:

**Informational:** Browsers are looking for a specific answer to a "what," "where," "why" or "how to" question. A great way to boost your website's presence in informational searches is to include helpful information about your dealership's story, your current inventory and your store's location. For even greater success, take your website copy a step further by maintaining a regular blog full of educational topics such as "how to choose the right winter tires" and "when to get an oil change."

**Navigational:** When someone is looking for a specific website or webpage but uses a search engine instead of typing in the URL, this is known as navigational search. These searches usually include branded keywords such as a business name or specific product. Prospects who are searching for your dealership but may not know the URL can find it by entering your dealership's name into Google.

**Commercial:** Online shoppers looking to make a purchase perform commercial searches, which generate lists of e-commerce websites, special offers and inventory listings. Make sure your inventory is listed on your website and third-party selling platforms, alongside any current specials you may be running.

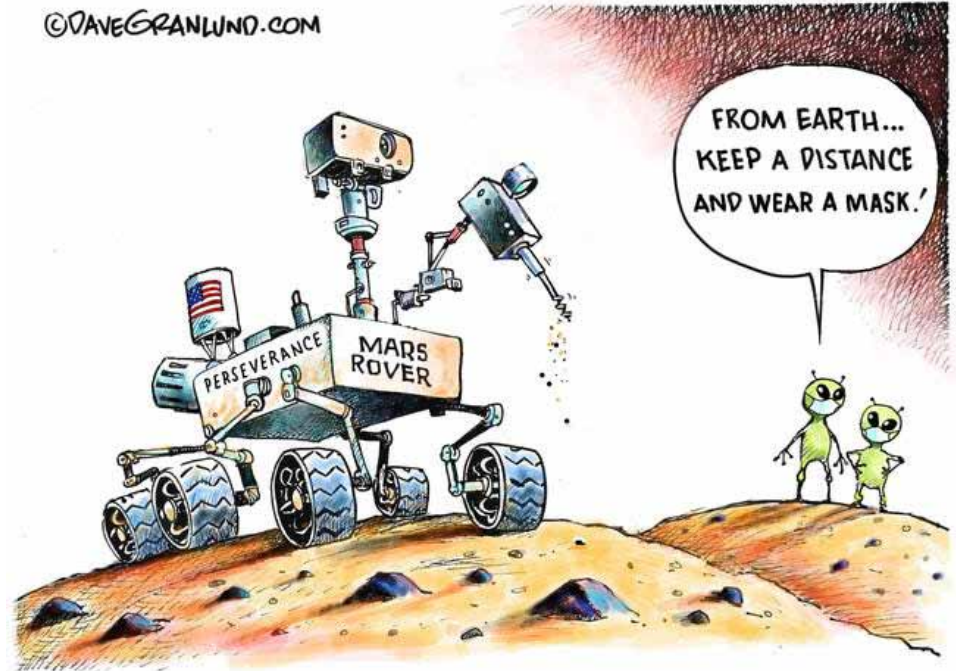


**Transactional:** A transactional search can include commercial searches, but "transactional" doesn't automatically translate to "sale." Actions resulting from a transactional search are known as "conversions" and they can include submitting a lead form, calling or messaging the business, or visiting the store. To see a higher volume of transactional traffic, make sure you have the following:

- Clear calls to action on your website, such as "Contact Us," "Receive a Quote," "Schedule an Appointment," or "Submit Form"
- Accurate, consistent contact information (phone number, address, business hours, etc.) on both your website and third-party digital directories such as Google My Business

Whether your website is brand-new or you recently dropped several notches in local online search, don't sweat it. Consider the circumstances listed above. Do one or more apply to your situation? Determine the most likely cause for your website's subdued ranking and begin working toward a solution.

**Need help increasing your website's ranking?** Net Driven can perform an assessment of your website's online health and craft a strategy to boost your online presence. Learn more about Net Driven digital marketing solutions by visiting [www.netdriven.com](http://www.netdriven.com)



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The Department of Labor, Occupational Safety and Health Administration (OSHA) released updated worker safety guidance and protocols to prevent the spread of the COVID-19 coronavirus in the workplace.

