

# The Road Runner • Summer 2024



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## Right To Repair at NETSA 2024 Tradeshow

Katie Maguire, Executive Director  
Rich Tuttle, VP

Right To Repair was this year's theme at the 2024 NETSA Tradeshow at Mohegan Sun on April 5th and 6th. In New England and around the county, Right to Repair is a hot issue for Independent Tire Dealers, and it should be. Here in New England, Massachusetts and Maine pass it with overwhelming support. But the state legislators, with the help from the car manufacturers, are pushing back. NETSA is committed to informing our members on the importance of the Right to Repair and to getting involved with each state legislator to make sure it stays the law of each state.

The weekend started with 45 exhibitors [42 in 2023] taking up 104 Booths [86 in 2023]. We are so grateful for the loyalty and support they give NETSA and its members. The continuing support they give us helps our association stay strong and relevant here in New England and around the country. [ I will get to that later] Without them, we can't achieve this.

Friday night has continued to be most popular with owners and decision-makers. This is a great opportunity for attendees and exhibitors to enjoy the casual environment and have a conversation while having a beverage. Saturday, we had a great crowd of attendees keeping our Exhibitors busy for most of the afternoon. People who come to our show always have a good time and learn something new.

Saturday, we started our day of training and informing our attendees with two outstanding seminars. First, was our back by popular demand Panel Discussion moderated by Glenn Wilder from Wilder Brothers Tire Pros. This discussion covered topics of how to compete with large online retailers, arm yourself with the right tool, and so much more. It was a very lively discussion. The second seminar was hosted by Bill Weaver Senior Instructor for EV Ready Training at Napa Autotech, and Kip Nuesch National Sales for Advance Auto Parts/CARQUEST. Their 90-minute presentation was on ADAS- Why calibrate and how. Both seminars had over 100 people in attendance. Once again, another great turnout. We at NETSA would like to thank Glen, Bill, and Kip for their support to our association and members.

After the seminars, we moved on to our 2024 Luncheon and Annual Meeting. We were very happy to have Stacey Miller, Vice President of Communication at Auto Care Association, as our Keynote Speaker. Right To Repair was her main topic. She talked about empowering Tire Dealers around the country. To understand Right to Repair and what it means for the automotive industry.

**"Right To Repair at NETSA 2024 Tradeshow"**  
continued on page 2

The challenges and opportunities that face Tire Dealers. How to get involved, and that's what she did all weekend. Not only was she our Keynote speaker, but she also set up a booth on the tradeshow floor and spoke about it both Friday and Saturday. That is true dedication, and we truly appreciate her effort. On behalf of NETSA and all the attendees, we thank her for coming to our show.

And finally, we ended our show with the 2024 NETSA Hall Of Fame Dinner and Scholarship Auction. We inducted three outstanding individuals into the 2024 NETSA Hall of Fame. First was Jack Abel of Abel Tire Corp Rutland V.T. I didn't know much about him, but through the process and his family member I am so grateful I got to how great he was. Second was Lee Gagne from Lee's Tire and Service Topsham ME. Third was Steve Dupoise SR County Tire Center Middlebury VT. I Know both Lee and Steve for over 25 years. Not just them but their families as well. It's been an honor and privilege to work with and to get to know them throughout the years. I leaned so much from them and always valued their Friendship. Congratulations to all three of them.

The Scholarship Auction was a great success again this year thanks to all that was involved. This is always a fun event to end our show thanks for all who gave and purchased the items.

Recently Katie Maguire NETSA executive director was interviewed by MTD. NETSA has become one of the a few successful local associations in the county and has gotten the attention of MTD and other trade media at the national level. They wonder how NETSA is successful while other local associations are downsizing and outright going away. In my

opinion, you can start with our tradeshow. The outright loyalty from exhibitors who most come to support NETSA and its members year after year is one big reason why we have a successful tradeshow. We don't have the largest show in the county, but those who exhibit know the importance of supporting the Independent Tire Dealer. Here in New England, we have a good mix of mom-and-pop shops and larger and small tire dealers. These shops are mostly family-owned and operated. I would say that the rest of the country is not that way at all. They have mostly big box stores on every corner. I believe we are not like that at all. We have a unique culture of hard-working and very loyal tire dealers. NETSA knows that exhibitors know that, and our members know this. NETSA put on a tradeshow. We provide information and training. We give 20 \$2,000.00 scholarships. We do a golf tournament. We monitor all New England state legislators and get involved when something comes up that will hurt our industry. We provide many benefits to our members. We do this and much more each year. Our board of directors is active in everything we do. All this is why we are a very successful association and why you should be a member of NETSA. We at NETSA want to thank all exhibitors, Trainers, and those who attended the show. Our sponsors are American Tire Distributors, Continental, Cosmo Tire, County Tire, Dill Air Control Product, Don Foshay's Discount Tire and Alignment, Joanna's Truck Tire Service, Max Finkelstein/USAF, Myers Distribution, Nexen Tire America, Nokian Tyres, Sullivan Tire, Toyo Tire, Vermont Tire, and Wilder Brother Tire Pros.

I would like to announce [Save The Date] that we will be back at Mohegan Sun April 4th and 5th, 2025. See you all there. Rich Tuttle VP and Tradeshow Committee chairman.

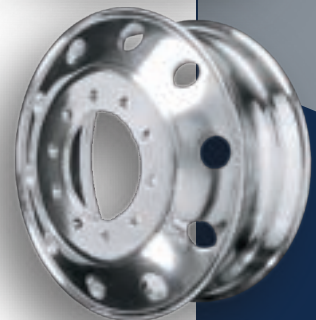


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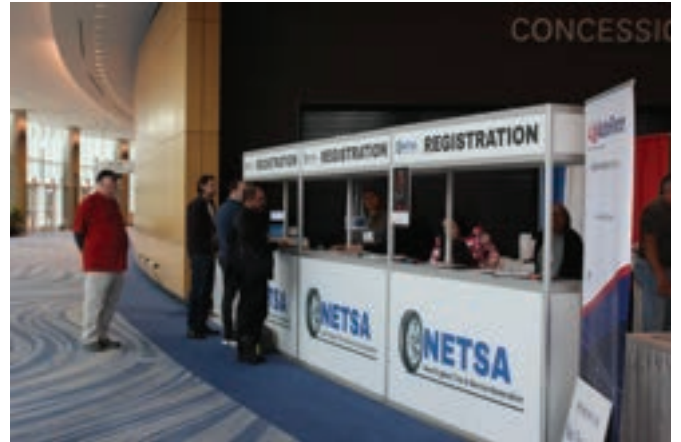
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New England Tire & Service Association

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- Autocare Association
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- Stellar Industries Inc
- Sullivan Tire
- TCS Technologies/ NET Driven
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- Tire Industry Association
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**Stephen F. Dupoise**

Steve was born in September 1953 to Francis and Helen Dupoise. One of three children, Steve grew up in New Haven Vermont. In his teenage years he worked for a local family farm owned by the Neri's. Steve eventually went to work for Tony Neri in the vending business. In 1971 while working on the farm and in the vending business Steve married Marcia and they had their first child Stephen followed by Amy and Stacey. Steve worked in the vending business until April of 1982, Steve and Marcia bought the County Tire Corp business in April of 1982 and changed the name to County Tire Center, Inc. In 1986 they purchased the property that County Tire sits on. In the spring of 1990 the back building burned down. It took 2 years to rebuild.

In 2001 Steve and Marcia opened up a storage business, Ethan Allen Highway Storage with just one building. Currently there are thirteen buildings.

In December 2011 Steve and Marcia sold County Tire Center, Inc to his son Stephen and his wife Lisa. Steve has stayed on as consultant/do whatever is needed roll. Steve and Marcia have six grand children, Alex, Angela, Collin, Ben, Chris and Abby whom they love spending time with. Steve and Marcia like spending time in their camper, eating out with friends and spending time with the 6 ABC kids aka the grandkids. In the fall Steve and Marcia retreat to their house in Florida and await their friends and family who come to visit. Steve is a parishioner at Saint Mary's church in Middlebury VT where he has also served on some of their boards. Steve also sat on the school board, the selectboard as well as he was the Health Officer for the Town of New Haven, VT. Records for NETSA only go back to 2005 but Steve was on the board before that and is currently still active on the board. In the summer of 2024 Steve's son and daughter in law, Lisa are opening a new business which will keep Steve busy on top of his storage business.



