

# THE TRACKER

THE PUBLICATION FOR TIRE PROFESSIONALS  
FROM WESTERN CANADA TIRE DEALERS



## **HACKED!** *Diary of a Ransomware Attack*

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Dwayne Ray • 1-844-303-8473 / [dray@pointscanada.ca](mailto:dray@pointscanada.ca)

# THE TRACKER

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We hope you find this issue of The Tracker informative, educational and entertaining. We welcome your feedback and invite you to submit any ideas you have for upcoming issues. Feel free to drop us a line (or two)...

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

WCTD - The Tracker  
65 Woodbine Road, Sherwood Park, AB T8A 4A7  
PHONE 780.554.9259  
EMAIL rayg@wctd.ca WEB www.wctd.ca



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CATEGORY OF MEMBERSHIP (SEE BELOW)											
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#### EDITOR, THE TRACKER

**TIM PAWSEY**, Director of Communications  
Email: timp@wctd.ca

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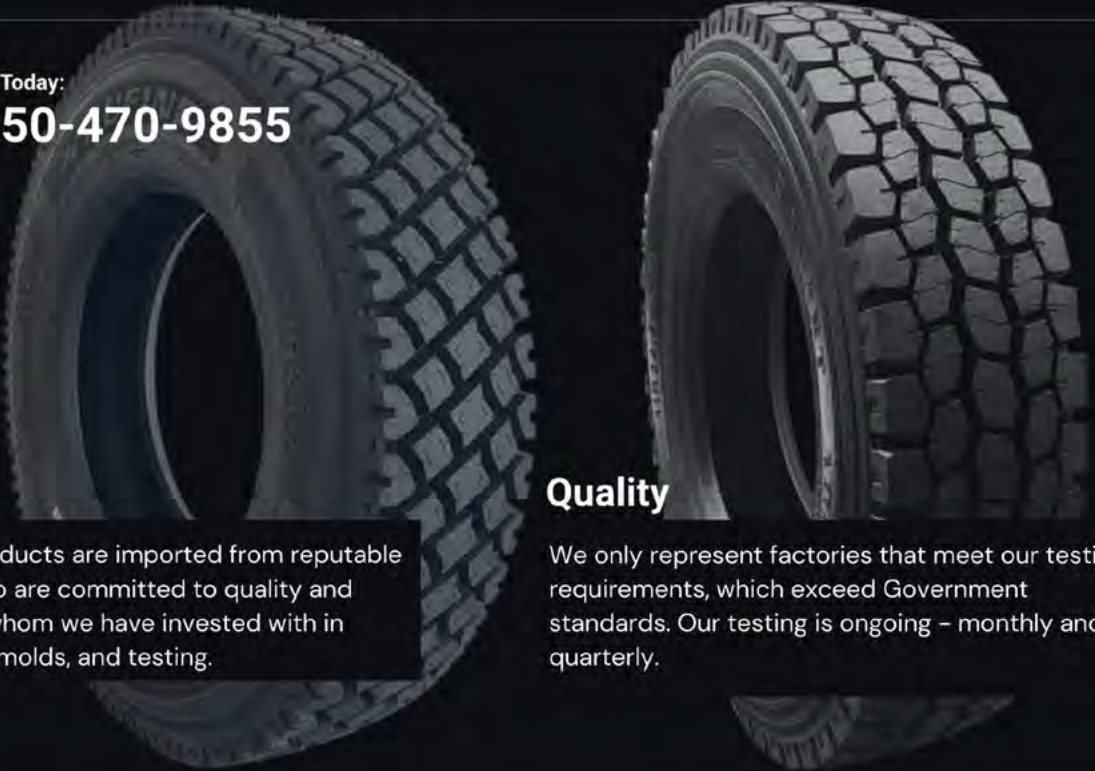
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# A FEW THOUGHTS BEFORE THE SNOW FLIES



**AS I'M SITTING** here outside on this beautiful, July, sunny day I'm thinking about all the WCTD Members and their families. And I'm hoping that the weather all across western Canada is just as beautiful as it is here on Vancouver island. I have the luxury of spending the next couple of weeks with my wife and our two daughters, our son and their partners and our five grandkids who, by the way, are all boys ranging from eight to 14 years old.

We're all looking forward to hanging out at the lake: boating, tubing, swimming, playing and enjoying multiple games and, of course, putting the BBQ to good use. I hope everybody has a chance to get away from work and revel in some quality family time, doing whatever it is you like to do together during the summer holidays.

As we progress into the fall season, in almost all areas, everything within our business starts to get more active. That is: mechanical service; medium truck tire changes for upcoming winter conditions; ensuring tire chains are on board for higher elevations; and, of course, passenger and light-truck winter tire and wheel change-overs, as well as passenger tire chains where needed.

Some regions across Western Canada move into winter more quickly than others with the early onset of colder weather and snowier conditions. Depending on location and market, we each may have to prepare slightly differently. But the need to be ready and well organized for this fall-into-winter service season is crucial. Having the right inventory available and a team of well organized, and well informed employees is important. But so too is ensuring

that all the necessary updated safety information is at hand to keep your staff as well as your customers safe on the road.

In addition, the burgeoning EV segment is constantly evolving in all areas, including tires, wheels and charging technologies. Hence, as business owners and managers, we have to wear many hats and fully understand all avenues and logistics in these important aspects of our ever changing businesses.

On behalf of you, the members, we at WCTD are constantly working hard to improve our communications, as well as sourcing truly valuable benefits, products and services of which our membership may take full advantage. Everything is moving quickly in today's fast paced world—and our industry is no different as we forge ahead, staying on top of all the necessary adjustments and changes.

With Fall just around the corner, it's an exciting time to be in our market. So buckle in—and be ready to offer the best professional service in the industry, work hard and sell, sell, sell!

Wishing you a truly great, productive season,

**Tim Hollett**



Tim Hollett  
President, WCTD



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# RAY'S REFLECTIONS

**THE SUMMER HOLIDAY** season is upon us—the perfect time when family and friends get together to enjoy warm, summer days. Let's make sure we all take a little downtime as the busy season will soon be upon us.

It's also the time for family holidays. I know that a lot of people will be traveling to their favourite vacation spot. That means it's imperative for us, the dealers and our professionally trained staff, to make sure that our customers' vehicles are properly prepared to make that journey comfortable and, above all, safe.

Spring change-over season is behind us and the fall change-over season will be upon us soon. From the feedback from some of our dealers, the spring was a busy and successful time. Also from the feedback I'm getting, suppliers are saying that there will be plenty of winter tires available this fall.