This guidance is not a standard or regulation, and it creates no new legal obligations but is intended to inform employers and workers in most workplace settings to help identify risks of being exposed to and/or contracting COVID-19 at work and to help them determine appropriate control measures to implement. This guidance contains recommendations as well as descriptions of mandatory safety and health standards. The recommendations are advisory in nature, informational in content, and are intended to assist employers in providing a safe and healthful workplace.

The Occupational Safety and Health Administration (OSHA) has prepared this guidance for planning purposes. Employers and workers should use this guidance to help identify risks of being exposed to and of contracting COVID-19 in workplace settings and to determine any appropriate control measures to implement.

Pursuant to the Occupational Safety and Health Act ("the OSH Act" or "the Act"), employers must comply with safety and health standards and regulations issued and enforced either by OSHA or by an OSHA-approved state plan. In addition, the Act's General Duty

Clause, Section 5(a)(1), requires employers to provide their workers with a workplace free from recognized hazards that are causing or likely to cause death or serious physical harm.

Companies not implementing worker safety measures risk fines and could face other legal risks. A Missouri auto parts manufacturer was cited and fined for failing to follow federal safety and workplace guidelines during the pandemic. Four workers were infected with the virus and one employee died because of COVID Exposure. Under the Occupational Safety and Health Act of 1970, employers are responsible for providing safe and healthful workplaces for their employees. OSHA's role is to help ensure these conditions for America's working men and women by setting and enforcing standards, and providing training, education, and assistance.

Please review the guidance document and take all necessary measures to prevent workplace exposure and limit liability. More than twenty-five states have acted or are considering legislative or regulatory measures to protect businesses from liability if those businesses follow established safety protocols and warnings. The threat of liability poses an obstacle to efforts to fully reopen the economy, rebuild the industry and keep employees safe. The health, welfare and safety of the industry depends on our collective efforts.

<https://www.osha.gov/coronavirus/safework>

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Across the country, people are spending more and more on daily living expenses. As a result, many people are struggling to stretch their paychecks to cover the essentials. So they wonder how they'll handle rising costs for vital health services, such as dental care. For some ideas, review these tips on how to overcome rising dental costs.



## Leverage preventive care

One of the best ways to avoid high costs for dental procedures is to take care of your teeth. This involves adopting healthy habits that eventually become routine. Consider these five ways to maintain and even improve your dental health.

- 1. Keep teeth clean** – Brush your teeth twice a day – morning and evening – for two minutes each time. Make sure to replace your toothbrush every 3 to 4 months. Replace it sooner if the bristles show signs of wear or if you've been sick.
- 2. Floss teeth** – Particles of foods you eat can get stuck between your teeth and combine with oral bacteria to attack tooth surfaces and cause decay. Dentists recommend flossing your teeth once a day to prevent decay. For flossing tips, review this video.
- 3. Use mouthwash** – After flossing and brushing, rinse thoroughly with mouthwash containing fluoride and antimicrobials. This helps remove any remaining harmful bacteria and food particles. It'll help keep your breath fresh, too.
- 4. Eat right** – Keep your body healthy by eating nutritious meals. Include a balance of vegetables, fruits and lean meats. Many foods can remove acids and bacteria from teeth. Find out what they are to keep your mouth healthy.
- 5. Watch the sweets** – Sugars and carbohydrates in sugary snacks and desserts can combine with harmful oral bacteria to cause decay. It can build up and develop into plaque that attacks tooth enamel. After eating something sweet, chew sugarless gum or swish with clean water to remove debris.

## Schedule preventive exams

While taking care of work and family responsibilities, do not forget to take care of yourself. Schedule regular dental appointments for checkups and professional teeth cleanings.

During the exam, the dentist will look for symptoms of oral health problems

that can lead to costly dental procedures. Often, a dentist can see signs of serious medical concerns, such as hypertension, high cholesterol, oral cancer or diabetes.

Review these video tips on how often adults should visit the dentist, and what kids can expect during their dental appointment.

## Purchase dental insurance

Dental insurance makes the professional care you need more affordable. Dental plans cover annual preventive exams that include professional teeth cleanings. Only a professional cleaning can remove plaque and tartar buildup, and keep it under control.

Many employers offer dental benefits, or options to purchase voluntary dental insurance. People who don't have access to employer-sponsored plans easily can purchase an individual dental plan. It's usually purchased online directly from an insurance carrier.

