The Road Runner • Fall 2024



New England Tire & Service Association



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\$500,000 Scholarship Milestone





L-R Megan Fucci – Scholarship Recipient, Katie Maguire – Executive Director NETSA, Sponsored by Connecticut Tire Dealers

Megan Fucci, Winner of the \$5,000 2024 Bob Malerba, CT Tire Dealers Award (CT Tire Dealers and the NETSA Scholarship Golf Tournament) is from East Haven, Connecticut.

Megan is a 2020 graduate of East Haven High School in East Haven, Connecticut where she was a four-year member of the Varsity Cheer Team as well as the Competition Cheer Team. Megan received the Most Valuable Player in her junior year.

Outside of her academic life, Megan has spent the past five years working at Pine Orchard Yacht and Country Club and also has four years working at Joanna's Truck Tire Service.

Megan will enter her senior year at Southern CT State University in New Haven, Connecticut, this fall after transferring from Gateway Community College. She anticipates graduating in May 2025 with a Biology degree. She completed her junior year with a 2.9 GPA. Upon completion of that program, she will pursue a job as a Nurse Anesthetist.

Nicholas Torello, Jr. has known Megan for most of her life and says she: "...comes with a full-time smile and a great work ethic that was ingrained in her at a young age."

Joanna Criscuolo has known Megan since 2008 and says she "works hard at everything she does and is an absolute pleasure to know in and out of work."

Megan's father, George Fucci is the General Manager for NETSA member Joanna's Truck Tire Service in East Haven, Connecticut.

Congratulations Megan!

Message from the NETSA Scholarship Chairperson

The NETSA Board of Directors and our Scholarship Committee are pleased to announce the awarding of twenty 2024 scholarships during this summer season. Nineteen of them were for \$2,000 and 1 lucky applicant chosen at random received a \$5,000 scholarship. All the photos and information about this year's award recipients are in this special scholarship issue of the NETSA Road Runner newsletter. Once again, we had many quality applications for our scholarships, and it is always a great pleasure for us to be able to award them to such deserving individuals. Thanks to all the people who were involved with making the 2024 scholarships a success, namely the applicants, sponsors, and members who donated and bid on prizes at the annual NETSA Hall of Fame dinner auction and at the NETSA Annual Golf Tournament. Our Executive Director Katie Maguire travelled all over New England this July and August to present the awards and take pictures at the members' places of business, as well as setting up the biographies that appear in this fall Road Runner issue. We do ask that if you have someone applying for one of our scholarships next year that you make sure that they please follow the rules and guidelines for applying. If you are not sure about eligibility to receive a NETSA scholarship, please contact Katie and she can go over our scholarship application guidelines with you and answer any questions you may have. Last year we went over the \$500,000 mark in NETSA scholarship money awarded to our recipients since we started back in the 90's with The Richardson Group giving 2 \$500 NETSA scholarships for many years. And due to the efforts of various NETSA members, we were again able to award one \$5,000 scholarship picked at random from our 20 winners. This year's winner was Megan Fucci affiliated with JTTS Tire and Auto Repair who was awarded the Bob Malerba Connecticut Tire dealers Award. When the Connecticut Tire dealers folded into our organization many years ago, there was money left over in their bank account. Bob Malerba and Blaise Pascale, both past NETSA board members and presidents, were

instrumental in earmarking that money to fund this scholarship for many years now. Both gentlemen passed away much too young, and this scholarship is a great way for us to keep memories of them alive. They would have been thrilled to see one of their Connecticut scholarship winners awarded the \$5,000 this year. The Scholarship Committee and Board of Directors will hopefully continue to fund one of these scholarships as it seems to add a little excitement to the entire NETSA scholarship program. If you would like to help partially fund this \$5,000 scholarship for next year, please let Katie know. Any amount you want to contribute is appreciated. Have a great rest of 2024 and thanks again to all of you who make the scholarship program one of the best NETSA benefits that we offer our membership.

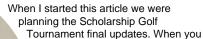
Larry Lesieur, NETSA Scholarship Chairperson.





Message from the President's Desk

NETSA Presidents Report



read this, it will have been finished and I can say it will have been a success because of our many contributors that makes it so.

The final scorecard for everyone's efforts is in the pictures, stories and feedback of those worthy students that were awarded this year's scholarships. My first mention goes to this year's NETSA Scholarship teams, from the event organizers, the sponsors and contributors, the players and the volunteer participants that make these

events a success.

For Special Recognition is our executive director Katie, who has been a strong volunteer for many successful support programs and our NETSA Scholarship winners who can attest to her commitment.

This year's Scholarship Golf Tournament leader, Bob Vacca with ATD, secured another great venue with the background of a Beautiful Foliage Golf package.

In addition, our sponsors and prize contributors stepped up again to secure fun prizes for winners of our Golf Tournament raffle and auction items. We are grateful for those that participated.

And we can't forget those team mates that stayed behind to insure our businesses addressed our customer's needs. Without them we could not

attend these community support programs like the tradeshow and Golf event

Year after year, our golfers get a great day to enjoy the comradery and team building with one another. Our industry leaders are our regional champions, and they all worked together for a wonderful cause within our communities

Everyone should be proud of what you do and we thank everyone or the people and businesses for their contributions so others can benefit from this worthy scholarship fundraiser.

We hope this outing is just in time to get us pumped up for a worthy cause before everyone jumps into our heaviest sales season in New England.

Most dealers in New England feel some of the sales benefits of the winter rush season especially around the mountain range zones, where sales spikes run well above the regional averages. Those that are prepared seem to benefit the most with staff development, and inventory supply, while others wonder what happened to the winter season. Having a good plan to address the peaks makes a noticeable difference. Don't follow the national chains that ignore our northeast's opportunities.

While everyone stays focused on providing outstanding service and team building, we should be thankful for our Executive director who supports us by keeping an eye out for unfair legislative burdens, unfair automotive manufacturer repair restrictions and limitations that hurt our customers access to vehicle services, and to be ready to share educational opportunities when we reach into next year's tradeshow seminars. Your support makes that happen and we all appreciate what you and your team mates do.

Again than you all for stepping up and hope to see you all at next year's Tradeshow and appreciate everyone's efforts in making our scholarship fundraisers an important part of our daily game.

Steve McGrath

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L-R Katie Maguire - Executive Director of NETSA – Alexis Cole -Scholarship Recipient – Robert Cole – Father, Sullivan Tire Commercial Member Employee

Alexis Cole, Winner of the 2024 \$2,000 Town Fair Tire Award (<u>funded by Town Fair Tire and the NETSA Scholarship Golf Tournament</u>), is from Hanson. MA.

Alexis is a 2024 graduate of Whitman Hanson Regional High School in Hanson, MA, where she was a four-year member of the Division 2 Girls Soccer Team and two-year member of the National Honor Society and Math and Science Honor Societies. She also joined the Captain's Council, Key Club, Investing Club, Best Buddies, and PAALS.

Outside of her academic life, Alexis volunteered at Dollars for Scholars and Vacation Bible School and was the lead usher at St Joseph's Parish. She also had time to work at Mary Lou's News.

Alexis will enter her freshman year at Syracuse University in Syracuse,

NY. She anticipates graduating in May 2028 with an Exercise Science degree. She completed high school with a cumulative GPA of 4.5. Upon completion of that program, she will work towards her doctorate in Physical Therapy and eventually open her own practice.

Mrs. Ashely Bissanti, the Honors Algebra/Pre-Calc teacher, states, "Lexi is an intelligent, hard-working, and kind individual. She takes pride in her grades and is determined to do well."

Alexis's father, Robert Cole, is the Commercial Manager for NETSA member Sullivan Tire located in Plymouth, MA

Congratulations Alexis!



L-R Katie Maguire – Executive Director NETSA, Alyssa Cohen – Scholarship Recipient, Steven Cohen – Father, Modern Tire Member Employee, Sponsored by Sullivan Tire

Alyssa Cohen, Winner of the \$2,000 2024 Robert J. Sullivan Scholarship Award (<u>funded by Sullivan Tire and the NETSA Scholarship Golf Tournament</u>), is from Unionville, Connecticut.

Alyssa is a 2022 graduate of Farmington High School in Farmington, Connecticut. As a high school student, she volunteered to work at a horse rescue center. She was responsible for grooming, feeding, and cleaning up after the horses. She eventually began taking equestrian lessons, which led her to competitions in jumping and riding. As her love of horses grew, her Equestrian skills did as well, and she won many awards.

Outside of school, Alyssa is employed as a hostess at 110 Grill. She has also spent a summer working for Capital Cable Construction, performing office duties. Rick Dubois, President of the company, said that during that summer: "Alyssa performed all of the assignments very well and really became an asset to our company,"

Allyssa will enter her Junior year at Plymouth State University in Plymouth, New Hampshire, this fall. She has an anticipated graduation date of May 2026, with a degree in Philosophy. After graduation, Alyssa would like to work in the health sciences field where she can help young people who may be struggling in their adolescent years.

Alyssa's father, Steven Cohen, is the Controller for NETSA member Modern Tire in Rocky Hill, Connecticut.

Congratulations Alyssa!