## ANOTHER SUCCESSFUL WCTD GOLF TOURNAMENT

We held the WCTD Alberta golf tournament again this year. As before it was a great success. Moreover, we raised a substantial amount of money. We will be donating \$6,000.00 to Ronald McDonald House and the remainder will go towards the WCTD scholarship program. You can read more about this truly enjoyable and worthwhile event on page 12 of this issue.

## A COUPLE OF REMINDERS:

### MONERIS AGREEMENT

WCTD has a great agreement with Moneris. Their rates are among the lowest in the industry. If you are not signed up for Moneris program you may want to contact them and get a comparison quote. When talking to Moneris you will need to know the WCTD reference number: find it in the members' benefits section at wctd.ca. If you need any additional information or can't find the reference number, please do not hesitate to contact me.



## SCHOLARSHIP DEADLINE

WCTD is again giving out four \$2,000.00 scholarships. This scholarship is available to all members owners, managers, and their staff's children. The application deadline is Aug. 19th. 2024. You can find all the scholarship information requirements on our website under member benefits. Again, if you are having difficulty finding the information please give me a call.



Ray Geleta  
Executive Director,  
WCTD

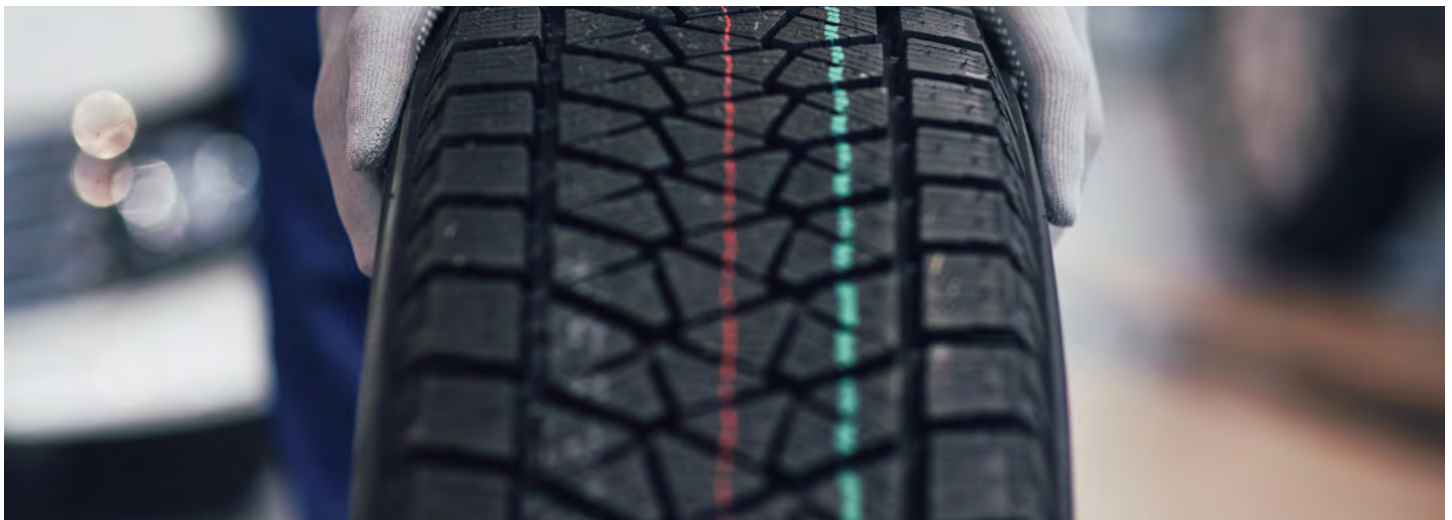
## TRAINING—IMPERATIVE AND INDISPENSABLE

Good training is critical to the success of your business. Well-learned best practices and procedures can help avoid injuries and property damage. We are pleased to announce that we'll be expanding our TIA training this fall and winter. Please keep an eye out for upcoming announcements. Dates, locations, and rates will be confirmed by the end of September. If you are interested in sending people for either automotive and commercial tire training (or both) please send me an e-mail (rayg@wctd.ca) and I will make sure that you are included in any upcoming training.

Anyone needing the password to log into the dealer portion of our web site, or any other information please give me a call at 780-554-9259 or e-mail me at rayg@wctd.ca .

Thank you all, and have a great summer!

**Ray Geleta - WCTD Executive Director**  
rayg@wctd.ca



# Slips, trips and falls can have a **lifetime impact.**



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# RANSOMWARE AND SCAMMERS HIT CLOSE TO HOME

— TIM PAWSEY, EDITOR, THE TRACKER

**IF YOU'RE LIKE ME**, chances are that you spend a little bit too much time on line. Maybe there's nothing wrong with that. Possibly the time invested is an important part of your professional work activity. But here's the rub: from booking plane tickets to ordering from Amazon, paying our bills—or handling more complex banking transactions—everything we do on line we now take for granted.

## HOWEVER, A FEW RECENT EVENTS SUGGEST WE CAN NO LONGER MAKE THAT ASSUMPTION.

On April 28th, London Drugs was hit by a ransomware attack that effectively shut down its entire operation (almost 80 stores across the west) for a full week. According to CBC News, the chain said it had been "the victim of a ransomware attack, and that cyber criminals on the dark web were threatening to leak stolen files from its corporate head office if they were not paid."

"London Drugs, which is headquartered in Richmond, B.C., said it was unwilling and unable to pay the ransom to the cyber criminals," said the national broadcaster.

"We acknowledge these criminals may leak stolen London Drugs corporate files, some of which may contain employee information, on the dark web," said the company, adding: "This is deeply distressing, and London Drugs is taking all available steps to mitigate any impacts from these criminal acts."

Like many, I suspect, I have a sympathetic streak for a company that's built its reputation as one of the most reliable and successful retailers in the land. Yet I also have to admit, as a London Drugs pharmacy customer, the breach made me very uncomfortable. Along with other reasons, I decided to take my business elsewhere—to a small, local pharmacy which, as it turns out, provides a far more personalized service. Whether or not their records and systems are more secure I have no way of knowing. I'm sure I'm not the only one who opted to take their prescriptions elsewhere.

To be fair, a third party working on behalf of London Drugs has since offered me two years of security monitoring on all my financial transactions as a way of protecting me from possible future data breaches.

## BACK TO BASICS

Only a few weeks later, towards the end of June, CDK Global (the major software provider to thousands of North American car dealerships) was hit by two cyber attacks. All computerized systems were effectively shut down and dealers were forced to switch to 'manual operations, including with pen and paper,' according to Global News.

**The reality is that we live in an increasingly interconnected world, where not only is watertight online privacy a thing of the past but where our data is always at risk; and where every social media post we make is used to leverage revenue elsewhere, well beyond our control.**

Various sources, including TRM Labs and ZachXB, confirmed that on June 21st, CDK Global transferred 387.367 BTC—worth approximately \$25 million—to an address controlled by hackers associated with notorious ransomware group BlackSuit, according to MSN. Following the transfer, the hackers moved the funds to centralized exchanges.