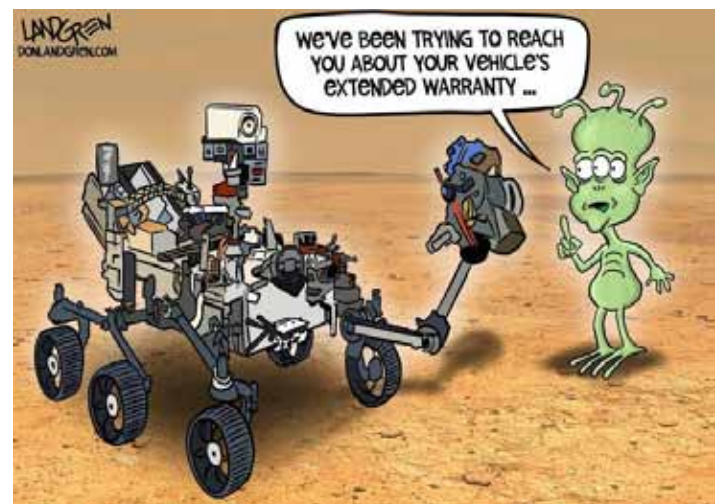
An individual dental plan provides coverage for preventive maintenance, and for unplanned, costly dental expenses. The more expensive dental procedures involve fillings, crowns and root canals. Individual dental benefits help cover these costs, so you do not have to pay the full cost out-of-pocket. If the plan offers in-network savings, visiting a network dentist can make the dental benefits go even further.

An individual dental plan usually provides immediate coverage. Most carriers do not have waiting periods for preventive services, such as exams and cleanings. If there is a waiting period, it is usually for more expensive procedures. With an Ameritas individual dental plan, you get day-one coverage, which means you could go to the dentist the same day you sign up.

But, are you thinking you cannot afford dental insurance? Use this dental cost estimator to find the average cost of dental procedures you may need in the future. Then find out what an employer-sponsored plan or an individual dental plan would cover. Be sure to factor in the cost of the monthly premium. You may find that you cannot afford to be without dental insurance.

Every dental insurance plan covers procedures in different ways. Review expert advice on how to choose the right dental plan that provides the coverage you need.

Sources: Bloomberg, Society for Human Resource Management, MarketWatch, Peterson Foundation and Investopedia



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<b>Your Dental Plan</b>	<b>PPO</b>	
	<b>Tier 1</b>	<b>Tier 2</b>
Your Network is DentalGuard Preferred	Gold, Silver	Non-Contracted
<b>Calendar year deductible</b>	<b>Tier 1</b>	<b>Tier 2</b>
Individual	\$50	\$50
Family Limit	2 per family (applies to all levels)	
Waived For	Preventive & Orthodontia	Preventive & Orthodontia
<b>Charges covered for you (co-insurance)</b>	<b>Tier 1</b>	<b>Tier 2</b>
Preventive Care	100%	100%
Basic Care	90%	80%
Major Care	50%	50%
Orthodontia	50%	50%
<b>Annual Maximum Benefit</b>	\$1750	\$1500
	Combined Tier 1 and Tier 2 maximum of \$1500 with an additional \$250 of benefit for Tier 1	
<b>Maximum Rollover</b>	Yes (applies to all levels)	
Rollover Threshold	\$700	
Rollover Amount	\$350	
Rollover Amount	\$500	
Rollover Account Limit	\$1250	
<b>Lifetime Orthodontia Maximum</b>	\$1000 (applies to all levels)	
<b>Dependent Age Limits</b>	26 (exclude Ortho) 19 (applies to Ortho)	
<b>Employee</b>	<b>\$42.40</b>	
<b>Emp/Spouse</b>	<b>\$84.80</b>	
<b>Emp/Child(ren)</b>	<b>\$84.80</b>	
<b>Family</b>	<b>\$139.90</b>	

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Charlie Muise, Managing Trustee  
[cmuise@neadinsurancetrust.org](mailto:cmuise@neadinsurancetrust.org)



With all that has happened over the past twelve months of the pandemic, selling a business now is something that you need to really think about. Here are a few points to weigh to help you decide whether to go through with it --- or not.