**Lee & Mary Gagne**

After serving in the US Navy from 1949 to 1952 during the Korean conflict, I returned home to Maine and found employment in the automotive industry. First as a car salesman at Brunswick Motors, shortly after I became the parts manager at Bisbee Motors, then parts & service manager for Ward & Wallace, and Bodwell Motors' Prior to starting my own business, I was the Store Manager for L & A Tire in Brunswick, Maine for 7 Years. My dedication to these early jobs and determination to do the right thing for both my employers and customers set me up to be successful in managing my own enterprise. At Lee's Tire & Service making customers feel welcome and getting the repair done right at a fair cost is the goal. Being Known for doing good work has been our best advertisement. Simply put, I stress to my family and employees to be sure of "Doing as You Say You Will". Starting the first location in Topsham, Maine in L973 and then Brunswick in 1975 we also wholesale tires allowing my 3 sons, Lee Jr., Wayne, David and daughter Linda, a means of working together towards a common goal with me and my wonderful wife, Mary of 70 years.



I am proud to have been a member of the American Legion, Knights of Columbus and Topsham Jaycee's. Also, I hold myself fortunate, because of my business, to be able to contribute to various charitable organizations in my community including the United way and Special Olympics. More enjoyable has been my support of the Topsham-Ararat Babe Ruth baseball leagues. I was also honored to be inducted into the Maine Babe Ruth hall of fame. I now want to express my humble thanks to my friends and supporters over the last 50 years in this important industry and NETSA for being considered for this honor.



**Jack Abel**

Born in Rutland, Vermont on November 14, 1939, John "Jack" Abel was known for his generosity, integrity, work ethic, and devotion to his family and friends throughout his life. He passed away after a two-year struggle with cancer in February 1993, and his courageous fight and strength during his battle was an inspiration to all who knew him.

His devotion to his Catholic faith was fostered by his parents, Joe and Ethel, and reinforced as he attended Rutland's Catholic schools – Christ the King School and Mount St. Joseph Academy. He then attended St. Michael's College in Winooski, Vermont, where he considered entering the priesthood. Instead, after graduating with a degree in English in 1961, he spent two years in the US Navy, serving during the Cuban Missile Crisis in 1962. After his honorable discharge, he had a brief stint teaching English at St. Joseph's College in Rutland. Jack then started working as a salesperson at Abel's Tire Corporation in Rutland, then rose to serve as President after his father Joe retired.

His main priority in life was his family, friends, and helping others, and Jack touched everyone who met him. He was a devoted husband to his wife Nancy, who he married in 1974, and loving father to his daughter Tracy and son Kyle. He coached youth baseball, was actively involved in philanthropic events throughout Rutland, and served as a member of the Elks Lodge 345, Rutland Rotary Club, Loyal Order of the Moose, and American Legion.

Jack had a love of sports, particularly the Boston Red Sox, in addition to downhill skiing that he passed onto his children. He would frequently attend games at Fenway Park with family members. He became friends with a number of Red Sox players, coaches, and managers, as he would occasionally invite them to Rutland to speak at the Elks Club. He was also an ardent fan of the Celtics and Bruins. Jack also followed his children's sporting activities around Vermont, whether it be downhill ski racing, soccer, basketball, or baseball, and he would often be found playing pickup basketball games throughout the summer months in his driveway.

Abel's Tire was founded by Jack's father, Joe, who was the NETSA's first president and an active member of the tire community. Originally from Westwood, Massachusetts, Joe began his career as a salesperson for Firestone, where he covered southern Vermont. He then moved to Rutland and in 1939 opened Abel's Tire, which distributed Hercules Tires throughout the Northeast and sold tires to retail customers in Vermont. Seeing the benefits of retreading, Abel's also had a retread plant, which would apply new treads to used tires then resell the tires.

As a businessman, Jack was known for his hard work, integrity, knowledge, and charisma. He worked countless hours and weekends and would often tell a customer who may be looking to purchase tires that his Goodyear competitor down the street was selling the same type of tire but at a lower price. He also would take time to understand his craft, knowing his products and services and those of his competitors. Jack had an infectious laugh and a great sense of humor. Coupled with his down-to-earth demeanor made him a great salesperson, leader, and business owner.

He treated both Abel's customers and his employees with dignity and respect not because he was attempting to win their business or loyalty. Jack did so simply because they were people, and he treated everyone who he met in life with reverence. That was Jack Abel, and that's what made him a success, both in life and in business.

Although Jack never sought praise nor recognition, he would have been honored by being elected to the NETSA's Hall of Fame and grateful to the members who elected him.



*Congratulations!*

to this year's inductees for your years of dedicated service & commitment to our industry.

-Friends at NETSA





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## NETSA Presidents Report

I can report that this year's NETSA Annual Meeting and Trade Show was a success because of many dedicated NETSA members. Many thanks to the team leaders, such as Katie and Rich, who teamed up with Mohegan and other members to make it such a success.

It's been 50 years since I first joined the tire industry and it has been great to watch our members grow, while sad to see others who have transitioned to other interests or passed away. We will certainly miss them and their efforts.

I started in 1973 just before H&W became Tire Warehouse.

H&W Tire, which opened in 1958 was owned and operated by a local resident, Norm Harper. I reported to his store manager, Earl Drogue. Soon, I met his partner, Bob Dabrowski, another small tire business owner from Derry, NH, with two stores under his belt. Bob joined Norm and Tire Warehouse was born.

I had the pleasure of being coached, motivated, and guided closely by their personal life experiences, and credit their coaching to helping me avoid the normal setbacks that young people experience starting a professional career.

Being encouraged to continue advancement, I accepted an entry-level management position. This enabled me to have my first outside connections with people I learned to respect. That opportunity let me work with industry people doing business with us, such as Raleigh Bernard at Bernard Tire, Jack Connare from Connare Tire, a group of Nuger Brothers from the Springfield, MA area, and Roland Lesieur of Maynard Lesieur, all offering to help support the company.

In addition to business owners, I soon learned that some big companies also had key non-owner personnel who played a major role in a business's success. Two such people were Bill Hallenbeck Sr and Wayne Therrien. Bill, our supporter at BF Goodrich wholesale, brought us resources from the factory and Wayne helped us during the Michelin merger. Wayne's efforts helped to resolve a challenging competitive relationship between Tire Warehouse and VIP, owned at the time by the Auger family, originally called L&A Tire. We were both important customers for Michelin and his help guided us in being respectful towards our competitors. In fact, we joined together with other regional dealers to celebrate Wayne's retirement dinner.

Along the way, I had the opportunity to represent TW while serving on the NETSA Board.

For over 20 years I learned how the NETSA board worked together to build a strong dealer support network. Some of our tenured members were fantastic communicators willing to help guide newer members on NETSA's goals.

I gained my strongest learning curve while serving as President in 2013-15. My best memories developed when we connected with our NETSA Hall of Fame recipients and their families. As we collected memorable photos, we recognized their sincerity, devotion, pride, and commitment to their family, their teammates, and their community.

Today, we watch as the bigger teams like ATD, Sullivan, and US Auto Force keep building a stronger dealer network. Other mfg networks like Nokian, Nexxon, and Hankook also stepped up this year to support dealers in the area. Smaller independent dealers continue to keep the spirit alive with personal development resources for their team at the morning development seminars. The strong efforts from Wilder Brothers Tire and County Tire shows the strength of small family operations that compete daily with the large retail stores. Each business seems to compete in their community and have their succession plans secure to protect their integrity in their communities.

Every day I look forward to learning about our industry and the people we have met or will meet. Over the past 5 years the quality and attendance of the personal training opportunities that Glenn Wilder and his team have assembled is extremely effective and allows technicians to gain access to resources not usually available to them.

Anyone within the Northeast that complains that they are flying solo or have no resources means they are not active nor participate in the NETSA events.

I am blessed that we have such a devoted, unselfish, leadership team throughout our New England Tire and Service organization. We need your help to highlight these motivators and to get them recognized for helping their team mates and community through our Hall of Fame presentations. I look forward in connecting and hearing about those stories whether over the phone, in person, at the upcoming golf outing.

Thank You to all of you that make it happen every day

*Steve McGrath*



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The 2024 Trade Show at Mohegan Sun in Connecticut was another success. Many people are to thank for how well our Trade Show Functions. I would like to start by expressing my heartfelt gratitude to our board members, who worked tirelessly and selflessly to make this event a resounding success. Without the efforts of so many people, from setup on early Friday morning to tear down on Saturday evening. All the Board Members and their spouses who donated their time and who worked so hard, this great event would not succeed. A sincere thank you for all your help.