## BIGGEST GLOBAL FAILURE TO-DATE

When I first heard about the July 19th massive systems failure, that wrought havoc with everything from airline operations to banking and much more, no surprise, I immediately assumed it was a cyber attack. As it turns out, it wasn't. But, instead, proved to be a corrupted Windows update by third party Microsoft provider, Crowdstrike. The resulting outages affected some 8.5 million devices around the world.

The Crowdstrike problem also occurred as we were about to publish this issue of The Tracker, which just happens to focus on cyber security and, specifically, the very real liability companies face of being sabotaged by ransomware.

## LOCAL PERSPECTIVES

Thanks to the community mindedness of one of our members we share in this issue their account of recently being cyber attacked and held to ransom—extortion by any other name. But at least here there's a silver lining: the member company was fully insured with Federated Insurance, having taken out cyber insurance since it was first offered.

The reality is that we live in an increasingly interconnected world, where not only is watertight online privacy a thing of the past but where our data is always at risk; and where every social media post we make is used to leverage revenue elsewhere, well beyond our control. Not only that, it can also leave us highly vulnerable to scammers. Witness Chris Leahey's story on page 17.

Our member's experience under cyber attack (pages 14-15) and its successful resolution offers yet one more potent reminder. WCTD's significant benefits can be truly 'beneficial' in so many areas, with a realized value well beyond the moderate cost of annual membership.

Just a friendly suggestion, there's no time like the present to reacquaint yourself with those benefits—at [wctd.ca](http://wctd.ca)—particularly with a view to reducing your own cyber risk. And, a final word, even if you're already a Federated customer we suggest you contact your representative to review your cyber security coverage.



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# CABE TO SUCCEED GARCIN AS MICHELIN NORTH AMERICA CEO

— TIRE BUSINESS (EDITED)



**MICHELIN GROUP HAS** named Matthew Cabe as the next president and CEO of Michelin North America, effective October 1.

He will succeed Alexis Garcin, whose next position within Michelin will be announced at a later date, the tire maker said. Garcin has been president since 2019.

Since 2021, Cabe has served as senior vice president of the Michelin Group's automotive regional brands business line based in Budapest, Hungary.

From 2017-21 he served in a number of marketing leadership positions for the North American passenger car and light truck business.

At the Michelin North America helm, Cabe will be responsible for all key customer-facing functions, including sales and marketing,

services and solutions, quality and supply chain units along with critical functions such as corporate and business services, communications, finance, personnel, information technology (IT) and legal.

"I am confident in the future of our company as we continue to focus on bringing our sustainable mobility strategy to life — the critical balance of customer centricity, financial results, respect for the environment and empowerment of our people," Cabe said.

"This is an exciting opportunity to work with our team in the North American region to serve our customers and drive the business forward."

Across his 19-year tenure with Michelin, he has held various leadership roles in engineering, manufacturing, marketing and other commercial functions in North America and at the global level.

Concurrent with this Michelin appointment, Cabe also joins the board of the U.S. Tire Manufacturers Association.

## SMITHERS: GROWING NEED FOR SUSTAINABLE EV OE TIRES

TIRE BUSINESS

**WITH OVER 14 MILLION** electric vehicles sold globally in 2023, there is a pressing need to develop tires that enhance EVs' operation and performance, according to a new Smithers Group report.

The testing and research company forecast that globally EV sales will increase 17.5% annually through 2029 to 41.2 million vehicles. Sales of EV tires by volume are expected to grow 15.8% annually (compound annual growth rate/CAGR) to 884.6 million units in 2029.

"Optimizing vehicle range is an immediate priority for EV drivers, spurring the sale of more low-rolling resistance tires, including

those originally intended for fuel-efficient conventionally powered vehicles," Smithers said.

"National and global targets are driving this transition to reduce carbon emissions from transport. As this trend becomes pervasive, auto makers are also calling for greater use of sustainable raw materials, technologies and manufacturing for their OE EV tires."

In the Smithers report, "The Future of Sustainable EV Tires to 2029," the company predicts the value of the EV tire market will more than double by 2029 to \$70.3 billion from a projected \$29.9 billion in 2024.

## ENSO PLANS U.S. EV TIRE PLANT

TIRE BUSINESS (EDITED)

**ENSO TYRES LTD.**, a British engineering startup focused on ultra-low-rolling-resistance tire development, plans to build what it is calling the world's first carbon-neutral manufacturing plant for electric vehicle (EV) tires in the U.S.

Enso said it is considering several locations for the \$500 million facility, including Colorado, Texas and Georgia, as well as other

states. Production of up to 5 million passenger tires a year designed for EVs is expected to start by 2027.

Enso officials said the U.S. is an "ideal market" for the facility, with a "significant" amount of EV customers, especially in California, which is "leading efforts to regulate tire efficiency and emissions."

The facility will include a research and development department in order to "accelerate and scale innovations," according to the company.

# 2024 WCTD CHARITY GOLF TOURNAMENT RAISES \$6,000

**THE 2024 WCTD** Charity golf tournament, held on June 23rd. at the Stony Plain Golf Course, was again a great success. It turned out to be a beautiful sunny day that produced lots of laughter and a fun time for all the participants. The meal after the round was phenomenal. And the silent auction got a lot of attention as participants kept trying to outmaneuver their rivals by getting in that last bid.

This year's charity of choice is the Ronald McDonald House. In total we are delighted to be able to contribute \$6,000.

A big thanks to all those who showed up to play, have fun and help make this tournament such a highly anticipated annual event.



**WCTD would like to recognize and thank the tournament sponsors. Their generous contributions really paved the way for the its ongoing success.**

**We extend to them all a huge "thank you."**

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We'd like to thank Federated Insurance's Chris Leahey for the hole in one sponsorship, as well as the Oilers' Jersey raffle, which raised an additional \$500.00 towards our charitable contribution.

Many thanks also to Darrell Budney, from Trail Tire, for helping to organize the event and getting news about the tournament out into the field.

We are looking to have an even bigger and better tournament next year!

SUBMITTED BY RAY GELETA, WCTD EXECUTIVE DIRECTOR



# HACKED! DIARY OF A RANSOMWARE ATTACK

**IT WAS IN EARLY APRIL.** A normal, busy spring day full of seasonal tire changes and the like. About halfway through the morning we suddenly were unable to access our point of sale software program: Costar. All three work stations at one store went down so I checked with our other retail location and accounting department. All the same. Unable to access Costar. We tried the standard rebooting of the server and work stations but with no change.

