



# TIRES & TREADING



TIRE DEALERS ASSOCIATION

## California Tire Dealers Association

*MEET OUR NEW PRESIDENT*

**CAROL DELLABALMA**

**T.P. TIRE SERVICE**





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**California Tire Dealers Association**

(A non-profit mutual benefit corporation)

Executive Director: Ed King

PO Box 68454

Oro Valley, AZ 85737-8454

Phone: (650) 357-0600

E-mail: edking@CaTireDealers.com

Web Site: www.CaTireDealers.com

**Association Officers:**

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T.P. Tire Service.  
PRESIDENT

Chris Barry (310) 251 9527  
ITDG  
VICE PRESIDENT

Don Zavattero (510) 783-7085  
Tech Supply  
SECRETARY/TREASURER

**Directors**

Doug Andersen (510) 534 0575  
George Oren Tire Specialist

Paul Arellano (562) 802 2752  
Lakin Tire

Dave Coffman (209) 522 9081  
Larry's Tire Mart

Billy Eordekian (562) 692 0109  
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Joe Findeis (310) 357 7293  
Wheel Consultants, Inc.

Bill Fuqua (626) 856 1400  
Turbo Wholesale Tire

Jay Goldberg (310) 614 1976  
Jewel Tire

Hub Gurnari (408) 971 3900  
South Valley Wholesale

Joe Hanlon (510) 247 0971  
Mission Tire Service

Richard Howard (510) 580 1441  
Bruce's Tire

Robert Huebert (559) 638 3535  
Lee's Service

Ed King (520) 219 3643  
Honorary Member

George Pehanick (707) 437 4700  
East Bay Tire Co.

John Sanford (650) 355 1154  
Sanford Firestone

Bill Short (909) 986 2793  
Leininger & Short

Scott Shubin (559) 498 7705  
Goodguys

**EXECUTIVE DIRECTOR'S CORNER**

**ED KING**

I want to thank and welcome your new Officers and Directors. The Officers: Carol Dellabalma, President; Chris Barry, Vice President; and Don Zavattero, Secty/Treas. serve a one year term of 2015 to 2016.

The National Association had a woman President recently, and I applaud our Board for the election of Carol. She has many, many years of contributing to the tire industry and your Association. I look forward to working with her and know she will be a strong asset.

Your Directors: Billy Eordekian; Jay Goldberg; Dave Coffman; Bill Fuqua; Robert Huebert; Joe Findeis, Bill Short; and George Pehanick each serve a two year term, 2015-2017.

We must also give a big thank you to John Solon. Due to circumstances, he will no longer serve on your Board. He has contributed much to CTDA and his many achievements and articles were of value to us all. We want to wish John the best in his new endeavors.

Your Board determined that CTDA needed improved financial management. We are using QuickBooks Online for current and accurate record keeping. QuickBooks Online is an excellent program, but does require some expertise and understanding. I found a local Pro-Advisor who has been excellent in introducing me to QuickBooks and making certain we maintain accurate records..

Her name is Lozelle Mathai, MBA. She's knowledgeable in all aspects of business financial records and can offer an excellent source for many of our members. I highly recommend her and am certain her services would be valuable to you. Her contact information is:

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## **CAROL DELLABALMA**

**T.P. Tire Service**

**PRESIDENT**

T.P. Tire Service opened its doors in 1939, after Carol's parents, Cecil "Zeke" and Thelma Poff, went to the World's Fair on Treasure Island and bought their first Lodi Retreading Mold. T.P. Tire was named after Thelma Poff.

Carol started patching tubes at the age of 7, and her playground was stacks of passenger tires. Thelma became ill while Carol was in High School, Carol had to help with the bookkeeping. She was able to make it through the next three years with the help of her Business Studies teacher and continued to help out when it was needed.

During the 1950's and 1960's T.P. Tire Service was open seven days a week, 24 hours a day, retreading tires for the logging industry. They became one of the largest Michelin Truck Tire dealers on the West Coast and one of the first 10 Toyo Tire dealers in the U.S.A.