I especially want to express my deep appreciation to the Sponsors and the Exhibitors for their invaluable participation, unwavering support, and significant contributions; without them, this event would not have been the premiere tire and service event in New England. We have provided a list of their names in this issue and encourage all our members to show their support and gratitude for their efforts.

This year's **Scholarship Committee**, chaired by Larry Lesieur, has received 29 applications for our twenty-one \$2000 scholarships. By the time you read this, all our recipients will have been notified. We will proudly announce the award winners in our next issue of The Road Runner. I am always deeply impressed by the exceptional quality of the applicants and the challenging task of selecting the recipients. I extend my warmest congratulations to all 29 for their outstanding academic achievements and their active participation in numerous extra-curricular activities in their schools and communities.

The **Golf Committee**, Chaired by Bob Vacca, has announced Thursday, October 3, 2024, as the date for the 2024 NETSA Scholarship Golf Tournament. We will be returning to Shining Rock Golf Club in Northbridge, Massachusetts for this year's outing. Registration forms will be mailed out in early August; also, be sure to check out our website, NETSA.ORG, and our social media pages for more information. We encourage all to attend and remind you that you do not have to be a good golfer to have a great time at this wonderful event. I remind all that the proceeds for our golf tournament go to funding our Scholarship Program and the outstanding student recipients.

Our **Legislative Committee** continues to monitor the matters that affect our industry in all six states and nationally. Please let us know if you have any questions about your local legislature and if we can help in any way possible. We need to have our voices heard since most of the burden will fall on the independent tire dealer.

The **Nominating Committee** just added five new board members; two of our longtime board members left us to go on to bigger and better things and sent in some new replacements, bringing the average age down and adding some younger insights to our association.

Our **Benefits Committee** creates outstanding business support from vendors willing to help save NETSA members money. These same benefit providers also stepped up during our tradeshow. We added three new benefits providers this year. We really hope our members check out the savings from these partners on our website for opportunities.

Remember NETSA is, and always will be, the voice of the INDEPENDENT TIRE DEALER. Now is the time for all of us in this industry to work diligently to grow our businesses by aligning with good vendors, networking groups, and professional groups, such as NETSA. I look forward to a strong future.

I wish you all a warm, dry, and profitable summer.

*Katie Maguire*

## Let's Golf!

### Save the Date

Shining Rock Country Club

Northbridge, Ma

October 3, 2024



For more information email [katie@netsa.org](mailto:katie@netsa.org)





## Maguire Shares Secrets of NETSA's Success

April 19, 2024 - Mike Manges - NETSA

Katie Maguire was named Executive Director of the New England Tire and Service Association (NETSA) at the end of 2023, replacing Tony DeSimone, who held that role for many years.

Earlier this month, NETSA wrapped up another successful trade show and convention in Uncasville, Conn. ("Last year, we had 85 booths," she told MTD. "This year, we sold out 107 booths.") In this MTD exclusive, Maguire, whose tire industry career includes a long stint at Mohawk Rubber Sales of New England Inc., which was acquired by Myers Tire Supply in 2022, explains why NETSA remains vibrant and successful.

MTD: While many state and regional tire dealer associations have fallen by the wayside over the years, NETSA appears to be bigger and more vigorous than ever. What makes NETSA so successful on an ongoing basis?

Maguire: It's our board. Every board member – past and present – has been so active in the association. I've been on the board since 2014 and I've learned so much. When we have our board meetings... we just make things work. We really put our heads together and try to create what we think is best for our members.

I've been on other boards where people use it to say, 'I'm on a board' and there's no involvement whatsoever. Every NETSA board member is active. We have committees. We talk to each other two or three times a week, and I think that helps us stay together as an association.

MTD: The work NETSA has done on Right to Repair has been impressive...

Maguire: We have someone working on the Maine Right to Repair (issue.) We're continuing to work on the Massachusetts

Right to Repair issue. Sen. (Elizabeth) Warren was in town a couple of weeks ago and had a round-table with one of our board members in his shop. She's really involved in pushing Massachusetts Right to Repair (cause.) She's really backing it, which I think is great for us. (Editor's note: In November 2023, voters in Maine approved a ballot measure that will require auto manufacturers to share access to certain vehicle diagnostic tools with vehicle owners, as well as independent repair facilities like tire dealerships. Voters approved a similar bill in Massachusetts three years earlier.)

MTD: Beyond legislative work, can you talk about some of the programs, benefits, and services that NETSA has rolled out for its members?

Maguire: We offer life and accident insurance. We offer website help for our (members). We offer (help with) digital and social media. We just brought on a customer re-engagement program. Back in the day, you were knocking on doors, saying, 'Here are our benefits. This is why we think you should become a member.' And that's one thing we still do. We also use social media. We use email.

MTD: In your opinion, why should dealers get involved with their local tire dealer associations?

Maguire: Going back to legislative (issues), there are things that I think they don't know about. Our members in Maine were aware the Right to Repair Bill passed by 84% but didn't realize there was a lot of push-back on it. To get them involved, we sent them a letter and (asked) if they could send letters to their legislators. "I think that by giving our members the path, they can decide if they want to get involved" in issues that directly impact their businesses, she adds.



By Tire Talent, Mike Cioffi, Founder

As the founder of Tire Talent, a specialized recruiting firm serving the tire and automotive industry, I've witnessed firsthand the challenges that arise in problem-solving within this sector. I just wrote this article for Tire Business. With each placement and interaction with hiring managers or decision makers, I've come to understand the critical nature of problem-solving in every aspect of the industry, from product development to customer service. The ability to manage challenges efficiently is essential. That's where the [1-3-1 rule](#) comes into play.

The 1-3-1 rule is a structured approach that encourages clarity, efficiency, and creativity in problem-solving. At its core, the rule entails focusing on one problem, generating three solutions, and proposing one recommendation. This framework ensures that our efforts are targeted, our solutions are diverse, and our decisions are well-justified.

Let me illustrate how the 1-3-1 rule can be applied in a real-world scenario within the tire and automotive industry. For example, a customer approaches one of your team members, requesting a price discount on a particular tire model. However, your standard operating procedures (SOPs) are vague on how to handle such requests.

Now, instead of immediately seeking guidance from higher-ups, you should encourage your team to follow the 1-3-1 rule. Before approaching you with the problem, they are tasked with outlining their 1-3-1: one identified problem, three potential solutions, and one recommended course of action. This approach empowers them to think critically, consider multiple perspectives, and take ownership of the decision-making process.

For example, the identified problem could be the uncertainty of the pricing program for the tire in question. The team could then brainstorm three potential solutions: offer the customer a partial discount, conduct further evaluation of the tire's pricing eligibility, or suggest an alternative product with clearer pricing terms. Finally, they would propose one recommendation based on thorough analysis and sound judgment.

By following the 1-3-1 rule, your team not only presents you with well-thought-out solutions but also demonstrates their problem-solving prowess and initiative. As a hiring manager, you, like myself, should highly appreciate employees who excel at managing ambiguity, thinking critically, and making informed decisions. The 1-3-1 framework provides them with the structure and confidence to do just that.

Implementing the 1-3-1 rule in team settings requires clear communication, active listening, and creative brainstorming. It's about fostering an environment where every team member feels empowered to contribute ideas and take ownership of the decision-making process. As leaders, we must encourage a culture of innovation and collaboration, where diverse perspectives are valued and respected. Additionally, the 1-3-1 rule is about fostering continuous growth and organizational development. By empowering employees to solve problems autonomously, we cultivate a culture of accountability and ownership. This accelerates execution and drives long-term success in a competitive industry environment.

Applying the 1-3-1 rule poses its challenges, but trust me, the benefits are worth it. In my experience at Tire Talent, this approach has helped us to discover new levels of efficiency and effectiveness in our operations. As hiring managers in the tire and automotive industry, I urge you to adopt the 1-3-1 rule within your organizations for staying ahead in the industry. Some might resist the change, but the promise of quicker decisions and a more flexible team makes it all worthwhile.