Finally I phoned my IT guy and described the scenario to him. He told me to give him 15 minutes and he should be able to get it back up and running. Two hours later and still no reply. In the meantime our point of sale system is dead in the water. No invoicing, or quotes, no looking up pricing or parts, unable to check in-store inventory, no way to look up customer history or ability to find references as to their tire storage history. Basically back to pen and paper and phoning suppliers for prices and availability.

## THE CAUSE REVEALED ...

Eventually my IT guy texted me and gave me the news. Looks like we'd been hacked by ransomware of some type. He figured someone clicked on a link or opened an email they shouldn't have; and then the ransomware sat in wait in our server and eventually detonated. We had no way of accessing anything on our server and even our back-ups were infected. Basically the last 12 years of computer records were being held hostage.

Fairly soon afterwards the hackers established communication via email. Their demand: Approximately \$10,000 U.S. worth of bitcoin. Now, what to do? My IT guy was working non-stop to try and gain access back into the server or find a useful older back up we could utilize. I contacted Federated Insurance as we had thankfully opted in on their cyber insurance several years back. Notified the police, so at least there was a file number to refer to. And in the meantime, try and navigate our second busiest time of year.

Oh yes, and I was due to go on vacation in three days.

**Looks like we'd been hacked by ransomware of some type. He figured someone clicked on a link or opened an email they shouldn't have; and then the ransomware sat in wait in our server and eventually detonated. We had no way of accessing anything on our server and even our back-ups were infected. Basically the last 12 years of computer records were being held hostage.**

## AN INTERIM FIX

My IT guy was able to quickly build a couple of computers for us so we could at least get a point of sale program up and running and allow us to process sales and get money in the bank. The communication process with the hackers was slow, grinding, and frustrating. Judging by their response times to our emails to them, we came to the assumption that they were likely in a time zone 8 to 12 hours away from ours. Most often we would have to wait half a day for a response from them. (We later learned that all indications were that they were Russian based).

## TO PAY OR NOT TO PAY

In the meantime the police did their thing and checked in with us once in a while, however their resources in the cyber realm are rather limited unfortunately. Federated was quite helpful and had a computer company specializing in this matter reach out to us. Basically, it now boiled down to deciding if we wanted to roll the dice and pay the ransom or if we should just pull the plug, lose all of our data from the past many years and start over from scratch. The man hours required to start over from scratch would be mind boggling though. Easily eclipsing \$10,000 by far.

All I needed to do now was negotiate with the hackers and my IT guy would handle everything else on this end. Not much for me to do except wait. So, off I went on vacation...



After a couple of days the communication with the hackers increased in frequency. Seems they realized we were genuinely interested in negotiating. More information passed between us, and I was given information on where to transfer the bitcoin. Finally, some progress. Then, try and buy Bitcoin, create a Bitcoin wallet and try and transfer it all. The number of headaches incurred in this process are way too long to even try to write out, but let's just say that it took the better part of two days to get everything in place. Meanwhile, the hackers were getting impatient. Eventually I was able to put it all together. I now had \$10,000 worth of Bitcoin and sent it off to the hackers Bitcoin wallet ID. And again wait.

## THE UPCHARGE

Finally, after about a day we got a response from the hackers. Money received. They forwarded us a key to unlock our servers. My IT guy jumped right on it. Made sure it was a clean file and ran it. It got him past step one and got him partial access. Apparently a second key was needed. We emailed the hackers. They replied: "The boss decided the initial amount was not enough. Another \$7000 worth of bitcoin will be required."

I just about lost my mind. My choice of how to reply was probably not the best. More than a few expletives were used in describing how I felt about it. Eventually, the decision was made to try and pay the \$7000 and see what would happen. We felt it was still worth rolling the dice. So, I restarted the whole bitcoin buying process but ran into even more snags. Apparently multiple bitcoin purchases pop up red flags from banks, crypto trading platforms and more. Fun times. Eventually, the next \$7000 was ready to go. It was quite late so I figured I would try and sleep and check in the morning.

Next morning nothing. Afternoon, nothing. Then finally after dinner an email came through from the hackers. Money received. File containing required key to unlock server was attached. I fired it off to my IT guy and began the arduous task of waiting again.

I believe it was around midnight eastern time when I received the text from my IT guy. It was looking good. The key they sent had successfully unlocked the server and he was back in and able to access everything. Looked like all data was intact. I now had one week left in my vacation and it looked now like I may actually be able to relax and enjoy it.

By the time I got back everything had been pretty much caught up as far as computer processing and rebuilding went. Changes had been made to back ups, virus scanners and the like. Federated Insurance was amazing to deal with. We ended up with 80% coverage on the ransom paid and full coverage on the other computer and IT related expenses.

**Basically, it now boiled down to deciding if we wanted to roll the dice and pay the ransom or if we should just pull the plug, lose all of our data from the past many years and start over from scratch. The man hours required to start over from scratch would be mind boggling though. Easily eclipsing \$10,000 by far.**



## AND THE MORAL IS?

Several lessons were learned here:

- Make sure all virus and malware detection programs are of top-notch quality and up to date.
- Make sure to check that your insurance policy is up to date for today's world and includes cyber attacks.
- And also make sure that your employees use their computers for work related use only. One random click and "poof."

This authentic account was shared on the condition that we respect the member's anonymity. We're truly grateful that they came forward and for their submission. And we hope that it motivates you to take all the security precautions necessary to protect your business. For details regarding Federated Cyber Insurance see <https://www.federated.ca/types-of-insurance/cyber-risk-insurance/>

# GOODRIDE TIRES

## RideMax G-118



[GOODRIDETIRE.CA](http://GOODRIDETIRE.CA)



# CYBER-ATTACKS USING SOCIAL MEDIA

## –A PERSONAL STORY

– CHRIS LEAHEY

**THERE IS AN** emerging trend that everyone should be aware of. Criminals are using information taken from social media accounts to manipulate and trick the victims into believing they are speaking to a co-worker, friend or loved one.

A recent personal experience I had occurred when my aunt received a phone call from her daughter. Her daughter (my cousin) and her husband are living and working overseas in Indonesia. They had posted this information with videos on Facebook and Instagram.

During a phone call my aunt clearly recognized her daughter's voice. Her daughter said that her husband had a medical emergency which required a medivac helicopter. And she needed \$3000 cash to cover the costs.

Her daughter said the current credit card would not work and that she would send a DHL courier to my aunt's home to retrieve the cash. My aunt was told to wait by the phone, to which she agreed without hesitation.

Within the hour, a female "courier" arrived at my aunt's home with a DHL envelope. The \$3000 cash was placed in the envelope, the courier left advising my aunt the envelope would be sent out immediately.

Her daughter phoned back minutes after the courier left and requested an additional \$3000 stating the price had increased.