In 1956, Carol married Bob Dellabalma, who was managing the Truck Department.....without doubt, the smartest thing she says she has done in her life. Bob was a key person in making T.P. Tire Service a third generation business. He was loved and respected by all. Carol always thought of her role as that of a "supporting player" with the title of General Manager, because Bob always hated paper work. They were happily married for 52 years before he passed away with cancer. They had three children, Russell, Beth and Angela. All worked for T.P. Tire Service.

When her parents retired in 1972, and Carol and Bob bought the business, expanding product lines and services into a market radius of 170 miles and into Oregon.

When Bob served on the CTDA Board from 1982 to 1986, Carol became interested in the accomplishments of the Association and decided to support the staff by writing articles on issues and speaking numerous times in Sacramento. She always believed that part of being in business is the opportunity to give back to your community. Over the years, Carol has accomplished the following:

- 6 years on the NTDR Board. The highlight of her term was a trip to Washington, D.C. where the Board shared their ideas and concerns with their Representatives and Committees
- Long time member of the CTDA Board
- 14 years on Chamber of Commerce Board
- 16 years on the City of Arcata Planning Commission
- Life Member of the Soroptomist International of Arcata Club
- Received Business Leader of the Year Award in 1987
- Soroptomist Woman of the year in 2001
- 14 years of Community Comment Commentator on Radio Station KINS
- Wrote and produced 4 TV advertising spots which won National and State Competition Awards and T.V. Bureau of Advertising recognition
- Received the Dealers Safety and Mobility Councils Highway users Federation Award for programs at local schools, Jr. Colleges, City and County Safety Education, which was presented at the 1984 NTDR Convention.
- City of Eureka Highway Safety Special Award

Carol's son, Russ now operates T.P. Tire Service with the talent, experience and work ethic he has learned over the years. His wife, Rhonda works with and supports Russ.

She is definitely qualified to serve as CTDA President. The Directors who have served with her on the Board have experienced her knowledge, efforts and contributions toward making CTDA a valuable Association for its members.

A big welcome and thank you to Carol for her continued commitment to the CTDA.



**GEORGE PEHANICK**  
EAST BAY TIRE CO.

YOUR PRESIDENT 2013 TO 2015

East Bay Tire Co. has made many important contributions to your Association. Starting in the late 1940's when George's grandfather, Joe Fuetsch was one of the original organizers in forming the California Tire Dealers Association. It started as California State Tire Dealers Association.

Joe Fuetsch served on the Board of Directors for many years and was the Chairman of the Insurance Committee. As the endorsed Insurance Advisor I had the pleasure of dealing with him for several years. Joe was very important in the success of the CSTDA because he always took that extra step to make certain things were done in a beneficial way for the Association and its members.

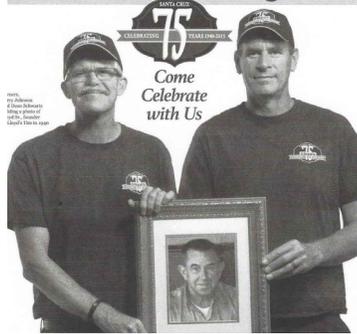
George's father, Joe Pehanick took over when George's grandfather retired. Joe Pehanick also served many years on the CSTDA Board of Directors. Eventually, George and his brothers took over East Bay Tire Co. It led to many big changes. East bay Tire originally started as an outlet for "specialty" tires. With George's leadership, that has all changed. Now East Bay is a large supplier of tires, operates retail stores and last year opened a retreading plant in Hawaii.

Needless to say, George is always busy. He took the time to serve as President of your Association. Even with his busy schedule, he found time to meet his commitment as President. During his term, and with a lot of support from George, CTDA formed a Non-Profit Corporation, CTDA 501 C3. It was formed to provide Scholarship Funds to owners, employees and dependents of eligible members. The funds are payable to defer the costs of Trade School and Community College, a benefit that can improve your business and offer an opportunity to provide employee benefits to your employees, with no cost to you.

We want to thank George for his dedication and time given to the CTDA. It is evident George developed a strong belief in the Association, just like his grandfather. We have all benefited. THANK YOU!