### Are there buyers out there?

Judging by the buyer activity on my most recent listing in New England I would say yes. Within 30 days of starting to market the business the Seller received multiple solid offers to purchase both the auto service center and the real estate. Driving the buyers' motivation are huge incentives for SBA/Bank financing under the CARES Act II enacted on December 27, 2020. Entrepreneurs seeking financing for a business acquisition benefit from:

- Three months of SBA loan payment forgiveness, including principal and interest up to a maximum of \$9,000 per month.
- The SBA is waiving the 2.5% - 3% guaranty fee paid by the borrower. In the case of the New England buyer, this benefit is worth about \$40,000 over the term of the 25-year loan.
- The SBA has increased the loan guarantee to banks from 75% to 90%, which significantly lowers the risk to the lender.

Besides buyer candidates leaving the corporate world in greater numbers to own their own business, I am witnessing many existing tire and auto service dealers looking to expand. Many are flush with cash from unspent PPP loans that were forgiven. With a successful industry track record, many of these aggressive shop owners can even borrow 100% of the purchase price to expand their enterprise through an acquisition.

### How will the effects of COVID-19 affect the sale price?

Business sale prices are holding up well, especially in markets where there are multiple buyers bidding on a limited number of acquisition opportunities. Valuations are certainly impacted by how well or poorly the business performed over the past twelve months. Those businesses that experienced growth or stable sales and profits are selling at a premium. Businesses that suffered from moderate or steep declines during the early months of the pandemic will be judged by how well the revenues have recovered over the past 3 – 6 months.

Buyers, banks, and appraisers are valuing auto service businesses primarily based on their 12-month financial forecast. The recent sales trend over the past few months will be most important in projecting the cash flow in the coming year. For example, a business that had a 25% sales decline in March – August of 2020 compared to 2019 but starts getting back to 2019 sales levels in the coming months of 2021, may not face a large decline in valuation.

Unfortunately, a business owner whose operations are still experiencing double-digit decreases may have to accept that selling their business now will likely result in a lower sale price than one based on pre-COVID-19 financials.

### How will your business fare in 2021?

As difficult as it may be, every business owner should make an honest assessment of their operations, local conditions, and prospects for future growth. What is your level of optimism or pessimism about the factors that will impact your business in 2021 and the years to come?

- If your business is recovering from the pandemic, have you been able to recruit quality Technicians and Service Advisors to capitalize on the pent-up demand?
- As the vaccine becomes more widely available, how fast are businesses and schools reopening? Are less people working from home and putting more miles on their vehicles?
- Is the growth in electric car sales likely going to have a material impact on your business over the next 5 - 10 years?
- What is growing faster...your sales or your expenses?
- How can you expand your customer base, especially with social media savvy younger consumers?
- If you have fleet customers with vehicles that have been parked, when will they be back on the road and needing repairs?
- Do you need to invest in new equipment, technology, facility improvements and marketing to keep up with the competition?

If you are feeling like the glass is half empty, or frustrated and overwhelmed by the daily stresses of operating your shop and were considering a transition out of the business in the next 1-3 years, my best suggestion is **the sooner the better!** Government funding for the special CARES Act II incentive is limited and the demand is huge, so buyers who wait more than a few months to sign a purchase agreement with a seller may lose out on saving tens of thousands of dollars. For tire and service dealers looking to cash in their chips in 2021, these SBA incentives will attract more buyers and help you maximize your sale price without having to provide seller financing.

I have spoken with a few older shop owners recently who unfortunately became infected with COVID-19 and suffered for a few weeks. Others were impacted on an emotional level, count their blessings, and resolve to live their remaining years to the fullest.

Personal factors weigh heavily in deciding whether to sell or hold. It is best to seek some trusted council when considering your options and finding the best path forward. Whatever route you choose, be focused, patient, and commit 100% to that path.

*For more detailed information on the process of selling your tire and auto service business, or to initiate a no-obligation confidential consultation, call Art directly at 610.722.5636 or visit [www.art-blumenthal.com](http://www.art-blumenthal.com)*



Apart from our rich data feeds from tire retailers nationwide, we also hear stories and anecdotes about what is going on in their worlds. Lately, we have heard that some sellers are running out of stock on key SKUs and basically selling whatever they can get their hands on. The pandemic has created confusion and challenges for everyone – but GfK’s sell-out data continues to flow and provide crucial information on demand. Manufacturers can get a clear picture of what consumers are actually buying, and shift their distribution strategies to maximize efficiency. Dealers have access to comparable product information to support consumer demand at their price-points. Even in today’s extreme circumstances, better decisions are possible – so be sure you have all the information you need, when you need it.