At this point my aunt grew suspicious and began asking questions, her "daughter" grew frustrated and hung up, the fraud began to unravel.

### PERILS OF SOCIAL MEDIA

In this situation the criminals had copied and manipulated voices from social media posts in which my cousin described their new life living in Indonesia. The criminals were able to impersonate her by using her real voice via a computer program.

My aunt contacted me and reviewed what had occurred, she was embarrassed and upset. We contacted the police but sadly little could be done at this point, the money was gone.

I should note, my aunt is a "young" woman in her 60's, educated and has perfect hearing. This incident shocked and embarrassed her - I reassured her this could have happened to anyone.

Embarrassment from these types of crimes often cause the victims not to report the crime. It is important to be compassionate and understanding.

This was an expensive lesson learned and one which I can now use as an example for my clients.

This type of crime can occur at your home or work.



In this situation the criminals had copied and manipulated voices from social media posts in which my cousin (not pictured) described their new life living in Indonesia. The criminals were able to impersonate her by using her real voice via a computer program.

### PLAY IT SAFE

To avoid these types of scams you should limit information you put on social media, though I understand this is difficult to convince people to do.

If co-workers, friends or loved ones ask for accounting changes, money by phone or email there should be a double factor authentication in place. Call back to the known number, confirm the request, question the caller with a phrase, a word, or event that only the genuine acquaintance would know.

This is the type of information the criminals would not have access to.

By taking these simple steps you can reduce the chance of suffering a similar loss.

Chris Leahey is the Regional Association Manager for Federated Insurance. He has worked in the insurance industry for 18 years. He currently works with over 30 associations across Canada. By providing this personal account he hopes this will help your members protect themselves.



For more information, please contact Chris at 780-932-3195 or [chris.leahey@federated.ca](mailto:chris.leahey@federated.ca)

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# THE STATE OF RANSOMWARE IN RETAIL 2024 –SOPHOS

BY PUJA MAHENDRU

**SOPHOS' LATEST ANNUAL** study of the real-world ransomware experiences of retail organizations explores the full victim journey, from attack rate and root cause to operational impact and business outcomes.

This year's report sheds light on new areas of study, including an exploration of ransom demands vs. ransom payments and how often retail organizations receive support from law enforcement bodies to remediate attacks.

## ATTACK RATES HAVE DROPPED, BUT RECOVERY IS MORE EXPENSIVE

45% of retail organizations reported they were hit by ransomware last year. This is a notable and welcome drop from the 69% and 77% ransomware rates reported in 2023 and 2022, respectively.

92% of retail organizations hit by ransomware in the past year said that the cyber criminals attempted to compromise their backups during the attack. Of the attempts, 47% were successful.

56% of ransomware attacks on retail organizations resulted in data encryption, a considerable drop from the 71% reported in 2023 and 68% in 2022. The data encryption rate in retail was notably lower than the global cross-sector average of 70% and the lowest across all sectors other than financial services (49%).

Retail reported the second-highest data extortion rate (5%) jointly with financial services, where the data was not encrypted but they were held for ransom.

The mean cost for retail organizations to recover from a ransomware attack was \$2.73M in 2024, an increase from the \$1.85M reported in 2023.

## DEVICES IMPACTED IN A RANSOMWARE ATTACK

On average, 40% of computers in retail are impacted by a ransomware attack. Having your full environment encrypted is extremely rare, with only 2% of organizations reporting that 91% or more of their devices were impacted.

## RETAIL'S PROPENSITY TO PAY THE RANSOM HAS INCREASED

66% of retail organizations restored encrypted data using backups, while 60% paid the ransom to get data back. The use of backups in retail organizations has fallen slightly for the second consecutive year, but what is more concerning is the sector's propensity to pay the ransom, which has increased considerably over the last year.

A notable change over the last year is the increase in the propensity for victims to use multiple approaches to recover encrypted data (e.g., paying the ransom and using backups). In this year's study, over one-third of retail organizations (39%) that had data encrypted reported using more than one method, more than double the rate reported in 2023 (16%).

## RETAIL VICTIMS RARELY PAY THE INITIAL RANSOM SUM DEMANDED

78 retail respondents whose organizations paid the ransom shared the actual sum paid, revealing that the average (median) payment has decreased by 68% over the last year, from \$3M to \$950K.

Only one-third (34%) of respondents said that their payment matched the original request. 53% paid less than the original demand, while only 14% paid more.

Download the full report from [Sophos.com](https://www.sophos.com) for more insights into ransom payments and many other areas.



## ABOUT THE SURVEY

The report is based on the findings of an independent, vendor-agnostic survey commissioned by Sophos of 5,000 IT/cybersecurity leaders across 14 countries in the Americas, EMEA, and Asia Pacific, including 577 from the retail sector. All respondents represent organizations with between 100 and 5,000 employees. The survey was conducted by research specialist Vanson Bourne between January and February 2024, and participants were asked to respond based on their experiences over the previous year.

# BUSINESS EMAIL COMPROMISE: TIPS TO STAY ON TOP OF PHISHING SCAMS

**YOU'VE HEARD THE** old saying: "Don't open an email from someone you don't know." You assume your employees understand how to spot a phishing scam and won't click on suspicious hyperlinks or open unknown attachments.

But what if they receive an email that appears to come from your financial adviser, a trusted vendor or even you?

Business email compromise (BEC) has become increasingly popular amongst cyber criminals seeking money and personal information from companies. Scammers target businesses that utilize wire transfers and companies that rely on foreign suppliers and third-party vendors or customers. Impersonating these existing, trusted business relationships makes BEC almost impossible to detect and difficult to manage after the fact.

According to recent cybercrime statistics, spear-phishing, which includes BEC, continues to be one of the top reported scams out of about 40 fraud types recorded by the Canadian Anti-Fraud Centre (CAFC). In 2020, the CAFC received reports of almost \$30 million in losses to this scam and over \$26 million in losses have been reported in the first half of 2021 alone.

## FOUR METHODS OF BUSINESS EMAIL COMPROMISE SCAMS

The difficulty in detecting BEC lies in the way scammers use existing professional relationships to gain access to a business' funds or personal information. Criminals use BEC to execute four specific types of scams.

According to recent cybercrime statistics, spear-phishing, which includes business email compromise (BEC), continues to be one of the top reported scams out of about 40 fraud types recorded by the Canadian Anti-Fraud Centre (CAFC).

### METHOD #1: BUSINESS EXECUTIVE SCAM



#### CEO's email is hacked or impersonated

The imposter contacts the finance department to request a wire transfer.



#### Finance department authorizes wire transfer

Request email will typically indicate transfer must be done quickly and quietly.