***THE FORM ONPAGE I8 SHOWS EMPLOYEES THE TRUE COST OF THEIR PAYCHECKS***

*We're Turning*



Grandson Larry Johnson and co-owner Dean Schwartz hold picture of founder Lloyd Johnson

## **GRANDFATHER, FATHER AND SONS**

Lloyd's Tire and Auto has been a long term member of California Tire Dealers Association. I can remember calling on Stanley Johnson in the late 1970's. They were participants in our Group Health and Workers' Compensation programs. Of course, the store was not as large as it is now. They primarily serviced tires and alignments.

Lloyd Johnson opened his store in the 1940, in the small community of Santa Cruz, California. It turned out to be a very successful operation. On October 2 and 3, Lloyd's celebrated their 75th Anniversary

of servicing the Santa Cruz community. Seventy-five years of business involving Grandfather, father and sons. Like many of our members, a true family business.

When he first opened, Lloyd did a mixture of commercial, retail and retread business. Lloyd's son Stanley, followed his father's lead and in the early 1960's he joined the business. Stanley worked on increasing the commercial business and the retreading. He had a close friend, Peter Young, who worked the retreading department. The opportunity arose for Stanley to increase the retreading by opening a retreading operation in Watsonville. Stanley asked Peter Young to operate the Lloyd's Watsonville operation for him. Peter did and eventually, Stanley sold the Watsonville store to Peter and it became Young's Tire Service.

Stanley had two sons, Lloyd and Larry. Both sons "grew up in the business." Like so many other siblings of tire store owners, they "did what they had to do" to learn the business. Both sons went to college. Larry, was interested in being a CPA, so majored in accounting.

In the 1980's, Lloyd Johnson informed his sons that he was going to retire. Larry and his brother Lloyd decided to "re-evaluate" their situation. They agreed to take over the store. At this time, Lloyd's was primarily a retail tire store that also did alignments.

In 1997, Larry's brother Lloyd decided to sell his portion. Dean Schwartz bought Lloyd's part of the business. After becoming a co-owner with Larry, Dean felt that it would be beneficial to increase the mechanical repair portion of the business. Lloyd's worked hard on achieving this goal. And today the mechanical represents 40% of the gross earnings. As the mechanical increased, so did the customer base.

So, the business expanded into a 9,000 sq. ft. building adjacent to the existing facility. This was in step with Lloyd's endeavors to provide the best possible service to their customers. Lloyd's Tire and Auto Care has always continued to innovate and invest to keep up with the latest automotive technology.

The story of Lloyd's going from Grandfather to father to sons is an excellent representation of many of our members. The tire business probably tends to "run in the family" more than any other business. Siblings see the dedication parents, or grandparents, have for the business and want to follow their example.

The CTDA is proud of its many members and is happy to have so many "family operations." This belief in the business leads our members to providing customer care that results in good service and many satisfied customers. An excellent example of continued success.

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**PAUL ARELLANO - LAKIN TIRE**

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*"In business or sales, not every play is a touchdown. Main thing is to keep picking up 1st downs and keep moving the chains." Randy Sanks — Reliable Tire & CTDA Member*

### **SALES CLINIC — VOLUME 14**

When we hear the term, “legacy,” names like Abe Lincoln, Mother Theresa, Babe Ruth or even Bob Hope may come to mind. We certainly do associate legends of the past with the legacy that they created, but have you ever thought about creating one of your own?

Shocking Revelation #13: This may be the most shocking of all “shocking revelations,” but here it is: YOU CAN create your own legacy, here and now! Take some time to reflect on just why you are here, what you do that sets you apart from others, and how are you using those talents and attributes to make a difference. Hone your purpose, by first starting to generalize it (I am a great communicator), to something more specific. (I use my superior communication skills to help others better understand their needs and guide them to attaining them.)

Living with a purpose takes everyday life to a whole different level. You are not just a great leader or communicator, but you are more of a specialist, on a mission! Creating your own legacy, something that you will leave behind and be remembered by, doesn’t mean being a “rain maker.” You don’t have to yield touchdowns every time, as Randy Sanks said. You just have to keep the chains moving, so to speak, making a difference, one-step at a time.

How does this relate to sales? Well, success in sales doesn’t necessarily mean that all you do is “eat, drink and sleep” sales. Just as a professional baseball player might practice yoga, one must seek to be balanced in more than one area, in order to be well-rounded. You certainly *can* work on creating your own legacy, as you serve others in sales or any other profession.