– Neil Portnoy, Managing Director, GfK POS Tracking (Tires)

## Key Findings from December 2020:

Segment	Monthly: Unit share change vs. year ago	Monthly: Units % change vs. year ago	Monthly: Dollars % change vs. year ago	Year-To-Date: Units % change vs. year ago	Year-To-Date: Dollars % change vs. year ago
<b>TOTAL TIRES</b>		-3.5	-1.9	-7.7	-6.3
Non-Light Truck*	-1.0	-4.7	-4.2	-8.5	-8.2
Light Truck	1.0	2.5	5.7	-3.4	-0.2
18"+ RD	0.9	-0.8	0.2	-2.0	-2.1
Non-Light Truck*	-0.1	-3.7	-3.9	-4.0	-5.4
Light Truck	0.9	16.3	16.7	10.5	11.6
UHP Speeds	-0.4	-9.6	-7.1	-12.0	-13.8
Run Flats	-0.1	-10.7	-7.5	-16.9	-16.6

\*Non-LT tires includes P-Metric, Euro-Metric, and Hard-Metric tires

## Charting the years: 2020 vs. 2019



This week, I want to talk about Tom Brady and creative destruction. So Super Bowl 55, just a couple of weeks ago is in the books now. And I read a terrific article on February 9th from Jon Miltimore from the Foundation for Economic Education. And he talked about Brady's career in a business context. So just a quick fun fact, companies this year paid \$5.5 million for 30 seconds of advertising time on the Super Bowl, which is pretty remarkable. So, what does all this football and advertising and rates have

to do with you? What's important about this? And the point that Jon Miltimore made was Tom Brady's first Super Bowl was in 2002. Now, here are eight of the businesses that advertised in 2002. You're not going to believe this. AOL, Blockbuster, Circuit City, Sears, Gateway Computers, VoiceStream Wireless. No recollection. Radio Shack and Yahoo.

Some of those companies are still around. Yahoo and AOL are still around, but basically valueless in terms of business enterprises. Blockbuster was huge, if you remember. Before my wife and I were married, we spent lots of time at the weekends at Blockbusters stores selecting movies. They had 9,000 plus stores and 84,000 plus employees at one time, if you can believe that. Now, they have one store. One store left. Circuit City was featured in the Jim Collins book *Built to Last* as one of the great companies that innovated and would be around forever. Circuit City's gone. They declared bankruptcy and they're gone now. Sears once had a store in every town, large and small in America. They're down to 60 stores now.

The point that Miltimore makes and that I want to amplify is that it's really difficult to stay on top. These businesses were on top in 2002. In 2021, 19 short years later, shells of their former selves. So, what does it take to stay on top? How can you keep your company on top? How can you keep your people motivated and happy and growing and be a sustainable business enterprise? Joseph Schumpeter was an economist and he developed a term called creative destruction. Creative destruction describes what goes on in the marketplace. It's what happened to Sears. What happened to Blockbuster? Well, the person who started Netflix was a member Blockbuster and he hated the late fees. Late fees were actually a big part of their business model. He couldn't stand the late fees and he started Netflix as a response to the late fees charged by Blockbuster. And, basically, they out-competed Blockbuster and look at the relative two companies now.

That's good for the marketplace. Creative destruction is good for the marketplace, because innovators out-compete people who don't innovate and don't change. So, it's bad for us and our individual businesses, because we don't want to be outcompeted. We don't want to be out innovated. So, six tips when it comes to your company. How do you avoid being a victim of creative destruction? And, how can you stay relevant in your business? And, how can you compete?

All right. The first one is, how do you differentiate yourself? I know Dennis talked about this in a blog a few weeks ago. How do you differentiate? If you can't differentiate your company, you're always going to have to compete on

price and you're just a commodity. So, you've got to find a way to differentiate in the marketplace. There was a great book on the subject 20 years ago, called *Blue Ocean Strategy*. It's a good book. If you haven't read it.