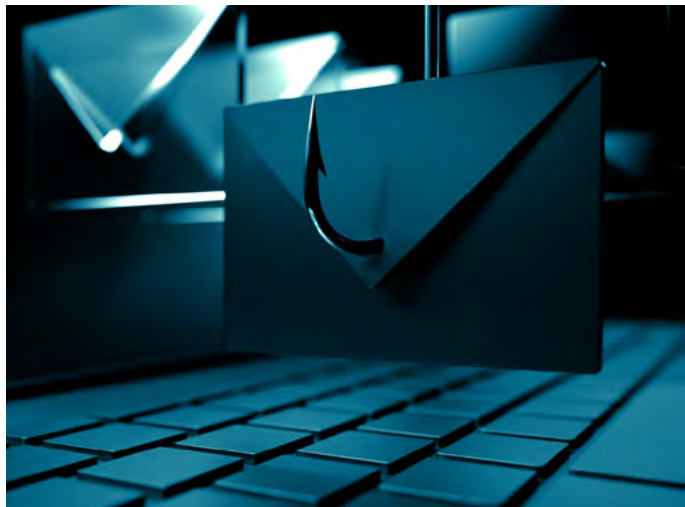


#### Funds are deposited into fraudster's account

The false wire transfer is delivered to the criminal's fake bank account.

Scammers will use an executive's email address to contact an employee responsible for your company's finances, requesting a large wire transfer into their fake bank accounts. Fraudsters will usually indicate that the transfer must be done urgently and quietly. Since most businesses utilize email as their main form of communication between employees and departments, this type of BEC is almost always detected after the transfer occurs.





## TIPS TO PROTECT YOUR BUSINESS

Business email compromise scams can have many layers of potential compromise and can impact anyone associated with a business. By following these tips, you can help keep yourself, your employees and vendors in the know about BEC and other business scams:

1. Develop and implement a company-wide security awareness program Make it everyone’s business to protect company information.
2. Don’t rely on email alone for transfers Confirm requests for transfers of funds by using phone verification or face-to-face meetings. Use known phone numbers to authenticate transfer requests and verify the requests in person whenever possible.
3. Carefully scrutinize all email requests regarding the transfer of funds Check for small variations in the email addresses that are out of the ordinary.
4. Harden your networks, especially for mobile Threats to mobile devices may include spyware, unsecured Wi-Fi connections, and even fake networks. As employees use personal mobile devices for business email and other work purposes, cyber thieves often target them to create gateways into your network.

### METHOD #2: BOGUS INVOICE SCAM



#### Employee’s email is hacked or impersonated

The imposter sends emails through a compromised account to the company’s vendors and customers requesting false invoices.



#### Customers and vendors pay false invoices

Request email will typically indicate new or changed invoices.



#### Funds are deposited into fraudster’s account

The false wire transfer is delivered to the criminal’s fake bank account.

The second method targets your customers or third-party vendors, hoping to collect their money through false invoice requests. Fraudsters can hack into your employees’ emails and send out urgent invoices, similar to the method used with overseas suppliers.

### METHOD #3: SUPPLIER SWINDLE SCAM



The third method targets a company’s foreign suppliers or overseas vendors in hopes of getting wire transfers authorized to a fake account. Criminals hack into a supplier’s email account and request a wire transfer to a “new” account, disclosing that the supplier’s location overseas has moved or changed.

### METHOD #4: PERSONAL DATA SCAM



#### Human Resources’ email is hacked or impersonated

The imposter uses a compromised account to request personal information.



#### Employees send sensitive documents or fill out fake online forms

Request emails will typically indicate that information was never collected, lost or needs to be updated.



#### Fraudster obtains personal information

Personally identification information (PII) can be used to steal identities or sell on the black market.

Unlike the first three methods, this final method focuses on stealing employees’ personal information. Fraudsters target the human resources’ email accounts to obtain personally identifiable information (PII). Emails are sent from an HR representative’s hacked email account to other employees, asking them to either provide or verify their sensitive information.

Spear-phishing, which includes BEC, continues to be one of the top reported scams out of about 40 fraud types recorded by the Canadian Anti-Fraud Centre (CAFC).

**CONTINUED ON PAGE 26**



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

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# WHEN LOOKS CAN KILL: HOW TIRES ARE IMPACTING RIDESHARE SAFETY

— CHRIS GARCIA, ANYLINE

**RIDESHARING HAS BECOME** the go-to “safe ride” when we need a designated driver. But just how safe is using a rideshare?

Without a doubt, ridesharing has changed our lives. Not only has it simplified how we get around, but it's also created full- and part-time employment opportunities and helped reduce parking congestion in many urban centres. For many across the country, ridesharing has become the go-to “safe ride” when we need a designated driver or want to rely on someone else to do the driving.

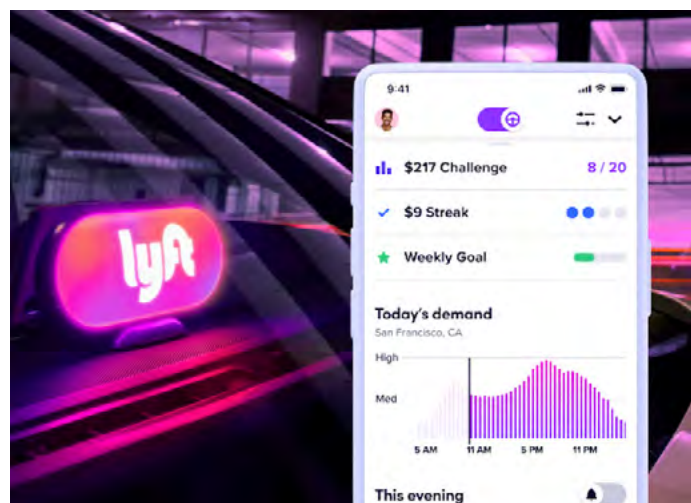
## HOW SAFE IS YOUR RIDESHARE?

Just how safe is using a rideshare? There's been a lot of talk about driver/vehicle verification following countless reports of tragic driver and passenger assaults, but what about the safety of the vehicle itself... or perhaps even more importantly, its tires?

This is something we've pondered a lot at Anyline, which is why we commissioned an independent survey of rideshare drivers in the U.S. The rideshare industry is projected to reach over \$205 billion by 2030, making rideshare safety protocols increasingly important and relevant.

The results of our survey are eye-opening. Responses revealed significant safety concerns fueled by insufficient maintenance practices and an overall lack of knowledge about tires. This not only impacts rideshare users, but also the companies they work for, as well as other drivers on the road.

More than 80% of rideshare drivers surveyed agree that safety is one of the most important factors to their passengers, but only 34% rate themselves as extremely knowledgeable about tire safety. And of the 64 percent who check their tires regularly, nearly half rely on a visual inspection, which we all know is an inadequate and highly subjective method of tire inspection.