Message from our Executive Director

Hello Friends,

Here we are, it's September. This year has been quite eventful and has somehow flown by. I am so thankful to have taken this job and have had such an incredible support system from the people on the board, people I've met in this industry, and, of course, family and friends. For all those who take their health for granted, let me tell you that it is time you changed that. Four years ago, my husband Mike had his kidneys fail after a biopsy; since then, he has been on dialysis and awaiting a kidney transplant. Last December, we received a letter from Mass General in Boston that he was "too sick" and had to be taken off the active list. Fast forward to February, he had a heart attack and was hospitalized. While I was away at the NETSA tradeshow in April, he had another and was hospitalized again. May came, and he had another heart issue, and we went back to Boston. We went to Disney at the beginning of June with our daughter and her boyfriend and had a great time, but Mike was still not himself. The end of June came, and he had not one but two heart attacks on the same day and was told he needed to stay in the hospital because they were going to have open heart surgery. July 16th, he was scheduled for a bypass via open heart surgery. To most people, this might seem like an easy surgery. For Mike, it was not. He is a medical anomaly; he's a diabetic and on dialysis, which only complicates things. His surgery took 13 hours, and during this, he had a stroke. He already had delirium from spending so much time in the hospital and having a stroke made it so much worse. He

spent almost two months in the hospital and then a few weeks in rehab. He is home and working towards better days. I tell you this because even though we have had all of this happen to us, we have faith, and as my favorite band would say, "We won't be here forever Just a moment, then we're through; we can't be shifting with the sands like seasons always do."

Take care of yourselves, your business, and your family.

Back to NETSA

Our committees have been hard at work. Our Marketing/Website/Publications Committee has been working hard to update our website to make it more streamlined with new and updated information. We will send out some news about the scholarships we presented this year. Look for it in some industry publications. Our Benefits Committee has been looking at adding a few more benefits providers for our members. We will be meeting with them at the beginning of October. The benefits providers are critical to our members because they offer access to exclusive content, networking opportunities, and discounts and savings. The Golf Committee has been diligently working on our Scholarship Golf Tournament, which will have already happened by the time this edition comes out. Look for pictures of our foursomes and winners in our next publication of The Road Runner in December. Our Trade Show/Seminar Committee has already signed a contract to return to Mohegan Sun next April and is working on our keynote speaker and some informative seminars. The Scholarship Committee awarded nineteen \$2,000 Scholarships and one \$5,000 Scholarship. I had the pleasure of traveling all over New England to meet all the recipients. I was highly impressed by every application that came in. If you have a college-bound child or dependent and your company is a member, please have them apply in 2025. The Hall of Fame Committee wants to alert all NETSA members that they must nominate anyone they feel deserving of this award. Email NETSA or write us with your nomination and biography of the nominee. We will be accepting nominees until the end of the year. See our criteria for nominees on our website, www.netsa.org. In 2012, Governor Patrick signed the Right to Repair effort in Massachusetts. NETSA has been active in the Coalition since then, and our Legislative Committee will continue to be involved in implementing the Right to Repair in both Maine and Massachusetts. We have sent out notices to our CT members on Extended Producer Responsibility and Product Stewardship; there is a public consultation on October 16th at The Lyceum 227 Lawrence St Hartford, CT; you can visit www.signalfiregroup.com/news/connecticut-tire-stewardship to RSVP to the meeting either in person or online. We have board members from each state in New England who monitor anything that affects our members. We also need our members to help support our efforts. If you have any questions, don't hesitate to contact a NETSA board member.

Katie Maguire





L-R Katie Maguire Executive Director NETSA, Brooklyn Jandreau daughter, Amanda Jandreau – Scholarship Recipient, Brady Jandreau – son, Rick Ducharme – Sponsor U.S. Autoforce, Erik Jandreau – Husband – VIP Tires and Service Member Employee, Belle Jandreau - daughter

Amanda Jandreau, Winner of the \$2,000 2024 U.S Autoforce Award (<u>funded by U.S. Autoforce and the NETSA Scholarship Golf Tournament</u>), is from Poland, ME.

Amanda is a 2005 graduate of Caribou High School in Caribou, ME. Amanda decided to go back to school after being a stay-at-home mom for the last four years. Prior to being a stay-at-home mom, she worked at Cary Medical Center and Presque Isle Nursing Home both as a CNA.

Amanda will enter her sophomore year at Central Maine Community College this fall. She has an anticipated graduation date of May 2025, with her associate's degree in nursing. She plans to continue over the next few years to eventually obtain a Nurse Practitioners license. She has dreamt of this her whole life.

Amanda's husband, Erik, is the Director of Merchandising for NETSA member VIP Tire and Service in Auburn, ME.

Congratulations Amanda!



L-R Jonathan Torres – Father, Carson City Tire Member Employee, Amaya Torres – Scholarship Recipient, Katie Maguire – Executive Director NETSA, Bob Vacca – Sponsor American Tire Distributors

Amaya Torres, Winner of the \$2,000 2024 ATD Award (<u>funded by American Tire Distributors and the NETSA Scholarship Golf Tournament</u>), is from Milford, NH.

Amaya is a 2023 graduate of Milford High School in Milford, NH where she was enrolled in numerous AP Classes. She graduated with a 4.2 GPA and received a Special Achievement Theatre Award and played Field Hockey all four years.

Outside of school, Amaya has been employed at The Early Learning Center in her town for the last three years. She assisted the teachers in educational activities with children ranging from 1-6 years of age. Prior to that she worked at RockyMart and helped in the processing department and helped pack products. Amaya kept herself busy by volunteering at the Milford MCAA, the Milford recreational department, the Milford Rotary Club and the Soughan Valley Dollars for Scholarships.

Amaya will enter her sophomore year at Purdue University in West Lafayette, IN, this fall. She anticipates graduating in May 2027. She will pursue a degree in Biochemistry so she can become a pediatric cardiologist. After four years at Purdue, she will prepare for medical school in order to accomplish this goal.

Ashley Del Greco, Amaya's high school math teacher said "it is a pleasure to write a recommendation for Amaya, she has great potential and is dedicated to her studies in Biochemistry and Psychology that will lead her to a successful future."

Amaya's father Jonathan Torres works for NETSA member Carson City Tire in Amherst, NH.

Congratulations Amaya!





L-R Stacey Brown – Mother, Benjamin Brown – Scholarship Recipient, Scott Brown – Father -County Tire Center Member Employee, Katie Maguire – Executive Director NETSA, Jackie Johnson - Sponsor Pete's Tire Barn

Benjamin Brown, Winner of the \$2,000 2024 Pete's Tire Barn Award (funded by Pete's Tire Barn and the NETSA Scholarship Golf Tournament) is from New Haven, VT.

Ben is a 2023 graduate of Mount Abraham High School, where he graduated with a 3.1 GPA. During high school Ben participated in basketball, soccer, baseball and football and also performed in the schools play Newsies. During his senior year, Ben became the football team captain but had to end his season early due to injury.

Outside of school, Ben worked at County Tire Center and at Agway Farm and Garden center. After graduation Ben went to work for the Mount Abraham Unified School district's extended learning program helping children at the summer program.

Ben took a gap year and traveled with Worldwide Opportunities on Organic Farms allowing him to work in the farm industry in exchange for room and board to over 130 different countries. On his first trip Ben traveled to Ireland, Germany, Poland, the United Kingdom, the Netherlands, Finland and Norway and on his second trip he traveled to Portugal, Spain, France and Italy.

Ben will enter his freshman year at Vermont State University in Randolph, VT this fall with an anticipated graduation date of May 2028. He will pursue a degree in Architectural Engineering. His plans beyond college are to become an architect to help design affordable housing and construct communities for lower- and middle-income families.

Ben's father, Scott Brown, is employed as a mechanic for NETSA member County Tire Center in Middlebury, VT.

Congratulations Benjamin!



L-R Jim Fahey – Fahey's Tire Co-owner, Jim Riley – Sponsor U.S. Autoforce, Colin Jones – Father, Fahey's Tire Member Employee, Carolyn Jones -Scholarship Recipient, Katie Maguire – Executive Director NETSA

Carolyn Jones, Winner of the \$2,000 2024 U.S. Autoforce (funded by U.S. Autoforce and the NETSA Scholarship Golf Tournament), is from Woburn. MA.

Carolyn is a 2022 graduate of Northeast Metro Technical Vocational High School in Wakefield, MA. Carolyn volunteers with the Woburn Little League where she helps run the snack shack and gets the field ready for tournaments and with the Linden STEAM Academy where she assists with setting up classrooms for the new school year and sets up for school functions like dances and MCAS. She also received awards for National Honor Society, Coaches awards and Captain of the team for both basketball and softball.

Carolyn will enter her Junior year at the University of New England in Biddeford, ME this fall. She has an anticipated graduation date of May 2026, with a degree in medical biology with a concentration in pre-dental. She has already started with some work experience at Pediatric Dental Associates at their Reading and Winchester locations. She was a patient at PDA at an early age and says she is honored to be an employee for a company that is helping her attain her goal.

Carolyn's father, Colin, is a tire technician for NETSA member Fahey Tire in Wakefield, MA.