How will YOU be remembered?



### **FIRE PREVENTION IS IMPORTANT MAINTENANCE**

It is important to understand the fire potential that could be present from the equipment you use. You can help identify many fire hazards, both in and outside of your premises, through regularly completing fire prevention checklists. When hazards are discovered, you can monitor and help control them with a preventive maintenance plan. Proper setup, technical maintenance and following the manufacturer’s use specifications are vital to keeping equipment in safe working condition and preventing mechanical fires.

Your business has many “unexpected” surprising sources of fire, such as:

- Overhead light fixtures - Pinched wiring exposed to flammables— Exhaust systems and fans
- Forklifts catching fire hours after being shut off - Overloaded electrical panels

To help prevent fires, all machines, from hand-held power tools to complicated equipment, require closely monitored maintenance, and operating procedures that don’t deviate from manufacturer’s instructions.



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## SF SOUTH BAY

**Hub Gurnari, South Valley Wholesale**

**(408) 971-3900    hubgurnari@sbcglobal.net**

I'm sure all are aware of the devastating fires in Northern California. My house in Pine Grove is in the area of the Butte Amador County Fire. It didn't affect my property, but we went without power for 2 days, and it was real smoky. So, breathing was a little laborious. My power is back on, thanks to temporary generators PG&E has posted around the town.

The fire is real close to my best friend's house as we speak, although it hasn't damaged it at all, so far. His land is well cleared, but a big wind could negate that. He has no power and he and his family are staying in my house because of less smoke and we have power.

I have friends who have business and personal property in the Middletown area as well. This fire is even worse in terms of the damage path the fire took. My friend's business is still ok and they are helping the local residents with anything they can. This includes putting on used tires or helping get vehicles moving, etc. at no charge whenever they can.

So far, I was only inconvenienced by the fire, but it made me think of other people who have lost everything in almost a blink of the eye.

If any of you have the opportunity to do something for any of these people through donations, please do. If you have a business close to either of these areas, do what you can to help through your business.

I'm going to keep watching for website organizations popping up to direct us as to where we can donate. I plan to participate and I'll email our group of any worthy ones I find. I feel sometimes helping someone personally, rather than generally, is a sure way to know the help is being received and not siphoned off by organization expenses. Anyway you want to do it is fine.

Thanks for listening,

Hub Gurnari

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# SUMMONS

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# Legislative Report

By Terry Leveille  
President of T.L. & Associates



Since our last report in July 2015, CTDA signed a letter from California Automotive Business Coalition (CalABC) advocating changes in Proposition 65 dealing with vehicle repair facilities.

Background for Proposition 65:

In 1986, California voters approved an initiative to address growing concerns about exposure to toxic chemicals. That initiative became the Safe Drinking Water and Toxic Enforcement Act of 1986, better known by its original name of Proposition 65. This Proposition requires the State to publish a list of chemicals known to cause cancer or birth defects or other reproductive harm. This list, which must be updated at least once a year, has grown to include approximately 800 chemicals since it was first published in 1987.

Proposition 65 also requires businesses to notify Californian about significant amounts of chemicals in the products they purchase, in homes or workplaces, or that are released into the environment. Proposition 65 also prohibits California businesses from knowingly discharging significant amounts of listed chemicals into sources of drinking water.

The Office of Environmental Health Hazard Assessment (OEHHA), administers the Proposition 65 program. OEHHA, which is part of California Environmental Protection Agency (CalVEPA), also evaluates all currently available scientific information on substances considered for placement on the Proposition 65 list.

In August, CalABC with OEHHA to advocate for changes in the Proposition 65 regulations, proposing to separate “service station” customers warnings from those at “vehicle repair facilities.” The argument was because vehicle repair facilities generally do not dispense gasoline or diesel fuel.