More than 80% of rideshare drivers surveyed agree that safety is one of the most important factors to their passengers, but only 34% rate themselves as extremely knowledgeable about tire safety.



Even more concerning, nearly a quarter of drivers surveyed (23%) believe 1/32 of an inch or less is a safe amount of tread. To put that in context, that's about the same thickness as a credit card, and below the legal allowable minimum tread depth requirement in many states.

## TECHNOLOGY TO THE RESCUE

There was one bright spot in our survey. More than half of rideshare drivers say they would measure tire tread depth monthly or more if they could use their smartphone or other camera-enabled device to automate the process. This finding underscores the potential for today's data-driven technology solutions to enhance rideshare safety and the need for increased adoption of these powerful platforms.

I am passionate about proper tire care and the responsibility we all share to educate all types of drivers about maintenance practices, which is why I am speaking out during this busy summer travel season. It's evident that we have more work to do as an industry to educate the driving public on the role tires play in road safety and the solutions available to make tire management easier. There's more to proper tire maintenance than meets the eye, and it will take all of us working together to increase safety awareness.

Chris Garcia is the head of U.S. automotive at Anyline. A former technician himself, he and the Anyline team are passionate about leveraging automation to empower drivers, frontline technicians and their leaders.



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# HOW TO WORK SAFELY IN HOT WEATHER

## MSA SAFETY TALK

**OUR BODIES HAVE** a natural system in place to keep us cool when the heat is cranked up. You never have to think about it, but as the temperature rises your body starts to do all sorts of things automatically to regulate your temperature—like sweating, decreasing blood flow to certain areas, and collecting moisture in other areas.

Unfortunately, when the system gets overloaded it starts to break down, and the first sign of this is a condition called Heat Exhaustion. To prevent heat related illness here are a few safety reminders:

- Have workers take breaks and rest in cool shady areas as needed
- If possible adjust work tasks and work hours to conduct strenuous work tasks during cooler parts of the day
- Take frequent water breaks to rehydrate
- Wear light coloured, loose-fitting clothing

Heat Exhaustion is the first stage of a heat related problem – and if you watch your co-workers closely during the day you can usually see it coming on through these symptoms:

- Cool, clammy skin.
- Fatigue and weakness.
- Dizziness and headache.
- Nausea, vomiting, or a dry mouth.
- Muscle cramps.

If you see a teammate with those symptoms, have them take a break with a cold drink in an air-conditioned room, pickup truck, or just in the shade of a tree for at least 30 minutes – but maybe longer if they don't start feeling better. Heat Exhaustion is pretty serious – but you can normally take care of it if you spot the problem early enough.

By far the most dangerous thing about Heat Exhaustion is that if you don't deal with it, it just gets worse—and when it gets worse people can end up with a life-threatening condition called Heat Stroke. A person suffering from Heat Stroke will normally have some (but maybe not all) of the following symptoms:

- Very high temperature and hot, dry skin.
- Deep breathing and dilated pupils.
- No sweating.
- Confusion or delirium.
- Convulsions or loss of consciousness.

Heat Stroke is serious business. It can kill people if it isn't treated immediately. The most important thing you can do is to get the person cooled off as quickly as possible by whatever means you have available. Pour water on them. Put ice packs on them. Put them in an air conditioned vehicle—whatever it takes to cool them down as quickly as you can. Call an ambulance immediately anytime a co-worker suffers from Heat Stroke. You might just save their life. So just remember: when the heat is on, keep an eye on yourself and an eye on your teammates. It's much better to catch a problem early if you see it coming.

*MSA Toolbox Talks are intended to facilitate health and safety discussions on the job site.*



## HEAT EXHAUSTION

### SYMPTOMS

- Cool, clammy skin.
- Fatigue and weakness.
- Dizziness and headache.
- Nausea, vomiting, or a dry mouth.
- Muscle cramps.



### PREVENTION

- Take breaks and rest in cool shady areas as needed.
- Adjust work tasks and work hours to conduct strenuous work tasks during cooler parts of the day.
- Take frequent water breaks to rehydrate.
- Wear light coloured, loose-fitting clothing.



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# BUSINESS EMAIL COMPROMISE

CONTINUED FROM PAGE 21

## WHAT ARE SCAMS?

Scams are everywhere as criminals try to cash in by stealing money or valuable personal information from victims. And given our modern reliance on technologies like smart phones and the internet, if you haven't been a victim of a scam, you've likely been targeted by one.

## DEFINITIONS OF SCAM TERMS

There are four key terms that are important to understand when discussing scams:

- **Scam:** a fraudulent operation that has the intention of stealing money or valuable financial or personal information
- **Social engineering:** the techniques used to manipulate a victim into divulging information or taking a specification
- **Phishing:** when a scammer poses as a legitimate person or company online with the intention of stealing money or personal information
- **Vishing:** when a scammer poses as a legitimate person or company over the phone with the intention of stealing money or personal information. Many modern scams try to push their victim into a corner, so they're forced to make a decision on the spot – i.e. pay the money or provide personal information, or face the consequences. Scammers will use recent headlines to fuel their scams, they'll pose as a local retailer that you frequent or even a family member in need in hopes that you'll give up your money or your personally identifiable information (PII). Analysis of scam terms Social engineering Scammers continue to fine-tune their social engineering skills, coming up with new ways to convince you to hand over your money and PII. A few techniques that scammers use include:
  - **Familiarity:** If you've seen someone around or heard their name before, you're more likely to trust that they are legitimate. (Ex: An email appearing to be from a big-name company or representative of your financial institution).
  - **Hostility:** It's human nature to avoid conflict by complying with aggressive people. If you consider somebody as a threat, you may be more likely to do what they tell you. (Ex: A call from somebody posing as a police officer demanding a fee be paid in exchange for the expunging of an arrest warrant)
  - **Playing detective:** It's easier than ever for someone to gather information about you. By going onto your social media accounts, they can find your location and interests. They also can rummage through your trash for credit card forms and bank statements. There are many places that cyber criminals can obtain your personal information that can help in their scams.



## PHISHING, VISHING, AND SMISHING

Scammers frequently apply their social engineering techniques in online, phone and text messaging scams – respectively known as phishing, vishing and smishing. According to Statistics Canada, about one-fifth of Canadian businesses were impacted by cyber security incidents in 2021.1

Phishing, vishing and smishing scams are the most common types of cyber attacks worldwide. Phishing can be executed on several different platforms: emails, phone calls or text messages, and deceptive websites.