Congratulations Carolyn!



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L-R Katie Maguire – Executive Director NETSA, Erin McLaughlin – Scholarship Recipient, Mary Catherine McLaughlin – Mother, Myers Tire Supply Member Employee, Sponsor Reliable Tire Co/Tireco Distributors

Erin McLaughlin, Winner of the \$2,000 2024 Reliable Tire Co Scholarship Award (<u>funded by Reliable Tire Co and the NETSA Scholarship Golf Tournament</u>) is from Rockland, Massachusetts.

Erin is a 2021 graduate of Cardinal Spellman High School in Brockton, Massachusetts, where she was enrolled in several Honors Level courses and Advanced Placement Level (college level) courses. She graduated with a 4.0 GPA. Erin was a member of Cardinal Spellman's National Honors Society. She was also a member of the volleyball team for four years, the lacrosse team for three years, and the swim team during her senior year.

Outside of school, Erin worked as a swim instructor and lifeguard at Goldfish Swim School from 2019 to 2020. She also worked at Massage Envy as a receptionist in 2020. She is currently working at Legal Seafood as a hostess and waitress. Outside of school and work, Erin volunteered her time every Saturday, for the last year, at the Weymouth Food Pantry.

Kellie Wilder, Science Teacher at Cardinal Spellman has known Erin for 2 1/2 years, and speaks highly of her. She describes Erin as an: "intelligent and capable student with great potential. "Ms. Wilder goes on to say: "I know Erin has what it takes to excel...Her hard work, ambitious nature and desire to succeed will see that she does."

Erin will enter her senior year at the University of New Hampshire in Durham, New Hampshire this fall with an anticipated graduation date of May 2025. She will pursue a degree in nursing. Her plans beyond college include possibly working as a Traveling Nurse or a Hospital Emergency Room Nurse.

Erin's mother, Mary Catherine McLaughlin, is employed in the Accounts Payable Department for NETSA member Myers Tire Supply in Hingham, Massachusetts.

Congratulations Erin!



L-R Ron Pisciotta Sr – Grandfather, Ron Pisciotta Jr – Father, Maple Tire Center Member owner, Gianna Pisciotta – Scholarship Recipient, Allyson Pisciotta – Mother, Manisha Tressler – Sponsor Myers Tire Supply, Katie Maquire – Executive Director NETSA

Gianna Pisciotta, Winner of the \$2,000 2024 Myers Tire Supply (<u>funded</u> by Myers Tire Supply and the NETSA Scholarship Golf Tournament), is from Stafford Springs, CT.

Gianna is a 2024 Stafford Springs High School graduate in Stafford Springs, CT, where she was enrolled in Field Hockey and Outdoor Track and Field, where she received the Unsung Hero Award for being a critical part of the team and helping other teammates.

Outside of school, Gianna has been employed at a local ice cream shop. She also earned her lifeguard certification and became a lifeguard at her local lake in Stafford Springs.

Gianna will enter her freshman year at Keene State College in Keene, NH, this fall. She anticipates graduating in May 2028. She will pursue a degree in Criminal Justice with a minor in psychology. After graduation, she plans to study for her master's in criminal justice, possibly becoming a private investigator or criminal profiler.

Gianna's father, Ron Jr., took over Maple Tire in Stafford Springs, CT, from his father, Ron Sr., a longtime NETSA board member and NETSA Hall of Famer. Ron Jr. opened a second location, Steer-Rite in Palmer, MA.

Congratulations Gianna!



Max Finkelstein - U.S. Autoforce

The Road Runner Fall 2024



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L-R John Pardi -Sponsor Cooper Tire, Jason Petrucci – Scholarship Recipient, Laura Petrucci – Mother, Katie Maguire – Executive Director NETSA

Jason Petrucci, Winner of the \$2,000 2024 William J. Clark (<u>funded by Cooper Tire and the NETSA Scholarship Golf Tournament</u>), is from North Haven. CT.

Jason is a 2024 graduate of North Haven High School in North Haven, CT. Throughout those four years he maintained a 3.7 GPA all while working various jobs like Adelphia Diner, Dunkin Donuts and Jersey's Mikes. Jason also played recreational and travel basketball while attending high school. He was a junior firefighter in the town he lived in. And made honor roll his Freshman, Sophomore and Junior years.

Jason will enter his freshmen year at St. John's University in Queens, NY with an anticipated graduation date of May 2028. He will pursue a degree in Sports Journalism. Jason's passion lies in writing about professional sports and to become extremely involved in sports media. He has even created his own sports journalism website which has social media presence that has nearly ten thousand followers and is gaining daily.

Michael Mirabello, School Counselor at North Haven High School, speaks highly of Jason. He describes him as "a student with entrepreneurial spirit who is also thoughtful and community minded. His self-motivation and innate desire to always put forth his best effort will serve him well in college and beyond."

Jason's father Patrick Alden, is the Fleet Representative at Pete's Tire Barn in Waterbury, CT.

Congratulations Jason!



L-R Katie Maguire – Executive Director NETSA, Todd Ruggles – Father, Pete's Tire Barn Member Employee, Jeremy Ruggles – Scholarship Recipient, Kelly Costa – Sponsor Pete's Tire Barn

Jeremy Ruggles, Winner of the 2024 \$2,000 Pete's Tire Barn Award (funded by Pete's Tire Barn and the NETSA Scholarship Golf Tournament), is from Greenfield, MA.

Jeremy is a 2022 graduate of the Greater Commonwealth Virtual School in Greenfield, MA, where he earned honor roll every semester. He won seventh place in a regional interview competition for Business Professionals of America. He made the Dean's List at Greenfield Community College and again in his first semester at Westfield State University.

Outside of his academic life, Jeremy volunteered at Circle K International and helped the Event Committee plan events. On multiple occasions, he also helped make blankets for the underprivileged.

Jeremy will enter his Senior year at Westfield State University in Westfield, MA, this fall, with an anticipated graduation date of June 2025. He completed his junior year with a 3.8 GPA. He plans to pursue a career in art and animation. His future goal is to have a career in the animation industry and be able to animate a show about young trans folk trying to find a place in this world.

Mr. James Wainright, Professor of Arts, states, "Jeremy's academic ability and character are evident in the professional quality of works that he is working towards to build his career in a Bachelor of Arts degree with a concentration in Anime." "Jeremy has constantly displayed his abilities as a talented and hardworking student with great potential.

Jeremy's father, Todd Ruggles, is the Assistant Manager of Mounted Tires for NETSA member Pete's Tire Barn in Orange, MA.

Congratulations Jeremy!

















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L-R Katie Maguire – Executive Director NETSA, Jessica Pardi -Sister, John Pardi – Father, Cooper Tire Member Employee, Jacob Pardi – Scholarship Recipient, Brian Caires - Co-Sponsor Modern Tire of West Hartford, Not Pictured Co-Sponsor Tony DeSimone

Jessica Pardi, Winner of the \$2,000 2024 Town Fair Tire Award (funded by Town Fair Tire and the NETSA Scholarship Golf Tournament) is from Manchester, Connecticut. This is Jessica's second time being awarded a NETSA Scholarship.

Jessica is a 2021 graduate of Manchester High School in Manchester, Connecticut. She graduated with Honors, achieving a 3.3 GPA. Jessica was a member of Manchester's Soccer Team for four years and received the Most Improved Award as a senior. She was a member of the Tennis Team for four years and served as Team Captain during her senior year. Ellen Gunning, Tennis Coach, Manchester High School, describes Jessica as: "driven and kindhearted." She goes on to say that: "Jess's persistence, strength, and leadership skills contributed to her status as a valued member of the Manchester Girl's Tennis Team. Jess is truly dedicated to her personal growth and academics." Jessica was on the Indoor Track Team in her freshman and sophomore years. Jessica was also a member of Red Productions, a journalism club, during sophomore, junior, and senior years. She served as Director of Red Productions as a senior and one of her productions was nominated for Fox Student Television News.

As a high school junior, Jessica gave back to her community by tutoring middle school children in math. Through her church she volunteers at their church nursery during services and distributes food in her community through Mobile Foodshare. She is also part of Rebuilding Together, volunteering to help people who need assistance around their homes.

Outside of school Jessica has worked as a server and busser at Lucky Taco and at the Lakeview. She also works for Manchester Parks and Recreation as a soccer coach in the winter months and a camp counselor during the summer months.

Jessica will enter her senior year at Springfield College in Springfield, Massachusetts this fall. She has an anticipated graduation date of May 2025. She completed her sophomore year with a 3.2 GPA. She is pursuing a degree in Criminal Justice with a minor in Business and hopes to be able to partake in an internship in Law Enforcement during her senior year. Upon graduation Jessica would like to join the Police Academy and train to become a Police Officer. After a few years of experience behind her, she would like to pursue a position with the Federal Bureau of Investigation. Dr. Gary L. Berte, Associate Professor of Criminal Justice, Springfield College, says he: "would rank Ms. Pardi in the top 10% of all students." He goes on to say: "She is mature beyond her age and her opinions are well founded and anchored."