The following warning sign was proposed for vehicle repair facilities, including those tire dealers that provide services. “Some areas in the vehicle repair facility can expose you to chemicals, solvents, heavy metals and motor vehicle exhaust that are known to the State of California to cause cancer or birth defects or other reproductive harm. For more information go to: [www.P65Warning.ca.gov/VehicleRepair](http://www.P65Warning.ca.gov/VehicleRepair)”

CalABC also requested that OEHHA give business owners written notice for failure to comply that allows them no less than 48 hours to post the required signage, and “become compliant.”

At press time, there had been no response from OEHHA.

In other news, the first year of 2015/2016 legislative session ended September 11. Between now and October 11, the Governor will either sign or veto bills passed in the final few days of the legislative session. Most of the bills that are signed become law on January 1, 2016. The start of the second year of the legislative session is January 4, 2016.

Next year, 2016, will not only be an election year, but we will also deal with a CTDA co-sponsored bill, AB 873 (Jones), that was stalled during legislative hearings this past summer.

AB 873 would give the Bureau of Automotive Repair (BAR) the authority to hold regulatory hearings regarding all automotive services. For members of CTDA that are currently regulated by BAR, this means that we will support bringing “tire sales only” shops under BAR. We feel some of these shops unfairly compete with independent shops under BAR. We feel that some of these shops unfairly compete with independent tire retailers and, on occasion, engage in customer fraud.

The reason AB 873 didn’t make it through the Legislature this year is due to a dispute between tow truck operators contracted by AAA and independent towers. As I mentioned in the last issue of *Tires & Treading*, we hope the tow truck disagreement will be worked out before the first of next year.

A second 2-year bill that we are concerned about 1239 (Atkins and Gordon).

Sponsored by Californians Against Waste (CAW), the bill’s intent is to increase the recycling rate of California generated waste tires by providing rebates—from the fess charged on the sale of new tires—of \$2 for every 12 pounds of waste tire rubber used in a rubberized product. Currently, while aimed almost 90% of tires are diverted from landfills, only about 38% are recycled into consumer products.

AB 1239 passed the Assembly without final amendments that spell out some of the details of the bill. It has been referred to the Senate Environmental Quality Committee, where it will remain until a hearing early in 2016. Meanwhile, there will be at least one public workshop this fall to determine the amendments.

We have heard that the bill’s sponsors want to increase the current \$1.75 fee on the sale of new tires to create a pot of money for the proposed recycled tire product subsidies. CTDA and Les Schwab Tire Centers feel that unless some of the subsidy in AB 1239 filters up to retailers, we will recommend an oppose position.

In the next issue of *Tires & Treading* we will know more about the proposed amendments to AB 1239.

Aside from AB 873 and AB 1239, we will also be watching for a follow-up bill to last year’s defeated SB 47 (Hill), which would have banned the sale of crumb rubber for synthetic turf field infill and playground cover.

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## MEMBER EXHIBITORS AT SEMA



**East Bay Tire Co.**



**EXHIBIT #40219**



**EXHIBIT # 40159**



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of MTS Pneumatics Air Tools*

**EXHIBIT #43167**

## MARKETING

### MARKETING STRATEGY

You may think that your big, colorful ads are working. Think again! These ads are often designed using standardized templates, so they end up looking very similar to other ads. On top of that, your ad is displayed among multiple competitors. Competitors who serve the same local market as you. What kind of marketing strategy is that?

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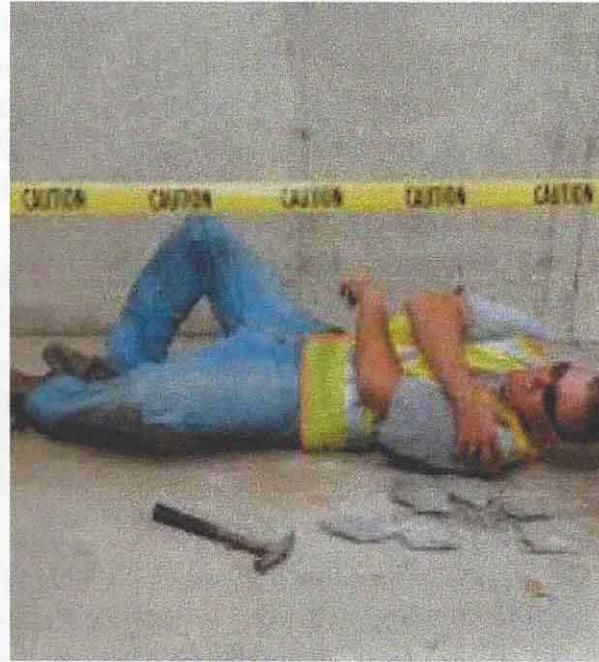
Many print directories have moved into the online space (yp.com). This confirms the fact that even *they* know their print publications are dying. They can't hide the fact that even online versions get nowhere near the amount of traffic that Google, Yahoo and Bing do. And, besides the businesses don't have to pay to be listed in these online directories, it's actually free.