**1-3-1 rule link:**

<https://eightify.app/media/how-to-use-the-1-3-1-rule-for-effective-team-problem-solving>

*Mike Cioffi is the founder of Tire Talent, a boutique recruiting agency dedicated to our industry. This article was originally published for Tire Business. If you have any questions about this article, you can reach him directly at [mike@tiretalent.com](mailto:mike@tiretalent.com).*

A large, dark grey tire graphic serves as the background for the advertisement. The NETSA logo is prominently displayed in the center, with the text "NETSA" in large, bold, white letters and "New England Tire & Service Association" in smaller white text below it. Below the logo, the words "ADVERTISE WITH US!" are written in large, bold, white capital letters. At the bottom, the contact information "Contact Katie at [katie@netsa.org](mailto:katie@netsa.org) for advertising rates" is written in white text.



# 10 Reasons Why it's Critical to Know Your Business Value



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- Gain Confidence in Knowing the Value of Your Greatest Asset

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## Know Your Gaps

Three numbers every business owner should know and manage to meet their goals.



### Profit Gap = The Profit You're Sacrificing by Not Operating at a Best-in-Class Level

= Best-in-Class Profit at Your Level of Sales – Your Actual Profit

#### Key Points:

- For the purposes of this discussion, profit is best defined as earnings before interest, taxes, depreciation, and amortization (EBITDA)
- To ensure an apples-to-apples analysis, your actual EBITDA should be re-casted or adjusted for
  - Extraordinary or one-time events
  - Discretionary expenses that are tied to the owner
  - Expenses that are currently above or below market rates such as rent, compensation and others

What good could you do in the business with that extra flow? **1**

### Value Gap = The Business Value You're Sacrificing by Not Operating at a Best-in-Class Level

= Best-in-Class Value if at Your Level of Sales – Your Actual Business Value

#### Key Points:

- The basis of the Best-in-Class Value begins with the Best-in-Class Profit at Your Level of Sales (determined in the Profit Gap analysis)
- The Best-in-Class multiple is applied to the Best-in-Class Profit
- Your actual value should be based on your actual re-casted or adjusted EBITDA

How quickly would narrowing your Value Gap close your Wealth Gap? **2**

### Wealth Gap = The Additional Wealth You Need to Accumulate to Meet Your Goal

= Your Net Worth Goal – Your Current Actual Net Worth (not including your business)

#### Key Points:

- For the purposes of this discussion, do not include the value of your business
  - It is not easily converted to cash
  - You may or may not convert it into cash depending on what you decide to do with it
- As you consider your net worth goal, identify:
  - What you truly need to live your life the way you would like
  - What you want

How Will You Bridge the Gap? **3**

Scan to Get Started Today! →







### Growing chain VIP Tires & Service expands into Connecticut

VIP Tires & Service, the Auburn-based automotive services business with 69 branches, now has a 70<sup>th</sup>.

The company on Friday said it acquired Joe's Tire Shop in Waterbury, Conn., for an undisclosed price. The shop is VIP's first in Connecticut, the fifth New England state served by VIP. Rhode Island is the only one without a VIP branch.

At Joe's, which has been in operation for more than 95 years, owner Rich DiBeneditto and the entire staff have joined VIP. All operations are continuing, with VIP adding its suite of services and training technicians from other branches to eventually join the team.

"State by state, VIP has become a household name in New England, and we couldn't be more excited to enter the Connecticut market," said Tim Winkeler, president and chief executive officer of VIP.

"Honoring the nearly 100-year legacy of Joe's Tire Shop, VIP looks forward to serving the people of Waterbury and other Connecticut residents, working with the current Joe's crew to build on customer relationships that have been cultivated for decades.

"Like Joe's, VIP puts customer service first, and we're excited for even more New Englanders to find that out for themselves."

VIP Tires & Service is northern New England's largest privately held automotive service provider and tire dealer. In January, Winkeler told Mainebiz his company's workforce had grown from about 490 in March 2020 to 650.

"We have plans to add to our staff at every location in 2024," he said, and identified Connecticut as a target market for expansion.

An advertisement for ESTI Warehouse Inc. The background is dark blue with a grid of white dots. On the left, the text "ESTI Warehouse Inc." is written in large red and white letters. In the center, there is a cartoon character of a tire with a face and arms, holding a wrench. Below the character are several pieces of automotive equipment: an Autel diagnostic scanner, a cordless impact wrench, and a red and black tire balancer. The text "ESTI WAREHOUSE, INC." is followed by "2 Surrey Lane Cinnaminson, NJ 08077" and "631-491-0747 | www.estwarehouse.com".



Air Controls Products





February 20, 2024 - Ameritas

This year, improve your finances by learning how to make a budget. When you understand where you're spending your money, you can identify areas to make cuts and help you save, such as subscriptions or eating out. This gives you the flexibility to spend money on other things when you know your fixed expenses are covered.

## Get started with your fixed expenses

Your first step in making a budget is listing all your monthly income. This includes side gigs or other earnings. Once you have this amount calculated, you know how much money is available to spend every month. Your goal with a budget is to make sure you're not spending more than you're earning.

Next, list all of your fixed expenses. These are required bills or payments you make every month, such as mortgage or rent, gas, groceries, internet, kids' schooling, debt payments, etc. Subtract the amount needed for these payments from your monthly income. After you've calculated how much you'll need for fixed expenses, the amount leftover is for discretionary spending, like eating out or shopping.

Some payments will remain the same from month to month, like rent or your phone bill. Consider thinking about your grocery purchases in the same way. A low-cost grocery plan for a family of four costs around \$1,055.80/month.<sup>2</sup> If you're looking for ways to cut costs, try budgeting \$1,100 a month for your groceries, and any extra dollars could be saved for a family outing.

## Prepare for the unexpected

We usually aren't told when a curveball might be thrown our way, so it's better to be proactive than reactive. Put a portion of your budget toward savings so you can continue paying your bills if you lose your job or need to make a costly emergency payment. Also consider paying for a life insurance policy as part of your budget. If you were to pass away unexpectedly, you want to make sure your loved ones are taken care of. Life insurance can offer that protection. Either evaluate how much life insurance you need or set up a policy review using our checklist.

## Be flexible

You could say you will give up shopping or drive-thru coffee, but it's never fun to make an unattainable goal. You know yourself better than anyone else. If you know that a fountain soda is a necessity to get through your workday, don't deprive yourself of it completely. Not only will you resent having made a budget in the first place, but you'll also be setting your goals up for failure. Give into your indulgences by setting limits for yourself without going cold turkey. Make at-home coffee Monday through Thursday and get your go-to drink on Friday or once every other

week. It might even make you savor and enjoy your cup of joe more.

Allocating money for our favorites makes life more enjoyable. Go to the movies, visit a local vendor and attend sporting events – just make sure you're honest with yourself and your budget.

## Don't pay for what you don't use

January is a great time to re-evaluate streaming services and subscriptions. Lots of these payments are automatically withdrawn from your account every month without your knowledge. Take some time to look through those payments and decide if you're really using them. If you are, great. If not, cancel your subscription. Who knows, maybe you'll find you've been paying for two of the same services.

Consolidating subscriptions is also something to consider. There are lots of streaming services available. If you have one that already includes live television, it might be time to stop your cable bill.

## Give your money the potential to work for you

Consider investing in yourself by putting money into an investment retirement account. Contributing to an IRA can provide another way of adding to your savings while providing tax advantages. Read more about the differences between IRAs to assess what is best for you and your budget. Consult with a financial professional to see if an IRA is right for you.

## Quick tips to keep to your monthly budget

1. Order your groceries as drive-up trips instead of going inside to shop. It'll be easier to add up your expenses and you can look at your fridge while selecting items. Additionally, it may help with buying what you need rather than impulse shopping on an empty stomach.
2. Download apps for your favorite places. If you are a frequenter of any fast-food chain, then odds are you could start accumulating "points" for your meals or have first access to deals. Some fitness apps also reward you just by getting your heart rate up with coupons to nearby restaurants. If going to the gym is a part of your daily routine, add more rewards to your wallet. If you're looking for another incentive to keep your fitness goals, this could be your reason.
3. Keep your budget handy. Whether you choose to use your notes app or create an elaborate excel document, keep it on your phone and make adding to it a habit of yours.
4. Log every receipt right away. Take a picture if you're with friends or make it your first task once getting back in your car. Sticking to new goals can be hard. Create habits now that will have tangible results on your financial well-being for years to come.