Jessica's father, John Pardi, is an Account Executive for NETSA member Cooper Tire and Rubber in Findlay, Ohio.

Congratulations Jessica!

Jacob Pardi, Winner of the \$2,000 2024 John DeSimone Scholarship Award (funded by Modern Tire of West Hartford, Tony DeSimone and the NETSA Scholarship Golf Tournament) is from Manchester, Connecticut.

Jacob is a 2021 graduate of Manchester High School in Manchester, Connecticut. He graduated with a 3.57 GPA while enrolled in many Honors Level courses and Advanced Placement Level (college level) courses throughout his four years. He achieved Honor Roll status for all four years as well. Jacob was inducted into Manchester High School's National Honor Society in 2019. He was a member of the Varsity Soccer Team for four years, winning the Boys Soccer Athletic Award four consecutive years. He was named to the Central Connecticut All Conference Boys High School Soccer Team in 2019 and 2020. He was also a member of the Indoor Track Team and the Varsity Golf Team. James Tierinni, Mathematics Teacher, and Soccer Coach for Manchester High School speaks highly of Jacob. He says: "Jake is a dedicated student who always puts forth his best effort no matter the challenge." He goes on to say: "Jake has a great sense of humor, high moral standards and integrity. He is highly motivated, reliable, and hard-working.... Jake is a born leader."

Outside of school Jacob has volunteered numerous hours to several organizations including "Best Buds," "Mobile Food Share," "Manchester Soccer Camp," and "Rebuilding Manchester." He works for the Manchester Recreation Department as a Camp Counselor, Soccer Coach, and Basketball Coach. He also works at Randy's Wooster Street Pizza as a delivery driver. Staci Serrao, Manager/Owner of Randy's Wooster Street Pizza has known Jacob for four years and has nothing but positive things to say concerning Jacob and his work ethic. She describes him as: 'one of my finest workers,"

Jacob will enter his senior year at the University of Connecticut, in Storrs, Connecticut this fall with an anticipated graduation date of May 2025. He will pursue a degree in Mechanical Engineering. Jacob's passion lies in designing innovative solutions that address the world's most pressing challenges. His ultimate goal is to impact society through his work.

Jacob's father, John Pardi is an Account Executive for NETSA member Cooper Tire in Findlay, Ohio.



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L-R Katie Maguire – Executive Director NETSA, Alyce Sader – Mother, Kristine Sader – Scholarship Recipient, Pierre Sader – Father, Quick Stop Tire Member Owner, Mike Garzone – Sponsor Tom Lyons Tire

Kristine Sader, Winner of the \$2,000 2024 Tom Lyons Tire Award (funded by Tom Lyons Tire and the NETSA Scholarship Golf Tournament), is from Methuen, MA.

Kristine is a 2024 graduate of Greater Lawrence Technical School in Andover, MA. Kristine volunteers at Sarah's Place which is an adult day health center. While there she plays games with some of the residents to help build up their strength, skills and knowledge and at St Anthony's Maronite Church, serving during church events.

Kristine will enter her freshmen year at the Fashion Institute of Technology in New York City, NY this fall. She has an anticipated graduation date of May 2028 in Fashion Design Management. Her love for fashion and beauty started at a young age. She finished high school with her license in Cosmetology but wanted to further herself in the industry to fulfill her childhood aspirations.

Kristine worked through her high school career at Mann's Apple Orchard until March of 2023 as well as Daeva Salon as an assistant to the owner. She was also an honor roll student throughout high school as well as a member of the National Honor Society. She received a certificate from OSHA and Barbicide, Junior Book award from Suffolk University and many medals in dance competitions. Kimberly Bachmann, Cosmetology Instructor at Greater Lawrence Technical School, speaks highly of Kristine. She describes her as "an exemplary student" and "she demonstrates excellence in all she puts her mind to."

Kristine's father, Pierre Sader, is the owner of NETSA member Quick Stop Tire Shop in Plaistow, New Hampshire.

Congratulations Kristine!





L-R Katie Maguire – Executive Director, Peter Fetzer – Grandfather, Miki Fetzer – Grandmother, Howie Fetzer – Father, Fetzer Tire and Automotive Repair Service Member Owner, Lauren Fetzer – Scholarship Recipient, Adena Fetzer – Mother, Kirt Tebo – Sponsor Nokian Tyres

Lauren Fetzer, Winner of the \$2,000 2024 Nokian Tyre Scholarship Award (<u>funded by Nokian Tyre and the NETSA Scholarship Golf Tournament</u>) is from Trumbull, Connecticut. This is Lauren's second time being awarded a NETSA Scholarship.

Lauren graduated from Trumbull High School in Trumbull, Connecticut, in 2021. Throughout her four years, she challenged herself academically by enrolling in Honors Level and Advanced Placement (college-level) courses. She graduated with a 3.97 GPA. Lauren was a member of the Lacrosse Team and the Varsity Girls' Soccer Team.

Lauren has a passion for giving back to her community. For the last ten years she has been a member of Al's Angels, a non-profit organization helping children and families battling cancer and rare blood diseases. They provide meals and gifts at the Thanksgiving and Christmas holidays for the children, their siblings, and families. Al DiGuido, President of Al's Angels thinks very highly of Lauren. He says: "Throughout my professional and no profit career, I have never engaged with a young woman that has as much determination, passion, initiative and as deep a commitment to achieving high goals and objectives." He goes on to say: "Lauren has a confidence and ability to convey her thoughts and beliefs that rival her years."

Outside of school Lauren has worked as a Babysitter/Nanny throughout the year. She also works as a Snowboarding Coach at Stratton Mountain in Vermont, and as a Lacrosse Coach for the youth program in her hometown.

Lauren will enter her senior year at Elon University in Elon, North Carolina this fall. She has an anticipated graduation date of May 2025, with a degree in Psychology. She finished her sophomore year with a 3.617 GPA. She plans to attend graduate school to earn a master's degree in social work. Beyond her education, Lauren would like to be a Child Psychologist or Child Play Therapist, and eventually open her own private practice helping pediatric patients dealing with psychological issues. On campus, Lauren is a member of an organization called Elonthon, which operates under the Children's Miracle Network, and helps to raise money for Duke's Children's Hospital.

Lauren's father, Howie Fetzer, is President of NETSA member Fetzer Tire Corporation, in Southport, Connecticut.

Congratulations Lauren!

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L-R Steve Vining – Father, Plymouth Tire Pros Member Owner, Madeline Vining – Scholarship Recipient, Katie Maguire – Executive Director NETSA, Not Pictured, Sponsor Wilder Brothers Tire Pros.

Madeline Vining, Winner of the \$2,000 2024 Glenn Wilder Sr Memorial Scholarship Award (funded by Wilder Brothers Tire Pros and the NETSA Scholarship Golf Tournament) is from Sagamore, Massachusetts. This is Madeline's fifth time being awarded a NETSA Scholarship.

Madeline is a 2020 graduate of Sandwich High School in Sandwich, Massachusetts. She was enrolled in numerous Honors Level and Advanced Placement (college level) courses. She graduated with a 3.97 GPA and the distinction of being inducted into Sandwich's chapter of the National Honor Society. She was a member of the Indoor and Outdoor Track and Field Teams and received the Women in Sports Award as well as the Undergraduate Sportsmanship Award for her achievements. Madeline was a member of the Advanced Show Choir as a freshman and sophomore, Best Buddies for four years, and served as a board member for the organization, she was a member of the Prom Committee as a junior, and Yearbook Club as a senior. Through these clubs she volunteered much of her time to fundraising and giving back to her community. Matthew MacLean, Teacher, Sandwich High School Health, and Wellness Department says: "Maddie has strong communication skills, is extremely organized, reliable and self-motivated. She can work independently and cooperatively; and is able to follow through to ensure that the job gets

Outside of school, Madeline works at Twin Acres Ice Cream Shoppe during the summer months. She also works at Daniel Webster Inn as a busser, Massachusetts Department of Conservation and Recreation as a laborer, and at Perspectives Corporation in Rhode Island as a Behavior Specialist.

Madeline will be entering a graduate studies program at the University of Massachusetts in Amherst, Massachusetts this fall with an anticipated graduation date of May 2027. She will study Audiology. After earning her graduate degree, she will work as an Audiologist, working to help prevent, assess, diagnose, and treat individual hearing losses and disorders in children and adults. She concluded her undergraduate studies, earning a Bachelor of Science Degree in Communicative Disorders in May 2023 from the University of Rhode Island in Kingston, Rhode Island, with a 3.82 GPA and Dean's List status. On URI's campus Madeline was a member of Colleges Against Cancer, raising Cancer awareness and completing fundraising activities for the cause. She was also a member of Best Buddies, and throughout her sophomore year served as vice president for her chapter. During her freshman year Madeline was invited to join two honor societies, Phi Sigma Theta National Honor Society and National Society of Collegiate Scholars. She served as vice president for the National Collegiate Scholars. Through these societies, she was expected to maintain high academic standing and engage in volunteer activities. As a junior she joined URI's Speech and Hearing club and served as a Teacher's Assistant for URI's Psychology Department.