### YELLOW PAGES

So, your competitor is in the Yellow Pages. Let the competition stay where they are. Think of it as an opportunity to place your competition on a deserted island, all alone. Meanwhile your investment in the internet market is driving traffic to your business. What's better than that?

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## ***WILL YOU?***

A National Publication recently ran an article concerning State Associations. I did not consider it an accurate or flattering commentary. Some of the statements made in this article include:

- "Every man owes a part of his time and money to the business or industry in which he is engaged. No man has the moral right to withhold his support from an organization that is striving to improve conditions within his sphere." - Theodore Roosevelt
- From time to time, we need to remind ourselves that promoting the benefits of our industry Associations also helps build stronger associations that continue to work aggressively and diligently for our Association's common cause.
- A trade association is the essential fabric that holds an industry together, melding the commonality of business in which competitors and peers share a common interest.

The article goes on to explain that associations are working in a vacuum when not receiving the support from members. It expresses the opinion that association growth has stagnated. Why? I believe the "benefits" of CTDA are many, but also unrecognized. Many tire dealers say they don't have the time, the money or see the value of membership. Many say time and apathy are two main reasons tire dealers hesitate to join.

Yes, as a small businessman, your time is all taken. But, as a member of CTDA, you receive many benefits. Who do you contact if the Board of Equalization, Integrated Waste Management or BAR calls on you? We all know you will call CTDA. If a bill is submitted in State Legislature that could be damaging to you or your business, who fights that bill? CTDA, through your Legislative Advocate, Terry Leveille. Have questions or problems with your Commercial Liability Insurance? Our endorsed carrier, Federated Insurance, can help you. These are some of the many benefits of your membership.

CTDA has added a benefit that will be good both you and your employees. The best part of this new benefit is, it's a no cost employee benefit! As a member of CTDA, it is free. It is a Scholar Grant Fund made available to CTDA members through CTDA 501 C3. It will provide a Scholarship Grant Fund to qualified owners, employees and dependents. Use it for Trade School or Community College classes. Contact Ed King at [ed-king@catiredealers.com](mailto:ed-king@catiredealers.com) to obtain an application.

I believe tire dealers will find the Trade School benefit most advantageous for employees and the business. Trade Schools offer employees classes to improve their knowledge and help understand the complexities of their work. When an employee completes Trade School classes, he/she can provide better service to your customers. This produces more satisfied customers. We all know the best source of increased business is satisfied customers. Most of you ask your customers to mention their satisfaction to their friends. Nothing wrong with that!

Yet, I ask you, as a member of CTDA, when was the last time you expressed your satisfaction to your non-member neighbor dealer? If it is beneficial for your customers to do so, isn't it beneficial for you to do as well? Satisfied customers can increase your business. Shouldn't satisfied members increase our membership?

My personal opinion is that association growth may be stagnated. Are time and apathy the cause? NO! I believe the cause could be members! I say this because I believe many probably haven't contacted their neighbor dealers and explained the benefits they enjoy; that they are a satisfied member; and, asked them to join.

YOU.....YOU.....YOU, can share your belief, satisfaction and membership with others to make YOUR Association stronger and able to benefit many more. Now, WILL YOU?

Executive Director, Ed King

## 2016 MEDICAL NOTES

### **Some companies may give employees money to buy their own health insurance.**

Companies with less than 50 employees may drop employee health coverage for 2016. They will give employees “raises” to help buy “Obamacare” insurance on the online public exchanges. Some workers will come out ahead, thanks to Obamacare’s Federal subsidies. This will provide individual employees earning up to \$46,640 and families of four earning up to \$94,400 with more comprehensive coverage for less.