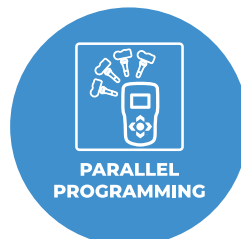
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## ‘A level playing field’: Mass. Sen. Warren, biz leaders stress need for ‘Right to Repair’ for cars

Published: Feb. 22, 2024, 4:36 p.m.  
By John L. Micek | [jmicek@masslive.com](mailto:jmicek@masslive.com)



There are few conversations that Bob Lane likes having less with his customers than telling them that he can't fix their cars — especially when the tools to do so lay frustratingly just beyond his grasp.

"I'm going to be honest with you, it's not fun," Lane, the president and CEO of Direct Tires & Auto Service in Watertown, said. "They've brought their car in. They've wasted their time. And they need to go somewhere else."

Skip Ad

It's been more than three years since Massachusetts voters overwhelmingly approved an expansion of the state's Right to Repair Law, that was supposed give car owners and independent auto shop operators, such as Lane, the access they needed to the electronic data allowing them diagnose and repair cars. Despite a ruling last year by the National Highway Traffic Safety Administration clearing the way for the state to enforce the wildly popular measure, it's still being litigated — thanks to an ongoing lawsuit brought by the auto industry. And it's not clear when a ruling might come in the case.

On Thursday, U.S. Sen. Elizabeth Warren, D-Mass., joined by, U.S. Federal Trade Commission Chairperson Lina Khan, and other advocates and businesspeople, convened at Lane's service shop on Galen Street in the heart of Watertown, to stress the law's importance as an engine for economic fairness and future innovation.

"I want for us, all across government, to be looking at how we can make sure that there is competition in all markets," Warren said. "Right-to-Repair has been one of the central parts of getting that done; something that the consumer feels in a very real way. But part of why we need some help to make sure the laws are enforced because the giants will stomp out the competition, suck up all the money, and make sure that their monopolies, or near-monopolies, are impregnable."

Lane said he's not looking for special treatment — just the "level-playing field" that will allow him the same ease of access to the sophisticated data stored in cars' onboard computers that's enjoyed by automobile dealerships, who have unfettered access to that data.

That's important, not only because it means that independent operators will stay competitive with the big guys, but also because it's most often the smaller businesses that come up with new and innovative ways of putting the technology to work, Khan said.

As an example, she pointed to Kodak, which pioneered the technology for digital cameras in the 1970s, but the company's executives quashed it, fearing it would cannibalize their then very successful film business. The company was left in the dust of the digital revolution as a result.

"Competition creates innovation," she said. "Monopolies don't have the [same] incentive for innovation as what comes from independents."

Tommy Hickey, of the Right to Repair Coalition, which led the charge for the expanded law, said consumers have to demand that access to their own data from automakers.

"We need to remind folks of what they voted for," he said.

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Joy Kopcha and Kevin Rohlwing-Modern  
Tire Dealer Podcast May 30, 2024

## How to Be Ready for Anything

When it comes to planning for the future of your tire shop, it can be easy to become overwhelmed with all the things to consider and prioritize. We talked with Kevin Rohlwing about what tire dealers need to do today to prepare for the tire store of tomorrow, and it surprisingly all came down to one word. Rohlwing, the Chief Technical Officer for the Tire Industry Association, shares his thoughts on The Modern Tire Dealer Show.

Adaptability is going to be key when it comes to cars. You will see EVs and Hybrid, but you will also see a certain number of ICEs because there is more technology involved, and the price of repair costs and battery costs are so high. Unless you have enough business to sustain that and the income to justify the expense, it's probably best to sit on the sidelines, and you have to keep up with your ICEs because they are going to be running even longer and longer. Everyone is in the tire industry these days. What are you doing to differentiate yourself from them? What are you doing to recruit people and retain them? What are you doing to train and equip those people? How are you marketing your business to attract the type of customers you want? It all comes down to adaptability. To survive you will have to constantly be hitting on all cylinders all the time.

Gen Z is a diverse generation, more of them are looking to get into the trades to get into skill-based careers so that they don't get that downsizing email after spending hundreds of thousands of dollars on a college degree to be included in the series of layoffs. The tire industry is a skill that is not going away. It's an all-weather type of profession. It's not clean, it's not dirty, it's not easy, it's cold in the winter and hot in the summer. Not a very appealing job other than the fact that you need a driver's license and enough physical strength to do the job. Name anything, we use that does not have something to do with a tire. We want someone who is going to work, work ethic is lacking and not just a specific generation but overall. I think that is a challenge we have to overcome as an industry because it's kind of hard to be lazy in the tire business. How many executives and people in management started as technicians, it's a great place to start and grow from there. You learn the business from the ground up and that is what helps you make better decisions when you are in those management positions because you know what it takes.



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## Counteract Launches Innovative App and Wheel Advantage Dealer Rewards Program



[Guelph, Ontario] – Counteract, a leader in tire and wheel balancing solutions, is proud to announce the launch of its cutting-edge app and the Wheel Advantage Dealer Rewards Program. This dual release marks a significant advancement in the tire and trucking industry, offering unparalleled efficiency and rewarding loyalty.

### The Counteract App: A Revolution in Tire Balancing

The new Counteract app is a revolutionary tool that swiftly calculates the precise amount of Counteract needed for any vehicle. With an advanced calculator that considers vehicle type, tire size, and other critical factors, the app ensures users select the ideal application size for optimal balance. Available for both Apple and Android devices, the app is set to become an essential tool for dealers and fleets alike.

## WHEEL DEALER REWARDS ADVANTAGE

### Wheel Advantage Dealer Rewards Program: Driving Loyalty Forward

In conjunction with the app, Counteract introduces the Wheel Advantage Dealer Rewards Program. Designed to reward dealers for their commitment to quality and customer satisfaction, the program allows participants to earn points redeemable for a wide array of Counteract merchandise. The program is a testament to Counteract's dedication to supporting its community and fostering lasting relationships.

### Key Features of the Wheel Advantage Program:

- Collect point vouchers found in full cases of Counteract Balancing Beads\*
- Redeem points for valuable Counteract merchandise.
- Exclusive access to special promotions and events.

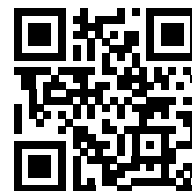
**A Seamless Transition for Dealers** Counteract ensures a smooth transition for dealers currently participating in the Balancing Bucks program. Dealers can redeem their existing coupons by mailing them to Counteract or by requesting their addition to their Wheel Advantage Account, with each coupon translating to valuable points within the new program.

**Availability** The Counteract app and the Wheel Advantage Dealer Rewards Program are available now. Dealers and fleets are encouraged to download the app and enrol in the program to start enjoying the benefits immediately.

For more information on the app and the rewards program, please visit and review the terms and conditions. [www.counteractbalancing.com/rewards](http://www.counteractbalancing.com/rewards)

**About Counteract** Counteract has been at the forefront of tire and wheel balancing solutions for over 25 years. With millions of packages sold worldwide, Counteract remains committed to innovation and excellence in the tire and trucking industry.

### DOWNLOAD THE NEW COUNTERACT APP!



Available for both Apple and Android devices, the app is set to become an essential tool for dealers and fleets alike.

\*Please note that participation in the Wheel Advantage Dealer Rewards Program is at the discretion of individual distributors. As such, not all distributors may choose to participate in the program. Consequently, Counteract products distributed through non-participating distributors will not include the Wheel Advantage Reward QR Code Vouchers.

## Legislative Update from Washington Roy Littlefield IV

In the realm of consumer rights and technological advancement, the debate over the right to repair has gained significant traction.

At the forefront of this movement stands the Tire Industry Association (TIA), advocating for the passage of the REPAIR Act (H.R. 906) in the 118th Congress. NETSA has been a close partner supporting these efforts on the federal level.

With bipartisan support from 50 co-sponsors, the REPAIR Act seeks to empower consumers and independent repair shops by ensuring access to critical vehicle data, thereby fostering competition, and expanding repair options.

The REPAIR Act recently achieved a milestone by passing the House Energy and Commerce Subcommittee on Innovation, Data, and Commerce. However, its journey is far from complete, as it awaits a full vote in the House Energy and Commerce Committee. A recent report by the U.S. Government Accountability Office (GAO) has shed light on concerns regarding the lack of access to essential vehicle data, which could potentially limit repair choices for consumers. TIA views this report as further evidence of the urgent need for comprehensive Right to Repair legislation.

TIA is actively engaged in addressing various legislative challenges impacting the tire industry. One such concern is the burden of increased OSHA inspections, which pose operational challenges and financial strains on our members. Additionally, the looming specter of escalated costs stemming from the Department of Labor Overtime Rules remains a pressing issue, prompting TIA to strategize and respond accordingly to mitigate potential impacts.