All right, second thing. Are you humble and willing to listen? One of the problems successful people, successful contractors, successful consulting firms ... One of the problems we have, is we've been successful for a long time, and we can say, "Why do I need to change? Why do I need to listen? Why do I need to innovate? Look at how successful we've been. All this stuff here is a result of the stuff that we built. Why do we need to change?" It's like reading your own press clippings. You think Tom Brady read his own press clippings after 2002 and decided he didn't need to improve his skills. Heck, no! The reason he's still relevant today is he has done radical things with his fitness and his diet to stay relevant and stay competitive at his age, in the NFL.

The third thing. What scalable processes or talents or capabilities do you have in your business? What parts of your business are really capable of scaling and growing? And which parts of your business do you maybe need to de-emphasize, because they're not as scalable and not as capable? Not as robust in terms of growth potential.

The fourth thing. You know your customer behaviors now. What are your customer behaviors going to be five years from now, 10 years from now? This really requires that you go back to Number Two. Are you humble and willing to listen? You've really got to dive deep with your customers. Some are going to give you a minute of their time and it's going to be superficial stuff you can't use. But, some of your customers are going to be ready, willing, and able to probe and do a deep dive and really spend an evening or a dinner with you and talk about how they see their businesses changing and growing and adapting, because they too want to stay relevant. Don't they? They want to be sustainable as well.

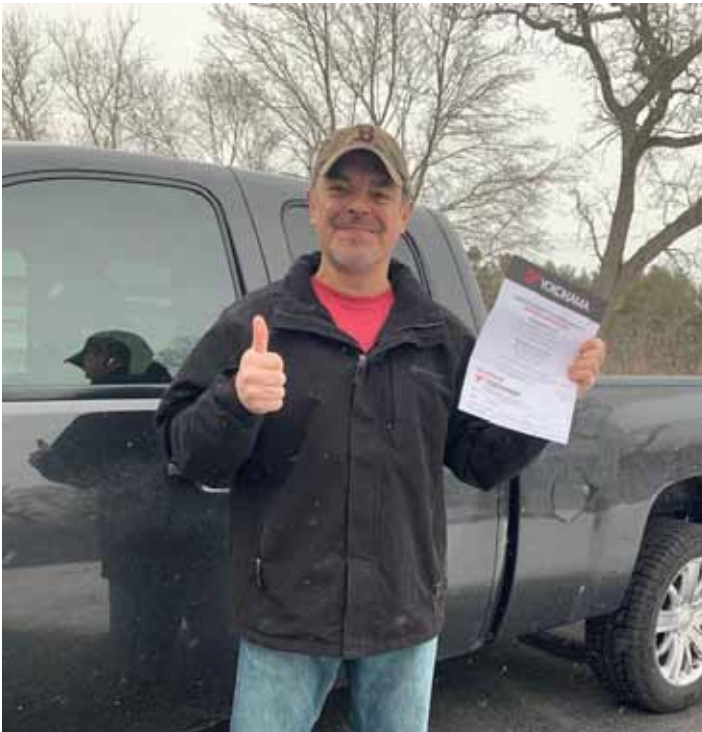
The fifth thing. This is one of my favorites. What do you need to stop doing? What are you doing now that was important to you in 2002, Tom Brady's first Super Bowl, that maybe is not so important to you now? What things did you do in 2015 that you don't need to do now? When you stop doing things, you free up time, energy, mental energy, and capacity to do new and innovative things. So, what things can you stop doing?

And then, finally, this is another one of my favorites. Can you forecast? Every single person watching this video gets a monthly P&L and a monthly balance sheet. And that tells you what you've done in the past. Did I have a good month last month? Did I have a good year last year? Can you accurately forecast where you're going to be in 2022, 2023, 24, et cetera? Are you really good at that? Are you close to your customers in Number Four? Are you keeping up with their changing behaviors, so you know how to change your behaviors to deliver an innovative solution in the marketplace?

So, there's my six tips. The article ended in a great way. It said everything has a shelf life, including Tom Brady. And that's true. And that's a very mercenary way almost to look at our businesses. We all have shelf lives. We all have useful lives. Now, how can you innovate and change now, so that you extend the useful life of your business and make it sustainable for the next generation and the generation beyond?