Madeline's father, Stephen Vining, is the owner of NETSA member Plymouth Tire Pros, in Plymouth, Massachusetts.

Congratulations Madeline!



L-R Katie Maguire – Executive Director NETSA, Alyce Sader – Mother, Nadine Sader – Scholarship Recipient, Pierre Sader – Father, Quick Stop Tire Member Owner, Steve Brophy – Sponsor Sullivan Tire

Nadine Sader, Winner if the \$2,000 2024 Tim Haley Memorial Scholarship Award (<u>funded by Sullivan Tire and the NETSA Scholarship Golf Tournament</u>) is from Methuen, Massachusetts. This is Nadine's fourth time being awarded a NETSA Scholarship.

Nadine is a 2021 graduate of Central Catholic High School in Lawrence, Massachusetts. She challenged herself enrolling in several Honors Level courses and Advanced Placement Level (college level) courses over her four years. She graduated with a 3.9 GPA, which is a testament to her hard work and determination. Nadine was a four-year member of Central Catholic's Girl's Swim Team and volunteered many hours of her time to various swim programs for children with developmental delays at the YMCA. She also was a volunteer Swim Coach with Special Olympics. Lisa Finneran, School Counselor at Central Catholic described Nadine as: "...an outgoing, caring, and funny young woman with unlimited potential."

Outside of school, Nadine has worked as a counselor at Brooks Summer Camp from 2019 to 2023. Lynn Bowen, Head Coordinator of Brooks School Summer Programs, speaks highly of Nadine. She describes her as "hard-working" and "responsible," and says that when Nadine interacts with others, she is "patient, caring, and a good listener. She has been a member of Crimson Aquatics from 2015 to the present. From October 2022 to the present Nadine has been a UCONN Recreation Official for Intramural Soccer and Volleyball.

Nadine will enter her senior year at the University of Connecticut in Storrs, Connecticut this fall with an anticipated graduation date of May 2025. She completed her junior year with a 3.4 GPA. She will pursue a degree in Psychology with a minor in Criminal Justice. Her future goals include working in the Criminal Justice field as a Forensic Profiler.

Nadine's father, Pierre Sader, is the owner of NETSA member Quick Stop Tire Shop in Plaistow, New Hampshire.

Congratulations Nadine!



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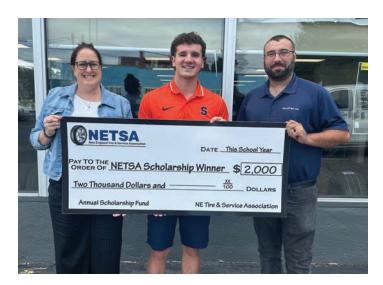




MATIONAL







L-R Katie Maguire – Executive Director NETSA, Nicholas Middlebrook – Scholarship Recipient, William Middlebrook – Father, Tire Associates Member Employee, Not Pictured Sponsor Larry Lesieur NETSA BOD, NETSA Scholarship Committee Chair – Maynard and Lesieur, Manisha Tresller – Myers Tire Supply

Nicholas Middlebrook, Winner of the \$2,000 2024 Kurtick Schlott Scholarship Award (funded by Maynard and Lesieur, Myers Tire Supply, and the NETSA Scholarship Golf Tournament), is from Harwinton, Connecticut.

Nicholas is a 2023 graduate of St. Paul Catholic High School in Bristol, Connecticut, where he was enrolled in numerous Honors Level and Advanced Placement Level (college level) courses. He graduated with a 91.59% average, earning him membership in St. Paul's National Honor Society/ Nicholas. He served his high school community as a member of the Blue Key Club, which helps new and future St. Paul students feel comfortable and included in their new academic environment. He was a member of the Baseball Team and the Basketball Team. He also volunteered his time with the United Way, Children Against Substance Abuse, Christmas Village in Torrington, Connecticut, and assists with boys' basketball at St. Joseph School. Norma Kendrick, Unified Arts Instructor at St. Paul School, describes Nick as: "an intelligent, respectful, bright, helpful, determined, loyal, hardworking and cooperative student."

Outside of school, Nick has been employed at Tire Associates in Torrington, Connecticut for the last four years. He does office work, maintenance work, unloads tire deliveries, and changes tires.

Nicholas will enter his sophomore year at Syracuse University in Syracuse, New York, this fall. He anticipates graduating in May 2027. He will pursue a degree in Engineering and then study for his Master of Business Administration.

Nicholas works for NETSA member Tire Associates in Torrington, Connecticut.

Congratulations Nicholas!



L-R Katie Maguire – Executive Director NETSA, Richard Mead – Father, Direct Tire and Auto Service Member Employee, Ryan Mead – Scholarship Recipient, Annmarie Mazzocchi – Mother, Bob Lane – Direct Tire and Auto Service owner and Sponsor

Ryan Mead, Winner of the \$2,000 2024 Barry Steinberg Memorial Scholarship (funded by Direct Tire and Auto and the NETSA Scholarship Golf Tournament), is from Waltham, MA.

Ryan is a 2021 graduate of Waltham High School. Outside of school, Ryan is employed as a water and safety instructor where he taught water safety to students of all ages, he also created lesson plans and activities that were engaging, age-appropriate and designed to promote skill development and safety in and around the water. He worked at multiple facilities after high school. When he entered college Ryan got a job as an assistant project manager for Citywide Contracting.

Ryan will enter his Senior year in the School of Architecture and Design at Wentworth Institute of Technology in Boston, MA this fall. He has an anticipated graduation date of May 2025, with a degree in Architecture. Ryan worked on several projects in his junior year at Wentworth, including a hypothetical design project to design a housing proposal for approximately one hundred units in the Uphams Corner neighborhood of Dorchester in Boston.

Bill McIlroy, architect and educator at Wentworth stated, "by his academic performance and motivation, I can see Ryan following through with his career choice of becoming an architect." "Every project he submitted demonstrates thoughtfulness and creativity."

Ryan's father, Richard Mead, is the Service Advisor for NETSA member Direct Tire and Auto in Watertown, MA.

Congratulations Ryan!





L-R Katie Maguire – Executive Director NETSA, Taylor Beaulieu – Scholarship Recipient, Not Pictured Sponsor Pete's Tire Barn **Taylor Beaulieu**, Winner of the \$2,000 2024 Pete's Tire Barn Award (funded by Pete's Tire Barn and the NETSA Scholarship Golf Tournament), is from Arundel, ME.

Taylor is a 2022 graduate of Thornton Academy in Saco, ME. She was placed on the Dean's, President's and Honors lists after maintaining a GPA of 3.8. Outside of school, Taylor is employed at Ocean House on the Farm daycare where she can learn and grow towards her profession. Taylor joined Best Buddies after school, and she helps people with various disabilities to help them live independently and to advocate for themselves within their community.

Taylor will enter her Junior year at Husson University in Bangor, ME this fall. She has an anticipated graduation date of May 2026, with a degree in Healthcare Administration and Physical and Occupational Therapies. After graduation, Taylor would like to work as a pediatric occupational therapist to gain experience so she can eventually become an elementary school pediatric occupational therapist.

Taylor's father, Mark Turkewitz, is the Field Property Manager for NETSA member VIP Tire and Service in Auburn, ME.

Congratulations Taylor!





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Hiring Right: A Strategic Approach for Success



By Tire Talent, Mike Cioffi, Founder

Through my annual in-person meetings with key stakeholders throughout the United States within our industry, a recurring issue has surfaced-many organizations lack strategic and structured approaches to hiring, especially in a niche industry like ours. Specifically, there's often a deficiency in pre-planning before launching job postings. Consequently, hiring managers and those responsible for the hiring process within organizations, encounter a shared challenge of finding the right talent. In this article, I aim to offer guidance to hiring teams as they address this challenge.

It's important to recognize and address this challenge with sensitivity and understanding, acknowledging that every hiring manager may have different capacities and experiences within their respective organizations. For example, some hiring managers tend to improvise during interviews, engaging in casual conversations about shared hobbies or interests rather than asking questions that assess the candidate's suitability for the role at hand. Others may struggle with communication during interviews, appearing either difficult to engage with or resorting to a more interrogative approach rather than fostering open dialogue. Additionally, there are hiring managers who lack confidence in their ability to hire effectively. Furthermore, situations may arise where 2-3 stakeholders have differing perspectives on the ideal candidate for the same position, leading to differences in Key Performance Indicators (KPIs) and metrics, ultimately resulting in confusion and disagreement regarding the desired candidate profile.

Here are some helpful tips for hiring teams in aligning their hiring processes effectively:

- Have a structured interview process. Many hiring managers aren't professional interviewers, and that's okay. Providing them with structured interview guides tailored to each role can help them ask focused questions that align with desired outcomes. This ensures that interviews are conducted efficiently and effectively, leading to better hiring decisions.
- I'd like to highlight a notion that general job descriptions seem to miss the mark. What if we shifted our focus towards an outcomes-based approach rather than relying on generic job

descriptions and resumes? It's about defining realistic KPIs or outcomes that new hires should achieve within a specific timeframe to be considered successful. This adjustment ensures that job descriptions pivot from merely listing duties and responsibilities to spotlighting tangible results and contributions.