Another pertinent issue on TIA's agenda is the Estate Tax. In a bid to safeguard family-owned businesses, TIA staunchly supports efforts to fully repeal the Estate Tax in the 118th Congress. With the Death Tax Repeal Act gaining momentum, the House bill has amassed an impressive 166 co-sponsors, while Senator Thune's companion bill has garnered 41 co-sponsors. TIA also advocates for extending exemption levels if full repeal proves unattainable, further demonstrating its commitment to protecting family businesses.

In March, a federal judge's ruling cast doubt on the constitutionality of the Corporate Transparency Act (CTA). Despite this setback, federal regulators remain steadfast in their intent to enforce the statute, prompting TIA to call for legislative action to delay its implementation by one year. This reprieve would afford stakeholders much-needed time to navigate the regulatory landscape and ensure compliance without undue haste or confusion.

Addressing the persistent challenge of driver shortages remains a top priority for TIA, which continues to advocate for increased participation in the Safe Driver Apprenticeship Pilot (SDAP) program. By promoting workforce development initiatives, TIA seeks to alleviate the industry-wide shortage of qualified drivers and ensure the smooth operation of supply chains critical to the economy.

Infrastructure funding is another key area of focus for TIA, which has thrown its support behind the Infrastructure Investment and Jobs Act. With substantial federal investments allocated over five years, totaling \$1.2 trillion, this legislation promises to revitalize the nation's infrastructure and stimulate economic growth. As construction spending continues to rise, TIA remains actively engaged in shaping future infrastructure policies to ensure the long-term sustainability of transportation networks and logistics operations.

In conclusion, TIA's advocacy efforts span a broad spectrum of legislative issues, from right to repair and estate tax reform to infrastructure funding and workforce development. With a steadfast commitment to advancing consumer rights, supporting small businesses, and fostering industry growth, TIA continues to be a leading voice in shaping policies that impact our members.

Through strategic advocacy and collaborative engagement with NETSA and others, TIA remains poised to drive positive change and champion the interests of the tire industry in an ever-evolving legislative landscape.

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## TPMS Service Data – What is it good for??

Scot Holloway, CEO Bartec TPMS  
June 5, 2024

This question gets asked, a lot. “What’s new in TPMS?” There are some new things in the works, like BlueTooth® TPMS sensors as an example. However, some of the coolest innovations happening are still based on the basics and fundamentals of Tire Pressure Monitoring Systems. Improvements that make TPMS service easier, more repeatable and even predictive.

Case in point. TPMS Service Data. What is it, How do you get it, and what is it good for?

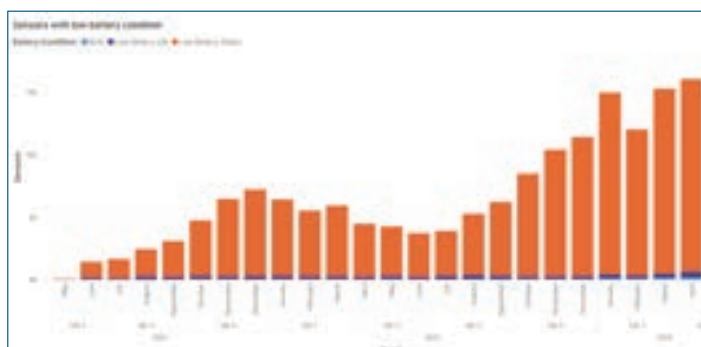
TPMS Service Data is created by servicing vehicles with the proper tools and parts. As we know, the TPMS tool is used in many ways to properly service a vehicle with TPMS. The most common services are:

- Identify the vehicle
- Detect any fault codes [relating to TPMS]
- Test TPMS sensors
- Program replacement sensors
- Complete a system relearn
- Recalibrate the recommended inflation pressure [placard] when changing wheel and tire configuration

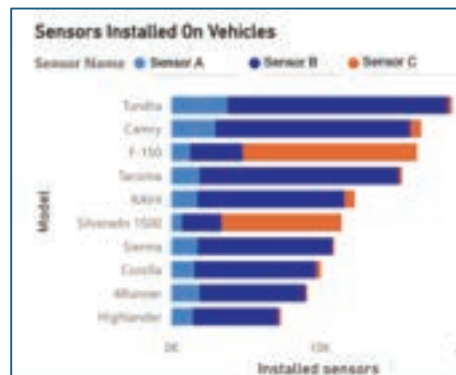
The TPMS Tool can also be used to collect the data from each one of these services as they are performed. The data points are directly related to the service that is occurring. This table describes the potential data that is available from each service point of the TPMS Tool.

SERVICE POINT	DATA
Identify the Vehicle	<ul style="list-style-type: none"> <li>• Make, Model and Year</li> <li>• Vehicle Mileage</li> </ul>
Fault Code Detection	<ul style="list-style-type: none"> <li>• TPMS Related DTC's</li> </ul>
Test TPMS Sensors	<ul style="list-style-type: none"> <li>• Detect Non-functioning sensors</li> <li>• Detect sensors with low battery condition</li> </ul>
Program Replacement Sensors	<ul style="list-style-type: none"> <li>• Detect type of sensor that was programmed</li> <li>• Record MMY of vehicle for which sensor was programmed</li> <li>• Record how sensor was programmed</li> </ul>
Complete a System Relearn	<ul style="list-style-type: none"> <li>• Record MMY of vehicle being relearned</li> <li>• Record relearn type</li> </ul>
Placard Recalibration	<ul style="list-style-type: none"> <li>• Record the MMY of vehicle being recalibrated</li> </ul>

How can TPMS Service data help improve your tire retail and service business? Imagine the trends that can be identified. The first data point that jumps of the page is “Sensors – Low Battery Condition.” Imagine being able to spot trends like which vehicles are experiencing TPMS Sensor battery failure, or what months might have a higher frequency of occurrence.



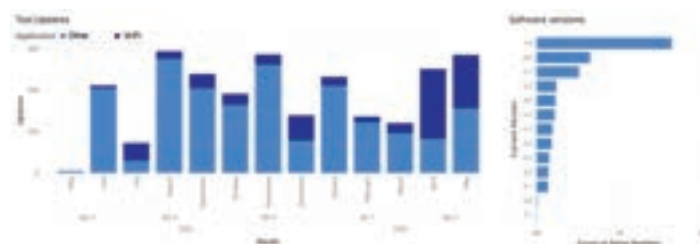
Knowing which replacement sensors can be very useful with inventory management, or controlling product flow. TPMS Service Data can show which sensor was used and on which vehicle it was installed. TPMS Service Data can show if sensors were copied or cloned, or if a new ID has been created.



With TPMS Service Data, you can track TPMS relearns. How many relearns have been completed and the type, plotted over time. Relearns can be tracked by vehicle Make, Model and Year.



A significant benefit of TPMS Service data, it is much easier for business managers to track which tools are being used, how often the tools are being updated, and what is the current software level of each. Keeping your TPMS Tool updated is the single best way to maximize your return on investment. Tool usage data is also available.



TPMS Service Data is a new concept, developed by Bartec TPMS. This article touches on just a few examples of what kind of data can be collected and what direct benefits to the tire service industry. Available exclusively on the second generation Pro Series of TPMS Tools, TPMS Service Data can help tire service businesses improve their operating procedures, better manage their inventory, keep their tools up to date, and even help market their services to their customers. As with most things, better information makes for better decisions. TPMS Service Data can help improve tire service.

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## Sullivan Tire Picks Up Stratham Tire Outlets

Norwell, Mass.-based Sullivan Tire Co. Inc. has expanded its footprint by buying the assets of seven Stratham Tire locations.

The stores are located in Bangor and Auburn, Maine, and in Portsmouth and Brentwood, N.H. They will open as Sullivan Tire locations, effective June 5.

All of the newly acquired locations will continue to provide complete auto service, while the Bangor, Auburn and Brentwood outlets also will offer commercial truck service and products.

“Current employees at the Stratham Tire locations will have the opportunity to stay on as Sullivan Tire employees, maintaining the local relationships that have been established in the area,” according to Sullivan Tire officials.

“Sullivan Tire plans to renovate each location over time, remaining open throughout the process.” “Stratham Tire is an iconic New England-based company that began in 1961,” says Paul Sullivan, Sullivan Tire’s vice president of marketing. “We are honored to add the Stratham Tire locations to our growing business. We look forward to serving their customers and expanding our community involvement in Maine and New Hampshire.”