This is Wayne Rivers at The Family Business Institute. Thank you.





NETSA is happy to announce the winner of our Yokohama Tire raffle, Jeff Mishol of Colonial Life and Benefits. We want to thank all our participants and especially Yokohama Tire for providing the Gift Certificate for the tires. We were able to raise several hundreds of dollars for our NETSA Scholarship Fund.

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Ok, here we go. I've had, as you might imagine, dozens of complaints on how people act on Zoom calls. And certainly not on purpose, we all know that. However, the need has come to go over the top ten ZOOM ZOMBIES as I'm calling them. And not in any special order, they all seem to be irritants.

## Zoom Zombie #1

Use a REAL BACKGROUND from your location. FAKE IS FAKE. No one really believes you're on the beach and doing a Zoom meeting. And while it's "FUN," it can be very distracting. And those that change the background several times during the meeting is simply childlike. Your office, your family room, dining room, even the kitchen. We all know we're at home. Messy office? It's ok. Honest. Having the San Francisco bridge behind you isn't that important and certainly Las Vegas in the background can be 'loser-ish.' (Pun intended)

## Zoom Zombie #2

Keep good lighting in FRONT of you. Not behind you. Test it out first. Get a Zoom partner, if even someone in your own home, to test the lighting out. It's like taking your picture outside. If the SUN is behind you, normally your face is in the dark. Get the 'sun' in front of you and you look great. Same issue on Zoom.

## Zoom Zombie #3

Dogs, kids, and other members yelling in the background. Never fun – on any phone call, let alone Zoom. Be prepared. In most cases you know you have a Zoom call coming up. Get the dog in another area of the house. If you can, have someone occupy them while you're on the Zoom meeting. Alone? Then try and put the Zoom meeting at a time kids are napping or already in bed. Or before they get up. Schedule it. Most of the barking, crying, and extraneous noises are NOT appreciated.

## Zoom Zombie #4

We don't eat during a business meeting. This one is frightening that I even need to say it. Not even a snack. Yes, ok for some water. But munching on a sandwich or opening a bag of popcorn or chips magnifies the sound 10-fold. A real OMG. Who is doing that? It's a business meeting. Even the movement of a water bottle on a desk makes a big sound. That's where you need to learn to use your MUTE.

## Zoom Zombie #5

Be a little bit creative. I have noticed so many people use the same word in starting each sentence. "SO" is the big one. So this and so that. We don't need the word "SO" in front of every sentence. And while you're at it. Be mindful of how often you're saying UMMMM. Most folks use it as a crutch.

## Zoom Zombie #6

Your name will appear on your picture. Notice if you put the cursor over the name you will be able to change what it says. Some folks put their email there. Or the company name. You can customize that part. There are two ways. One, put the cursor right over your name. And two, the 3 little dots in the upper right on the screen has a "change name" option. Again, only if you want to.

## Zoom Zombie #7

Learn – Learn – Learn. Practice – Practice – Practice. Ahead of time. Practice with a friend or a home companion – or even by yourself. Check out the screen options. This way when you're on the Zoom meeting, you won't be the one yelling out "where is this or how do I do this?" Don't let a business Zoom meeting be your very first. You can have rehearsals. Be familiar with the screen...and its options.

## Zoom Zombie #8

You're on the air. It's TV. Sit up straight. Don't slump. No one looks good when they're slumping. Very unflattering. Keep your hands AWAY from your face. Don't lean into your palm with your palm on your face. Very unflattering. And watch your nervous habits. We all have them; we're just not aware. Some folks play with their hair constantly. Some folks bite their nails. Some do other odd things. Be aware.

## Zoom Zombie #9

On a personal note: Having a "happy hour" with friends? You can probably forget most of these guidelines. Although I'm betting they'll appreciate your sticking with them...as you will them.

## Zoom Zombie #10

Smile. You think I'd forget? You knew that was coming, didn't you? Think it doesn't matter? Show me a picture of you that you don't like and I'll show you it's a picture where you're not smiling. At least keep a hint of a grin on your face. No one looks good frowning. And you can use the Telephone Doctor mindset. "A phony smile is better than a real frown." Even when you're discussing something difficult or sad. I'm not saying to laugh out loud, but I am saying having a slight smile will help the tone of voice.