### **Companies may offer Health Savings Accounts**

More companies are shifting workers from standard health coverage to Health Savings Accounts (HSA), a portable medical savings account that employees can contribute to tax free. Some companies may even offer “bonuses” of \$1,000 to entice employees to select the HSA. But, to enroll in the HSA, you must first enroll in a high-deductible health plan. Many believe the HSA has some unseen risks.

### **Companies are making changes on covering spouses eligible for health insurance elsewhere**

Of those who continue to offer spousal coverage, probably one in 10 will impose “unitized pricing,” which will force workers to pay more for each dependent than they do under a typical family plan.

### **New beneficiaries may pay more for Medicare**

Social Security payments will not increase next year, so Medicare beneficiaries who pay their Part B premium through Social Security deductions won’t pay a penny more. But the rest — about 30 percent — will get socked with increases in the Part B premium. That includes the 3.6 million newly eligible beneficiaries.

### **Medicare Part D enrollees should shop around**

Prescription insurers constantly shuffle drugs on and off their lists of approved drugs or ratchet up costs of specialty medicines. Only about 10% of Medicare Part D beneficiaries actually switch.

### **Insurance companies may require you to try cheaper drugs**

Insurers are increasingly looking for ways to control the expense of specialty drugs for cancer, rare hereditary illnesses and chronic conditions. Such drugs can cost upwards of \$100,000 a year per patient. The key words to look for in a plan are “step therapy.” Step therapy means that if you get sick, you and your doctor will need to get prior approval for high-priced drugs from the insurer’s staff doctor — and you could be required to try older, less expensive treatment first. It is important to read the policy coverage carefully.

### **Medicare Advantage plan participants should carefully evaluate their plan**

Medicare Advantage Plans include about 30% of Medicare beneficiaries. Typically Advantage Plans feature low premiums, all-in-one medical and dental coverage and extras like gym memberships and 24 hour nurses lines, but limited providers. Their Provider Networks are concentrated in geographical areas. One should investigate Medicare Advantage carefully. Original Medicare may have higher premiums, but covers virtually every hospital and about 90% of doctors nationwide.

***THE “YOUR INVISIBLE PAYCHECK” FORM ON PAGE 18  
IS AN EXCELLENT FORM FOR DEMONSTRATING TO YOUR  
EMPLOYEES YOUR TOTAL COST FOR THEIR PAYCHECK***

# YOUR INVISIBLE PAYCHECK

**TO:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

Not many of realize how much it costs for our company to keep us employed. Shown below is what it cost the to company to employ you in the past year.

## YOUR TOTAL PAYCHECK FOR THE PAST YEAR

YOUR *GROSS EARNINGS* BEFORE DEDUCTIONS WERE.....\$ \_\_\_\_\_  
DEDUCTIONS FROM YOUR PAYCHECK AMOUNTED TO:

Income Taxes contributions (Federal and State)	\$ _____
Social Security Taxes	\$ _____
Your share of group insurance premiums	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____

**YOUR NET EARNINGS (TAKE HOME PAY) WERE.....\$ \_\_\_\_\_**

IN ADDITION TO WAGES, THE COMPANY ALSO PAID FOR YOU:

Matching Social Security Taxes	\$ _____
Unemployment Compensation Taxes	\$ _____
Workers' Compensation Insurance Premiums on your earnings	\$ _____
Group Insurance Premiums	\$ _____
Retirement Plan Contributions	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____

**TOTAL ADDITIONAL COSTS COMPANY PAID FOR YOU.....\$ \_\_\_\_\_**

**FOR YOUR EARNINGS AND ADDITIONAL COSTS, THE COMPANY PAID.....\$ \_\_\_\_\_**

TIME PAID FOR, BUT NOT WORKED-In addition to your earnings paid by the company were the following amounts for time you did not work:

Company paid for _____ holidays totaling	\$ _____
Company paid for _____ vacations days totaling	\$ _____
Company paid for _____ sick leave days totaling	\$ _____
<b>TOTAL COMPANY PAID YOU FOR TIME NOT WORKED</b>	<b>\$ _____</b>



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