- Consider selling candidates on the company by presenting it in the best possible light. This involves highlighting not only the candidate's strengths, experiences, and cultural fit but also the organization's unique value proposition. Develop compelling narratives that showcase both the candidate's potential contributions and the company's opportunities for growth and success. In a job market with a 3.8% unemployment rate, it's crucial to emphasize the company's strengths to attract top talent. Remember, it's still a candidate-driven market for most roles, especially those where you're seeking A-Players.
- Thoroughly vet candidates. Conduct comprehensive interviews, verify credentials, and assess cultural fit to ensure candidates meet your organization's requirements and expectations. Explore their backgrounds to gain insights into their skills, work ethic, and compatibility with your values and objectives.
- Utilize online resources wisely. While there are many online resources available, it's crucial to apply them correctly. Ensure that you're leveraging platforms and tools that align with your hiring goals and needs.

From my experience, I can attest that having a structured hiring process around specific written outcomes leads to excellence, and success stories from both our clients and candidates for themselves. This approach may not guarantee perfection, but it comes pretty close. The key is in minimizing the off cases and maximizing the number of successful hires. Why is this structured approach so vital? Let's break it down:

- 1. Reducing Losses in Time and Money A disorganized hiring process can result in significant financial losses and wasted time. Without a clear plan in place, organizations risk investing resources in candidates who may not ultimately meet their needs or fit their culture. By following a structured hiring process, we can minimize these losses and ensure that every hire is a step toward organizational success.
- 2. Securing A-players A-players are individuals who not only possess the necessary skills and experience but also align with the organization's culture and values. Additionally, understanding the talent pool—its geographical distribution, skill sets, and other factors—should make the hiring managers remain flexible in their approach.

This mindset shift is crucial for identifying and attracting top talent who can drive the organization forward. By defining clear outcomes or KPIs for each role, we create a roadmap for success and ensure that candidates are evaluated based on their ability

to deliver tangible results. Here are three examples of specific KPI outcomes tailored to different roles:

Tire Technician:

- Average Repair Time: Decrease average repair time per tire by 15% within the first three months.
- Customer Satisfaction: Achieve a minimum customer satisfaction score of 90% based on post-service surveys within the next quarter.
- Inventory Management: Maintain an inventory accuracy rate of 98% by conducting weekly audits and adjustments, consistently meeting this target over the next fiscal year.

Territory Sales Rep:

- Sales Growth: Increase territory sales revenue by 20% compared to the previous year.
- Customer Acquisition: Secure a minimum of 10 new accounts within the first quarter.
- Pipeline Management: Maintain a sales pipeline with at least 50 qualified leads at various stages of the sales process.

Engineer:

- Product Development Timeline: Reduce product development timeline by 10% by implementing streamlined processes and efficient project management techniques within six months.
- Quality Assurance: Achieve a product defect rate of less than 1% through rigorous quality control measures and testing protocols.
- Cost Reduction: Identify and implement cost-saving measures resulting in a 15% reduction in production costs within six months.

Conclusion

Hiring isn't just about filling positions, but about finding individuals who can drive the company forward, contribute to its success, and align with its culture and values. The consequences of hiring the wrong talent can be severe, leading to decreased productivity, increased turnover, and ultimately, financial losses.

The path to hiring success lies in embracing structured processes that prioritize outcomes and align with organizational goals. By defining clear expectations, considering KPIs that define success in each role, and implementing structured interview processes, organizations can mitigate risks, attract top talent, and drive long-term success.

Mike Cioffi is the founder of Tire Talent, a boutique recruiting agency dedicated to our industry. You can reach him directly: mike@tiretalent.com if you have any questions about this article.

Connecticut Tire Stewardship

In June 2023, Connecticut enacted Public Act 23-62, "An Act Concerning Extended Producer Responsibility for Tires". This Act shifts the responsibility for discarded tires from local governments to the producers of tires in the state. The United States Tire Manufacturers Association has supported the creation of the new stewardship organization, 'Connecticut Tire Stewardship' in preparing a draft program plan on behalf of its members and other tire producers to meet the requirements of the law, including the funding, collection, and recycling of discarded tires.

You're invited to a Public Consultation

In addition to the online response form, the USTMA is hosting a consultation event on October 16, 2024, in Connecticut to review the plan with interested stakeholders and answer questions. We encourage your participation in person at 'The Lyceum'.

Address: 227 Lawrence Street, Hartford, CT

Meeting time: 9:30-11:30 am
 To RSVP to this meeting, visit:

www.signalfiregroup.com/news/connecticut-tire-stewardship





By Hal Odessey

In today's competitive business environment, small businesses face unique challenges in achieving growth and sustainability. Often with limited resources and a smaller workforce, these enterprises must leverage every available opportunity to thrive. One of the most effective strategies for overcoming these challenges is through **networking and peer association**. Whether it's connecting with industry peers, joining business associations, or building relationships with key stakeholders, networking plays a crucial role in the success of small businesses. Below are several key reasons why networking and peer association are vital for small businesses.

1. Access to New Opportunities

Networking opens doors to new business opportunities that would otherwise be inaccessible. By building relationships with other business owners, potential clients, and industry leaders, small businesses can gain valuable referrals, leads, and partnerships. Peer associations, such as trade organizations or local business chambers, often provide platforms where business owners can learn about upcoming projects, events, and collaborations that could lead to new ventures.

A strong network also increases a business's visibility. When more people know about your products or services, you're more likely to be considered when opportunities arise. This is especially important for small businesses that lack the marketing budgets of larger corporations.

2. Sharing Knowledge and Best Practices

In a constantly changing market, keeping up with new trends, technologies, and industry standards is crucial. Networking provides an opportunity for small business owners to learn from the experiences of others. Peer associations, in particular, are a great source of industry insights. Through forums, conferences, workshops, and casual meet-ups, business owners can exchange ideas, share successes and failures, and adopt best practices that have been proven to work.

For example, a small retail store may learn about an innovative inventory management system from a peer, allowing them to streamline their operations and reduce costs. Similarly, a service provider may discover more effective marketing strategies or customer service techniques that improve client retention.

3. Access to Resources and Expertise

Networking isn't just about meeting people; it's also about tapping into resources that would be difficult to access independently. For small business owners with limited capital and expertise, peer networks provide a pool of knowledge and resources. For instance, through peer associations, businesses may gain access to group discounts on essential services, software, or even legal and financial consultation. Many associations also offer mentorship programs where experienced professionals guide newer entrepreneurs.

Additionally, building relationships with experts within your network can provide solutions to specific challenges. Whether it's financial advice, marketing tips, or operational strategies, having access to a diverse range of professionals allows small businesses to make more informed decisions.

4. Emotional and Moral Support

The entrepreneurial journey can be isolating, especially for small business owners who are often juggling multiple responsibilities. Networking with peers offers a sense of community and camaraderie, which can be essential for mental well-being. When challenges arise—whether it's a financial downturn, staffing issues, or regulatory changes—it's comforting to have a support system of like-minded individuals who understand the specific struggles of running a small business.

Peer groups can also provide motivation and encouragement. Hearing about the successes of others can inspire you to keep pushing forward during tough times, while sharing your own milestones can offer validation and confidence in your business strategies.

5. Collaboration and Partnerships

One of the most significant benefits of networking for small businesses is the potential for collaboration and partnerships. By associating with peers in related or complementary industries, small businesses can create mutually beneficial relationships that help them scale. These partnerships might involve co-marketing initiatives, sharing distribution channels, or even developing joint products and services.

For example, a small bakery might partner with a local coffee shop to offer combined promotions, increasing foot traffic and sales for both businesses. Such collaborations can be more effective than traditional marketing methods, as they leverage existing customer bases and brand trust.

6. Building a Positive Reputation

Reputation is everything in business, and networking helps build credibility and trust. When a small business is actively engaged in its industry or community, it demonstrates professionalism, commitment, and reliability. Being a part of a well-known peer association or industry group can enhance a company's reputation, making it easier to attract clients, investors, and even employees.

A positive reputation also leads to word-of-mouth referrals, which are especially important for small businesses that rely on local customers or niche markets. Building trust within your network often leads to people recommending your business to others, further expanding your customer base.

7. Staying Informed About Industry Trends

Small business owners must be adaptable and stay ahead of market trends to remain competitive. Networking provides the opportunity to stay updated on the latest developments in your industry. Whether it's changes in regulations, shifts in consumer preferences, or technological advancements, staying informed allows small businesses to anticipate market changes and adjust their strategies accordingly.

Peer associations often hold events and publish reports or newsletters that provide critical information on emerging trends. This knowledge helps small businesses make strategic decisions that keep them competitive and relevant in their industry.

Conclusion

Networking and peer association are not just optional activities for small businesses; they are essential strategies for long-term success. By building connections, sharing knowledge, accessing resources, and creating collaborative opportunities, small business owners can overcome many of the challenges they face. Moreover, the emotional and moral support that comes from being part of a community of peers can make the entrepreneurial journey less isolating and more rewarding.

For small businesses looking to grow and thrive in a competitive marketplace, investing time and energy into networking is one of the most powerful tools at their disposal.