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**Richard Schaller II, co-owner of Connecticut Tire, Inc. passed away on March 4, 2021** at Hartford Hospital. He was born December 12, 1949 and grew up in Newington, Connecticut. He was the beloved husband of fifty years to his high school sweetheart Kathy (Fontana) Schaller who he met at St. Mary's School. Rich was a 1967 graduate of Newington High School and a 1971 graduate of Fairfield University. After college, Rich went right into the family business, Schaller Tire. In 1985, Rich and his brother Greg bought the business from their father and it became Connecticut Tire. Rich took tremendous pride in the business and loved to talk to friends as they waited to get a new set of tires put on their car. Rich and Connecticut Tire have been active members of New England Tire & Service Association for over twenty years. Rich will be remembered for his generosity and care for others. When others were happy, Rich was happy.

**The Trade Show Committee, chaired by Rich Tuttle and the NETSA Board of Directors is pleased to announce that the 2021 Trade Show will be held at Mohegan Sun on August 27, 2021 and August 28, 2021.** The Committee and the Board believe that to mitigate the potential concerns and complications related to holding a trade show in April, our members and exhibitors would be better served by delaying this event. We appreciate our members' and exhibitor partners' annual support of our show, and we felt that taking an abundance of caution was the best approach regarding this year's event. We intend to deliver a great and especially safe event in August that the whole family will enjoy. We will keep all of you informed of our progress in the coming months.

**2021 NETSA Scholarship Announcement;** The New England Tire & Service Association is committed to promoting and advancing the academic achievements of our members, member employees, their spouses, and dependents. To demonstrate this commitment, Larry Lesieur, Chairman of the Scholarship Committee is pleased to announce NETSA, and our generous sponsors will once again award nineteen scholarships providing \$38,000 for study at an accredited 2- or 4-year college, university, or post-secondary technical institution during the next school year. Information and applications are available on our website NETSA.Org or through your member employer. Applications must be postmarked to NETSA by April 30, 2021. We usually have over 40 applications each year, so please submit your completed application as soon as possible.

**NETSA ANNOUNCES 2021 ANNUAL MEETING;** In accordance with Article No. 11 of our Bylaws, we are notifying you of the New England Tire & Service Association ANNUAL MEETING to be held on April 10, 2021 from 12:00PM to 1:00 PM via ZOOM Conferencing. You must pre-register for this event by emailing or faxing your business name, representative attending, and confirming your email address to our NETSA office by Wednesday, April 7, 2021 (netsapros@aol.com.). We will be sending out ZOOM meeting details to all those that reply.

**NETSA Welcomes New Member:**  
Turtle Plastics, 7400 Industrial Parkway Dr., Lorain, OH 4405  
Dennis Hildebrandt - 440-282-8008 - dennis@turtleplastics.com



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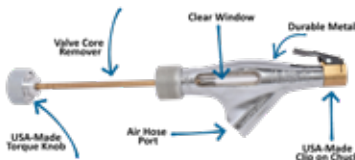
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Vinnie Daboul – (603) 932-6472

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Our goal is to make buying tires easy for the consumer while driving business back to independent dealers. Our comparison-shopping website brings visibility to local dealers, helping them compete with larger chains and online retailers. Our proprietary software helps dealers understand where their pricing stands in the marketplace. We offer a free 3-month trial of our platform, followed by a discounted NETSA rate.

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## **Publications**

### **Road Runner:**

Our Newsletter is published four times a year (March, June, September & December) with information & fun articles. Free to members.

## **Social Media**

### **Optimize Social Media**

Ben Moore (218) 213-2251

- Creation, Manage & Maintenance of: Facebook, Twitter, Google, Yelp & You Tube with a dedicated account manager

## **Scholarships**

- As a member business, your employees & their dependents qualify for academic scholarships. This year NETSA and our sponsors, will provide nineteen \$2000 scholarships to member employees, their spouses, and their dependents.

## **Tire Industry Market Facts**

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- We participate in TIA's Certified ATS Program for tire technicians, the TPMS Program, and the CTS Truck Tire Program

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# The Road Runner

*The Newsletter of New England Tire & Service Association*

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