Sullivan Tire has 83 retail locations, 21 commercial truck centers, 14 wholesale distribution satellite locations, two truck tire retread plants, two LiftWorks facilities and five distribution centers across Massachusetts, New Hampshire, Rhode Island, Connecticut and Maine.

The dealership is the 13th largest independent tire store chain in the United States, according to the 2023 MTD 100.

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## Maximizing Post-Trade Show Momentum: A Guide for Attendees and Exhibitors

### Hal Odessa

*Sixty days have passed since the whirlwind of handshakes, business cards, and promising connections at the 2024 New England Trade Show & Convention. Now, as the dust settles, it's time to capitalize on the momentum gained during those hectic days. You have invested precious time and money to attend this event, now is the time to review and capitalize on that investment. Whether you were an attendee seeking new opportunities or an exhibitor showcasing your offerings, strategic actions in the aftermath can significantly impact your post-trade show success.*

#### For Attendees

- 1. Revisit Your Notes and Contacts:** Take a moment to review the notes you jotted down during the event and the contacts you've amassed. Refreshing your memory about key conversations and potential leads is essential before reaching out.
- 2. Send Personalized Follow-Up Emails:** Craft tailored emails to the individuals you connected with. Remind them of your interaction, express gratitude for their time, and propose next steps for collaboration or further discussion.
- 3. Connect on LinkedIn:** Strengthen your professional network by connecting with your trade show contacts on LinkedIn. Personalize your connection requests with a reference to the event to jog their memory.
- 4. Schedule Follow-Up Meetings or Calls:** Don't let the momentum fizzle out. Initiate follow-up meetings or calls with promising leads to delve deeper into potential partnerships or business opportunities.
- 5. Share Insights with Your Team:** If you attended seminars or workshops during the trade show, share key insights and learnings with your team. This not only enhances your team's knowledge but also reinforces your role as a proactive industry expert.

#### For Exhibitors:

- 1. Follow Up with Leads Promptly:** Time is of the essence. Reach out to the leads collected during the trade show as soon as possible. Personalize your communication to express appreciation for their visit and interest in your offerings.
- 2. Provide Additional Information:** Tailor your follow-up emails to provide additional information or resources that address the specific needs or inquiries of your prospects. This demonstrates your commitment to meeting their requirements.
- 3. Offer Special Promotions:** Create a sense of urgency by offering exclusive post-trade show promotions or discounts to incentivize prospects to take action. Limited-time offers can prompt quicker decision-making.
- 4. Request Feedback:** Seek feedback from attendees who visited your booth. Their insights can be invaluable for refining your approach for future trade shows and enhancing the effectiveness of your exhibition strategies.
- 5. Maintain Social Media Engagement:** Keep the conversation going on social media platforms by sharing highlights from the trade show and engaging with attendees and fellow exhibitors. This ongoing engagement reinforces your brand presence and fosters relationships beyond the event.

#### Conclusion:

Sixty days after the trade show presents a critical juncture for attendees and exhibitors to convert initial connections into tangible opportunities. By diligently following up, nurturing relationships, and staying engaged, both parties can harness the momentum gained during the event to drive business growth and foster long-term success in their respective endeavors. So, no further delays or excuses, the seeds of success were planted now reap the benefits.



**New England Tire & Service Association**

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By Eric Cohen May 20, 2024

Small businesses have dealt with a never-ending wave of economic challenges over the past few years. From COVID to inflation to supply chain issues, achieving and maintaining profitability continues to be a challenge for even the busiest of small businesses around the country. While it remains to be seen whether a recession will occur in the coming months, small business owners should act proactively to ensure they do everything they can to improve their bottom lines.

Fortunately, there are solutions for small businesses to save money without having to pull many strings. One such opportunity exists within credit card processing and payment operations. Between evaluating their tech stacks and working to reduce costly credit card processing fees, business owners can feel more confident about sustaining profitability and success in any type of economic environment. Let's dive into some of the specific solutions below:

## Evaluating the ROI of your Tech Stack

Everything in our lives has become a subscription, whether it is personal or business. Think about our personal lives: an average credit card bill would include monthly charges ranging from children's video games to gym memberships to cell phone and cable bills. In our lives outside of work, we all have subscriptions going unused or priced way too high for our nominal usage—that's why it's such a profitable business model.

The same can be said for business-focused subscriptions. The subscription model was born many years ago, but over the last decade, it has exploded alongside the growth of the SaaS market and due to businesses craving a reliable revenue structure with little sales effort turned to it. The B2B world is no exception; sign an agreement that gives something away (software, hardware) upfront, but charges a monthly fee forever. In many cases, buying a service upfront would have been cheaper in the long run and now a business is locked in—especially if the software runs their business.

Some of these subscriptions may be worth it, like point-of-sale (POS) technologies that help streamline the payment process and improve customer satisfaction. Small business owners should look at how much they're paying for these types of services and evaluate their ROI. If their costs outweigh the benefits, then the sensible decision might be to cut them or move off a subscription model to save money in the long run.

This is especially true during times of economic uncertainty, and many small business owners are starting to more diligently evaluate their software stack with the goal of long-term savings. A close examination of the technologies being leveraged will be a vital step in making a small business successful moving forward.

## Understand the Credit Card Processing Space

Observing and understanding what's happening in the credit card processing industry is another step that small business owners should take to create further savings. Credit card processing is a largely complex industry, and a lack of understanding can directly impact a business's bottom line.

Let's first look at surcharging programs, which were originally designed to help businesses recoup the costs associated with accepting credit card payments. While in most states, these are perfectly legal if implemented correctly, improper setup and use can have lasting consequences. For example, it is illegal to surcharge a debit card, so small business owners need to establish processes that ensure each worker (and their POS system) is distinguishing the types of cards.

Additionally, many states are implementing laws that cap the surcharge amount a business can pass on to consumers. New York, for example, requires specific disclosure of the higher price that someone would be charged for a credit card payment, or signage that indicates the difference between credit card and cash transactions, while other states like Massachusetts and Connecticut have banned surcharging altogether.

Another piece of legislation, the impending Credit Card Competition Act, is being debated and hopes to help merchants save on processing fees, but it's hard to definitively say what impacts the bill will have until it's implemented. Questions remain about who the bill will ultimately benefit, so small businesses shouldn't wait on federal or state legislation to cure the ills that they may be experiencing.

What can be immediately helpful, however, is to understand the types of fees that can be negotiated or removed. Whether it's through personal education, or working with an expert who understands the space, small business owners can learn how to identify rate increases and different fees that may be negotiable. A better understanding of merchant statements can also help address other avoidable fees, such as non-compliance fines if payment card industry (PCI) requirements aren't being adhered to.

Evaluating the ROI of their technology investments and learning more about the intricacies of credit card processing will help small business owners navigate what's become a challenging economic environment. Taking these two steps should pay major dividends and help drive focus on what matters most: providing a great customer experience and driving profitability.

*Eric Cohen is the Chief Executive Officer at Merchant Advocate.*

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By Nancy Friedman,  
*The Telephone Doctor*

Answering the phone sounds easy, doesn't it? Well, we all know we've called places and it's not always so pleasant.

Here are five points to help you answer your phone the best way.

### 1. Use a buffer

A Buffer can be a simple "HI" this is \_\_\_\_\_" or a ... "Good morning" or a "thanks for calling" or "Merry Christmas" - Happy New Year, or any other holiday. when applicable. It's important to "Buffer every call" Because every call, needs a buffer. Just spitting out a company name; "ACME TRAVEL" is cold and rude. . Use a buffer to warm the call ! Put something ahead of the company name.

### 2. Company name

This is relatively easy. The company name comes after using the buffer and makes the company name stand out.

LIKE THIS: Thanks for calling Acme travel. then.....

### 3. Your name

Your name is so important. Anything after your name erases your name. Let's remember: It is NOT - - "Nancy speaking". It is "thanks for calling Telephone Doctor. This is Nancy" - It is NOT "Nancy Speaking" - - "Nancy speaking" is married to "Bob speaking: . They have two kids, etc. you get the picture !

Callers remember the last thing we say. We want it to be our name in the opening, so the callers remember it.

Plus, it is much easier to get a caller's name once you have given yours.

### 4. Voice and speed

We have all called companies with poor greetings. Some greetings sound like the sequel to gone with the wind. Way too long. And likewise, just blurting out "Acme" is not effective. It's cold and rude. Watch your speed and tone of voice it's critical.