Shared by Nancy Friedman a.k.a. The Telephone Doctor



By Nancy Friedman, The Telephone Doctor ~Life in the fourth quarter.

You are who you once were, even in the fourth quarter of life. Beginning at age seventeen or so, we all begin to age. We just don't notice it. In the fourth quarter we begin to feel it. We each have a long list of things we can no longer do. Surprisingly there is another longer list that can only be done in the fourth quarter.

We can read late into the night for example and not be concerned about being late for work or even being tired the next day as we can sleep in without a job to worry about. We will find we can live reasonably well with less than a million dollars under financial management. Modest living can be made to fit with what we can or like to do. We can take and make

old-fashioned phone calls in real time without having to make appointments to do so. We can call people to chat, and they will greatly appreciate the call. You can be lonely if you like but pick up either a smart or not so bright phone and call someone whenever you like. Staying in touch is big in the fourth quarter.

You can also cross things off your to do list without ever doing them. One aging soul had a massive collection of 35 mm slides. He was sorting them out and digitizing them. One day he asked himself who would view them. Not being able to answer that question, he threw them all away. Project "done". Fourth quarter people can do things like that if they have the

strength to do so. Having time and no longer having to run through airports,

or now only being able to walk slowly, you can stay healthy by walking around the block. No health club required. One word of caution about health. Don't begin conversations with an organ recital. We all have health issues. They are ours and need not be shared. One of the best uses of fourth quarter time is to have live, face to face interaction or visits with others. That has always been the case but now we can do it regularly if we make the effort.

We all change physically but we still are the same person we have always been. So is everyone else here with us in the fourth quarter. We are all older and now wiser. Make your own list of stuff you can and want to do. It will exceed what you once were able to do in both quality of life and the quantity of fun stuff which will rise to the top of that list. Share that list with as many others as you can. Finding others to share things with well could be your new almost full-time job. Retirement is out of fashion. Repotting is now the new thing. Growing in your new fourth quarter world and having fun doing it is now the thing to do. It is the latest team sport. No court or paddles required. No conditioning or training needed. Focus on others and you will qualify for the fourth quarter Olympics almost overnight. Is much of this a surprise? There is a long list of surprises on the way now that you know to look for them. The fourth quarter is the big one.

Jack Falvey published his first WSJ Op-ed 11 May 1981.











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August 13, 2024 - Ameritas

Life insurance is a crucial part of any financial strategy, helping provide security for your loved ones in the event of your untimely death. However, many people make common mistakes when purchasing or managing their life insurance policies. These errors can lead to inadequate coverage, unnecessary expenses or even denial of claims. Here are 10 life insurance mistakes and how you can avoid them.

1. Not buying enough coverage

One of the most significant mistakes people make is not purchasing enough life insurance coverage. Many underestimate the amount needed to support their family, pay off debts and cover future expenses like education costs.

How to avoid: Calculate your needs based on your income, debts and future financial goals. Consider factors such as mortgage, children's education and daily living expenses. Use online calculators or consult with a financial professional to determine an appropriate coverage amount.

2. Relying solely on employer-provided life insurance Employer-provided life insurance is a convenient benefit, but it often provides limited coverage, typically only one to three times your annual salary. This amount may not be sufficient for your family's long-term needs.

How to avoid: Evaluate your needs independently of your employer's policy. Consider purchasing additional individual life insurance to supplement your coverage to help ensure your family's financial security.

3. Delaying the purchase of life insurance

Procrastination can lead to higher premiums or, worse, the inability to obtain coverage due to health issues. The younger and healthier you are when you purchase life insurance, the lower your premiums will be.

How to avoid: Don't wait. Purchase life insurance as soon as you recognize the need for it. The longer you delay, the more you risk paying higher premiums or facing coverage denial due to health changes.

4. Choosing the wrong type of life insurance

There are various types of life insurance, including term, whole life and universal life insurance. Each serves different needs and financial goals. Selecting the wrong type can lead to inadequate coverage or unnecessary expenses.

How to avoid: Understand the differences between term and permanent life insurance. Term life insurance is generally more affordable and provides coverage for a specific period, while permanent life insurance offers lifelong coverage and builds cash value. Consult with a financial professional to determine which type best suits your needs.

5. Failing to review and update your policy

Life changes, such as marriage, the birth of a child or a significant increase in income can affect your life insurance needs. Failing to review and update your policy can result in inadequate coverage.

How to avoid: Regularly review your life insurance policy, especially after major life events. Update your coverage and beneficiaries as needed to ensure your policy aligns with your current circumstances.

6. Not comparing quotes from multiple insurers

Life insurance premiums and features can vary significantly

between insurers. Accepting the first quote you receive without shopping around can result in higher costs and missed opportunities for added benefits.

How to avoid: Obtain quotes from multiple life insurance companies. Compare the coverage, premiums and policy features to find what best suits your needs. Working with a financial professional can help simplify this process.

7. Overlooking the importance of a medical exam

Some life insurance policies require a medical exam to determine your health status and set premiums accordingly. Skipping the medical exam may seem convenient, but it often leads to higher premiums or limited coverage.

How to avoid: If you're in good health, opt for a policy that requires a medical exam. This can lead to lower premiums and better coverage options. If you have health issues, work with a financial professional to find policies that offer favorable terms for your condition.

8. Naming the wrong beneficiary

Naming an incorrect or outdated beneficiary can lead to legal complications and delays in claim payments. Common mistakes include naming minor children without establishing a trust or failing to update beneficiaries after a divorce.

How to avoid: Carefully choose and regularly update your beneficiaries. Consider naming a trust or an adult guardian if your beneficiaries are minors. Review and update your beneficiary designations after major life events to ensure they reflect your current wishes.

9. Not understanding policy exclusions and limitations

Every life insurance policy has exclusions and limitations that can affect claim payouts. Common exclusions include suicide within the first two years of the policy and deaths resulting from illegal activities.

How to avoid: Thoroughly read and understand your policy's terms and conditions. Ask your financial professional to explain any exclusions or limitations. Knowing these details can prevent unpleasant surprises and help ensure your loved ones receive the benefits you intended.

10. Canceling a policy without considering alternatives

Canceling a life insurance policy without considering alternatives can leave your family unprotected. Additionally, if you decide to purchase a new policy later, you may face higher premiums due to age or health changes.

How to avoid: Before canceling a policy, evaluate the reasons for your decision. If you're seeking lower premiums, consider adjusting your current policy's terms or coverage amount. Discuss alternatives with your financial professional to avoid gaps in coverage.

Avoiding these common life insurance mistakes can help you secure the right coverage for your needs and help ensure your family's financial future. By understanding your needs, regularly reviewing your policy and seeking professional advice, you can make informed decisions and help avoid costly errors. Remember, life insurance is a long-term commitment and an essential part of your overall financial strategy. Taking the time to get it right can help provide financial security for you and your loved ones.



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Merchant Advocate writer, Peter Lucas August 9, 2024

Merchants' disdain for interchange is well documented, but one aspect of card-acceptance costs that gets drowned out by the outcry over interchange is that rising processing fees are hitting merchants harder than interchange hikes, according to some observers.

Processors' rate hikes have been running between 0.25% and 1.5% in recent years, whereas a few years ago they were typically a few basis points, says Eric Cohen, chief executive and founder of Merchant Advocate, a Colts Neck, New Jersey-based consultancy that works to help merchants reduce their card-processing costs.

The cost to merchants from these hikes can be substantial. Cohen cites the example of a non-profit organization his company worked with that underwent five rate increases from its processor in a two-year span. Those increases ended up boosting the non-profit's processing costs by \$300,000 annually, Cohen says.

"There has been a lot of merchant push-back against interchange rate increases, especially among larger merchants, but in recent years we've seen processor-fee increases that are higher than any interchange hike," says Cohen.

Compounding the problem is that processors don't always provide justifications for their increases, such as inflation or the costs of new technology. "Processors are profit-driven and they raise rates because they can," Cohen adds.

One reason many small and mid-size merchants don't complain about increasing processing costs, Cohen says, is that statements tend to be complicated and confusing, making it hard for sellers without dedicated personnel to understand the fees they are being charged. In addition, interchange is baked into merchant-processing fees, which can obscure the cost of processing.

"If merchants, especially mom-and-pop merchants, understand how to read their statement and optimize their merchant account, they would see the [financial] impact of interchange hikes is not as great [as processing fees]," Cohen says. "There are a lot of hidden fees [charged by processors]."

Cohen's argument comes at a time when some processors have come under fire from merchants for charging so-called junk fees, which can include PCI-compliance fees, as well as batch-processing, customer service, and statement fees. PCI refers to the Payment Card Industry data-security standard, which is meant to combat fraud.

Shift4 Payments Inc. recently said it will pay restaurant's a dollar for every online order they receive across the first three months that they use Shift4's SkyTab point-of-sale system. The move was a response to junk fees charged by competitors, such as additional charges for accepting online orders. Toast Inc., a Shift4 rival, began levying a fee on restaurants for processing online orders over \$10. Toast backed off on the fee in the face of adverse reactions from clients.

But not all proponents for merchants in their battle against cardacceptance costs accept Cohen's claims that rising processing fees can be more costly than interchange hikes.

"Card-acceptance costs can be abusive in some cases, and complicated for merchants to understand, but that's not the same systematic failure that we see with interchange," argues Doug Kantor, an executive committee member for the Merchants Payments Coalition and general counsel for the National Association of Convenience Stores.

Merchants can switch to a lower-cost provider if processing fees become too high, but are stuck with the interchange costs set by the card networks, Kantor adds.

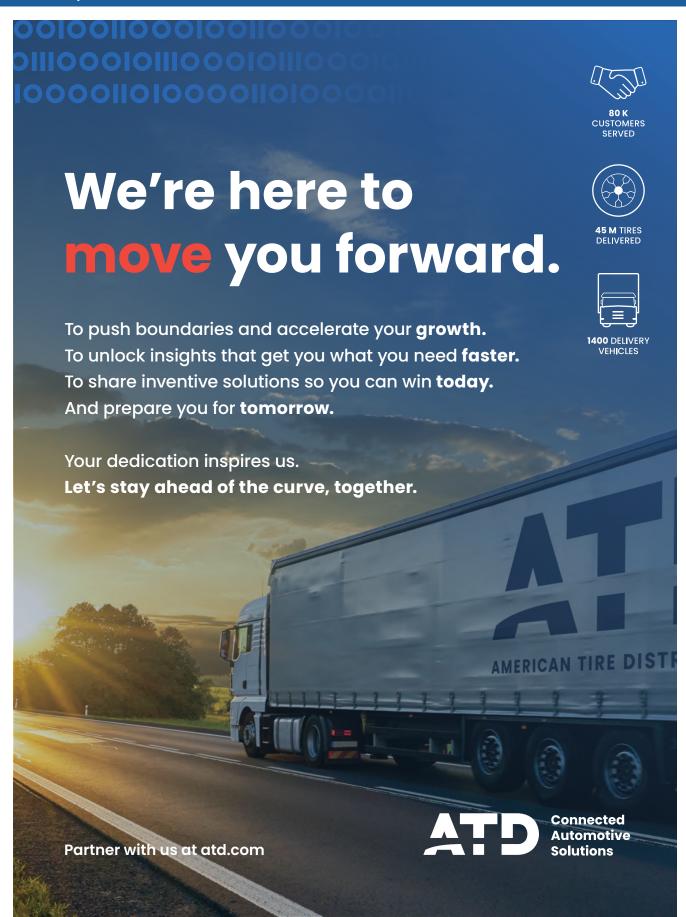
The Electronic Payments Coalition, which represents financial institutions on interchange matters, declined to comment on processing fees.



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Membership Application



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Are you applying as:		*М	ıst be filled in co	mpletely.	
An Independently owned bus If yes (Please check all that apply)	iness selling tires and/o Retail	r mechanical ser ——— Wholesa	vice: le	Commercia	
Supplier Member: Please des	scribe what products/se	vices you provide	э:		
Other: (Describe)					
Total Number of Locations applying: (Please supply information for additional					
locations on a separate sheet.)	Additional locations: _	x \$75.00 each location = \$		= \$	
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NETSA Hall of Fame

2025

HALL OF FAME

Nominations now being accepted. Deadline is **December 31, 2024**

NETSA Hall of Fame Guidelines

All nominations must be submitted to the Hall of Fame Committee by the end of each calendar year by a current NETSA Member, to be considered for induction the next year.

A biography of the nominee, listing his/her qualifications to become a member of the NETSA Hall of Fame must accompany the submission. The Hall of Fame Committee will do a background check, by the January Board Meeting, to make sure each nominee meets the requirements to become a NETSA Hall of Fame Member.

The Hall of Fame Committee will then place in nomination to the full NETSA Board, the names, and biographies of all the nominees.

The full NETSA Board will then vote by secret ballot, on the nominees, at their January Board meeting or by absentee ballot sent to the NETSA President.

Each inductee must receive a minimum of a simple majority of the full membership of the Board of Directors. (Example 22 members eligible to vote, the nominee must receive 12 votes for induction to the HOF)

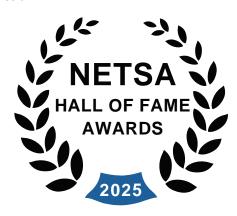
The Board will be allowed to induct up to 3 candidates each year, comprised of one Historical Inductee and two living inductees.

If no nominee receives the required number of votes, then no one will be inducted that year.

The Induction Ceremonies for the new Hall of Fame members will be held at the NETSA Trade Show & Convention on Saturday evening April 5, 2025.

Criteria & requirements to be considered as a nominee:

- 1) Must have been active in the Tire and/or Vehicle Service Industry in New England for at least 20 years.
- 2) Must have distinguished himself or herself in our industry and community as a reputable and honored leader.
- 3) A biography of the nominee, listing his/her qualifications to become a member of the NETSA Hall of Fame must accompany the submission.



Ame: Company Affiliation: City: Recognition and Awards Received in our Industry: Recognition and Awards Received outside our Industry: If more space is needed please use another page and submit together. Your Name: Email your nomination to Katie@NETSA.org by December 31, 2024

NETSA Hall of Fame Members

Inducted	Name	Business Name	Business Location	
2008	Robert J. Sullivan	Sullivan Tire	Rockland, MA	Deceased
2008	Roland M. Lesieur	Maynard & Lesieur	Nashua, NH	Deceased
2009	Richard "Dick" Aronson	Century Tire Co.	Portland, ME	
2009	Pat McGeoghegan	Mohawk Rubber Sales	Hingham, MA	
2010	Edward H. Hogan		Woburn, MA	Doggood
2010		Hogan Tire Centers Montvale Tire	-	Deceased
	Anthony T. Koles Jack Axelrod		Melrose, MA	Deceased
2011		Axelrod Tire Direct Tire & Auto Service	Portland, CT Watertown, MA	Deceased Deceased
	Barry Steinberg Richard "Dick" Cole	Dick Cole Tire Center	·	Deceased
2011			Portland, ME	
2012	Robert A. Dabrowski	Tire Warehouse	Keene, NH	
2012	Robert "Bob" Hepp	University Wholesalers	Colchester, VT	Deserved
2012	Robert J "Bob" Malerba	Malerba's Silver City Tire	Meriden, CT	Deceased
2013	Anne S. Evans	EER Limited	Hebron, CT	Danasad
2013	Timothy F. Haley	Haley's Tire & Service Center	Falmouth, ME	Deceased
2013	James P. Melvin Sr.	Melvin's Tire Pros	North Kingston, RI	
2014	Max Katz	Merchants Tire	Boston, MA	Deceased
2014	Ben Kravitz	Summit Tire of Mass	Brockton, MA	
2014	Glenn Wilder Sr	Wilder Brothers Tire	North Scituate, MA	
2015	Robert "Bob" Sims	Stillman Sims Tire Co.	Brockton, MA	
2015	Dominic "Sonny" Toce	Toce Brothers Inc	Torrington, CT	Deceased
2015	Irving Greenberg	City Tire Co.	Springfield, MA	Deceased
2016	Bruce E. Jergensen	Nokian Tyre formerly Import Tire	Glastonbury, CT	
2016	Jeremiah "Jerry" Massaro Sr	Reliable Auto Tire	Hartford, CT	Deceased
2016	Rene A. Therrien	Central Tire Co	Sanford, ME	
2017	Robert "Bob" Katz	Nu-Tread Tire	East Boston, MA	
2017	Lionel "Nelly" Labonte	Stratham Tire	Brentwood, NH	Deceased
2017	Ron Pisciotta Sr	Maple Tire Centers	Stafford Springs, CT	
2018	Jack Kelly	Tom Lyons (Sullivan Tire)		
2018	Larry Lesieur	Maynard and Lesieur	Nashua, NH	
2018	Irving Katz	Nu-Tread Tire	East Boston, MA	Deceased
2019	Thomas Auger	VIP Discount Tire	Lewistown, ME	Deceased
2019	Harvey Rudnick	Summit Tire of Mass	Brockton, MA	
2019	Sid Tinson	Sullivan Tire	Norwell, MA	
2020	Charles Hervey	Hervey Tire	Rochester, NH	
2021	Frank Ledwith	Summit Tire of Mass	Brockton, MA	Deceased
2021	Alan Saks	Dorchester Tire Service	Boston, MA	
2022	Robert Vacca	American Tire Distributors	Taunton, MA	
2022	Blaise Pascale	Holyoke Tire	Holyoke, MA	Deceased
2023	Brian McGeoghegan	Mohawk Rubber Sales	Hingham, MA	
2023	Hingham, MA	Melvin's Tire Pros North	Kingstown, RI	
2024	Stephen F. Dupoise	County Tire	Middlebury, VT	
2024	Lee Gagne	Lee's Tire	Topsham, ME	
2024	Jack Abel	Abel Tire	Tire Rutland, VT	



P.O. Box 320166 West Roxbury, MA. 02132

For More information please contact: Katie Maguire

New England Tire & Service Association Tel: (855) 638-7248

e-mail: Katie@NETSA.org website: www.netsa.org