When do we say, "how can I help you?"

We don't even say it. There is NO need to say that in the greeting. You are there to help that's why you answer the phone.

### 5. Smiling

This is a condition of employment grounds for termination - - - every smile can be heard, and it must be heard.

A phony smile is better than a real frown. When we answer the phone put on your smile. Without Fail.

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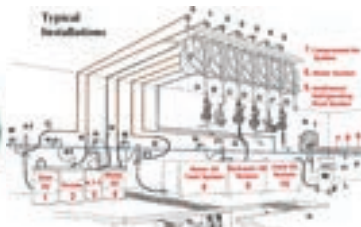
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## Mass. voters passed a ‘right to repair’ automotive law in 2020. Why is it still on hold?

By Hiawatha Bray Globe Staff, Updated May 31, 2024

In 2020, Massachusetts voters thought they’d gained full access to the digital data stored in their cars when they backed a “right-to-repair” referendum by a 3-to-1 margin.

But three and a half years later, the law remains dormant, as consumers, automakers, car repair shops, and Massachusetts’ attorney general all wait for a single federal judge to make up his mind.

Less than a month after the referendum passed, an alliance of the world’s biggest carmakers sued to block the law. The lawsuit landed on the docket of Douglas Woodlock, a senior judge in the US District Court in Boston. It’s been there ever since. Woodlock held a trial on the matter in June 2021, but he has yet to issue a ruling in the case. Indeed, there’s been no action of any kind since last December, according to the federal court database PACER. And nobody but the judge knows why.

“Absolute silence. There’s not one word from him,” said Tommy Hickey, director of the Massachusetts Right to Repair Coalition, the group that led the referendum campaign.

When the state passed an earlier automotive right to repair law in 2013, carmakers voluntarily applied the Massachusetts standard nationwide, to prevent enactment of a patchwork of laws in various states. It’s likely the same thing will happen if the new Massachusetts law is upheld — though the process could take years and cost millions.

The Alliance for Automotive Innovation, representing the carmakers, declined to comment about the case.

“It is quite puzzling, to say the least, that it’s taken this long for this case to play out,” said Daniel Medwed, professor at Northeastern University Law School. And according to Medwed, there’s not much that can be done about it.

Woodlock has come under criticism for taking an unusually long time to wrap up his cases. A December report in the legal publication *Law360UK* found that as of March 2023, Woodlock had 42 motions that had been pending for six months or longer. That was far more than all other federal district judges in Massachusetts combined.

In one case, transgender inmate Katheena Soneeya filed a motion in Woodlock’s court in 2017 to demand that the

Massachusetts Department of Correction comply with a previous court order to provide gender reassignment surgery and assignment to a women’s prison. Woodlock agreed with the plaintiff in a ruling issued in February 2024 — seven years later.

But Woodlock has lately made considerable progress in clearing up the backlog. New data from the Administrative Office of US Courts shows that as of March 2024, Woodlock had only 15 unresolved matters on his docket, including nine civil cases that have been pending for three or more years.

The COVID pandemic helped create backlogs of unresolved cases in courts throughout the United States. But ongoing developments in the case have also played a part.

For example, after the case went to trial in June 2021, Maura Healey, then the Massachusetts attorney general and now governor, submitted new documents to the court, arguing that carmakers could comply with the law merely by switching off their wireless data systems. Two major carmakers, Kia and Subaru, have done this on all new vehicles sold in Massachusetts. But other carmakers said this policy would still leave them in violation of the law. Woodlock said he’d need more time to consider the matter.

The judge then announced further delays aimed at clearing up some other pending cases. Woodlock was expected to rule by July 2022. Instead he said that he had to reconsider the case because of a recent ruling by the US Supreme Court limiting the authority of the Environmental Protection Agency.

Another disruption came in June 2023, when the National Highway Traffic Safety Administration said that automakers could not comply with the law without violating federal vehicle data security regulations. A few months later, the agency made a partial retreat, agreeing that the law could be enforced if carmakers offered data only using short-range Bluetooth radios — a suggestion opposed by independent car repair companies.

Meanwhile, Attorney General Andrea Joy Campbell, Healey’s successor, said she would begin enforcing the law regardless of the court’s failure to rule. Healey has required all Massachusetts car dealers to provide shoppers with written notice of their rights under the law. A spokesperson for the attorney general’s office said that it has received complaints from some consumers about non-compliance with the law and has “addressed those according to our normal process.” The spokesperson did not describe the actions taken.

Can anything be done to speed up the process? Medwed said that parties to the case could petition the First Circuit US Court of Appeals for a writ of mandamus, an unusual plea to have a case taken out of a judge’s hands and assigned to someone else. But he noted that such petitions are rarely granted. For example, Soneeya filed a mandamus petition in the suit against the state corrections department but was refused.

“In the absence of any evidence of bad faith on the part of the judge, I think it’s hard to argue that there’s any recourse,” said Medwed. “It’s such an extraordinary remedy that it almost never applies.”

Of course, Woodlock could announce his verdict any day now. But Hickey believes that whatever he decides likely will be appealed, meaning months or years of further delay. “We know one way or another this isn’t the end of this,” he said, “and we still haven’t gotten a decision from this judge.”



## Eugene S. "Gene" Lane

Friday, August 16th, 1946 -

Thursday, April 25th, 2024

### Obituary

Affectionately known as "Jinksie"

Winchester, Massachusetts - Eugene S. Lane Jr., a beloved husband, father, and fixture in the community, passed away suddenly on April 25, 2024, at the age of 77.

Born in Winchester, Massachusetts, on August 16, 1946, Gene was the son of the late Florence (Brewster) and Eugene S. Lane Sr. He graduated from Winchester High School as a proud member of the Class of 1964. Eugene's patriotic spirit led him to

serve his country in the United States Army, stationed in Europe for 3.5 years.

Upon his return, Eugene followed his passion for helping others by joining the family's funeral home business in Winchester. Gene was immensely proud to carry on the legacy started by his father, Eugene S. Lane Sr., and his uncle, John W. Lane Jr., working alongside his cousin John. For over 50 years, he served as a licensed funeral director at Lane Funeral Home, known for his kindness, compassion, and dedication to comforting grieving families. Families and attendees of services were always relieved to see Gene at the door because he gave them a sense of comfort and security.

Gene was an avid golfer who cherished the camaraderie of taking golf trips with his friends and playing at his beloved Long Meadow Golf Club. He was thrilled to start the new season.

Gene was also a devoted Boston sports fan, particularly passionate about his beloved Red Sox and Bruins. He loved going to games and watching them on TV and then critiquing them over the phone with family members the next day.

Gene was a cherished member of various community organizations, including the Winchester Sons of Italy, the Kiwanis Club, the Winchester Elks, the American Legion, and the Burlington Rotary Club. He cherished the bonds formed with fellow members and the opportunity to give back to his community.

Above all, Gene loved spending time with family and friends. He had a love for dancing and never missed an opportunity to show off his moves, especially to the tunes of Shack, the Bee Gees, and "All Night

Long." Never one to miss a party, people lit up when Gene entered the room. You knew you were guaranteed to have a few laughs and a good time. Even if those laughs were at your expense, he'd make you laugh that much harder. Pranks and jokes were abound when Gene was around and a sign of affection for those he cared about. And he was the best at assigning nicknames, whether you liked it or not.

Although Gene left us too soon his last day was one for the books. It was a beautiful spring day and he played 18 holes of golf with friends, he stopped by one of his favorite haunts, Town Pantry and played Keno while enjoying a cigar. After arriving home to a wonderful dinner he then settled into his favorite recliner to watch the NFL draft with Norma and his buddy Marley by his side. He was in his happy place and peaceful.

Gene will be missed by his Beloved wife Norma (Cola) Lane for over 50 years. His Loving children Robert Lane and his wife Laurie of Newton, Michelle Lane Bamford and her husband Andy of Chelmsford, and Eugene "Geno" Lane and wife Karolyn Flaherty of Woburn. Gene was the Cherished Papa of Michael, Alycia, Christina, Ashlyn, Valerie, Stephen, Little Geno, and Kathryn. Devoted brother of Barbara Reed and her late husband "Red" of Burlington, Rose Waszak and her late husband David of Chelmsford, and the late Janice and John Govostes of Winchester. He will be greatly missed by many relatives, nieces, nephews and his dog "Marley".



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