### PHISHING

Phishers create emails that are seemingly legitimate and rely on you to click on the link provided. These emails are designed to look official and often create a sense of urgency, so victims act quickly, clicking an embedded link before thinking. Those links typically send you to another fraudulent page, usually bearing legitimate businesses' logos or brand names to further convince you of its authenticity. Phishing emails can also launch damaging malware or spyware that is activated after clicking a link, sometimes without you even being aware.

Phishing websites are designed to look like legitimate sites in order to fool visitors into inputting information such as a credit card number, email address, phone number, Social Insurance Number, etc. Anyone who is convinced that the site is legitimate is more likely to divulge personal information to scammers.

### VISHING

Vishing, or voice phishing, is a form of phishing by phone. Scammers will pose as a bank representative, a friend of a friend, a restaurant or another trusted person in an attempt to steal your money or PII. The difference between phishing and vishing is the platform that the scam is presented through. Rather than answering unexpected calls, today it is easy for everyone to hide behind a call screener, making vishing slightly less common than email or text scams.

### SMISHING

Smishing is when a scammer sends links by SMS or text message to unsuspecting victims, similar to a phishing email. Given the shorter nature of a text message, smishing attacks try to get the victim to click on the link by offering more details to claim a prize, a refund or other messages to create urgency on behalf of the recipient.

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# APOLLO INTRODUCES VREDESTEIN QUATRAC PRO+ TO NORTH AMERICA

## TIRE BUSINESS

**APOLLO TYRES LTD.** has begun offering the Vredestein Quatrac Pro+, an all-weather tire for high-performance cars and SUVs, in the North American market.

The Quatrac Pro+ – available in the U.S. and Canada in 108 sizes covering 17- to 22-inch wheel diameters – offers "best-in-class" grip on wet roads and, compared with the Quatrac Pro, provides a 5% better grip on snow and has 5% lower rolling resistance for improved fuel efficiency, the tire maker said.



The tire features an advanced tread design and a new blend of compounds with wider longitudinal grooves to enable water evacuation, while sipes across the center of the tread enhance water dispersal and prevent aquaplaning. The advanced compound features new-generation polymers, and a high proportion of silica and resin to enhance traction on wet surfaces and maximize steering response and stability on snow and slush, the company said.

The Quatrac Pro+ features outside shoulder blocks offering improved stability when cornering and possesses flexibility to allow longitudinal deformation of tread blocks in very cold conditions, maximizing grip on snow. The tire carries the Three-Peak Mountain Snowflake symbol on its sidewall, indicating all-weather performance and efficiency in winter conditions.

Compared with the Quatrac Pro, the proportion of sustainable materials used in the tire has increased by 1.5 percentage points, aligning with Apollo Tyres's long-term environmental goals. The Quatrac Pro+ comes with a 55,000-mile warranty, a 30-day trial, and a road-hazard warranty. Pricing information was not disclosed.

# FALKEN UNVEILS NEW, QUIET, ALL-SEASON EV TIRE

## TIRE BUSINESS

**SUMITOMO RUBBER INDUSTRIES LTD.'S** Falken Tires business has introduced the Azenis FK460 A/S Silent Core designed for electric vehicles (EVs).

Falken's Silent Core technology adapts the ultra-high-performance, all-season Azenis FK460 A/S to the needs of EVs, reducing tire cavity noise with a foam insert strategically placed along the underside of the tire tread.

Falken said its engineers used tire-noise simulation to ensure optimized development and placement for a quieter, more comfortable ride.

Like the Azenis FK460 A/S, the FK460 A/S Silent Core was developed with Falken's Advanced 4D Nano Technology, producing a rubber compound that achieves the multifaceted balance of high-performance capability, four-season traction and long-tread life, the company said.



The Azenis FK460 A/S Silent Core also maintains the same intricate tread pattern as the original FK460, with emerging grooves and interlocking sipes ensuring the tire delivers more poise and stability in inclement conditions while also reducing air-channeling noise. Additionally, Canyon Groove Technology enhances braking performance in the snow, the company said.

"The product development team worked diligently to ensure the FK460 A/S Silent Core provides the same exhilarating performance drivers expect from the Azenis FK460, while further improving the quiet ride this tire already delivers," Tsuyoshi Johnson, Falken's director of product planning, said. "We believe the FK460 A/S Silent Core achieves this and more. ..."

The tire was engineered to complement popular EV models, including Audi E-Tron S, Ford Mustang Mach-E GT, Genesis GV60 and GV70, Hyundai Ioniq 5, Kia EV6, Lucid Motors Air, Mercedes-Benz EQS (sedan and SUV), Nissan Ariya, Polestar 2 and Tesla Models 3, S, X and Y.

The initial roll out will include 16 sizes, with available rim sizing of 18 to 22 inches. The tire comes with a 50,000-mile limited tread-life warranty and Falken's Road Hazard Protection.

Pricing information was not disclosed.

## BRIDGESTONE DEVELOPS POTENZA SPORT TIRES FOR MASERATI'S ALL-ELECTRIC SUV

— CHRISTIAN HINTON, *THE BUZZ EV NEWS (EDITED)*

**BRIDGESTONE AMERICA HAS** been chosen by Maserati to develop bespoke 20" tires for its first all-electric SUV, the Maserati Grecale Folgore. After recent collaborations including fitments for the Maserati MC20 supercar and the Maserati Grecale, Maserati looked to Bridgestone for an EV tire and Bridgestone developed the Bridgestone Potenza Sport Enliten tires, its flagship ultra-high performance tire.

The manufacturer said its Bridgestone Potenza Sport Enliten tire has been custom engineered to keep Maserati Grecale Folgore drivers in control with handling performance in challenging conditions on both dry and wet surfaces. Bridgestone said the bespoke tire delivers against the Maserati Grecale Folgore's specific needs and enhances its performance thanks to the use of Enliten technology, Bridgestone's approach to tire development. This combination of multiple technologies provides safety and tire performance for Maserati Grecale Folgore drivers, while improving the sustainability characteristics of the tire, the manufacturer said.



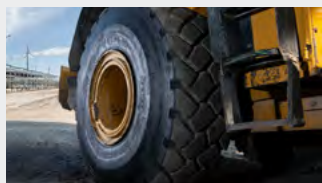
**The Maserati Grecale Folgore was designed and produced in Italy, as were its bespoke Bridgestone Potenza Sport Enliten tires.**

Alongside this long-term partnership, Bridgestone said it and Maserati also share a strong commitment to electrification. The Bridgestone tire specifically developed for the new Maserati Grecale Folgore delivers very low rolling resistance performance—achieving an EU label A-grade—to extend the Maserati Grecale Folgore's 500 km (approx. 310 miles) range.

## YOKOHAMA TO ACQUIRE GOODYEAR'S OTR BUSINESS

— DON DETORE, *TIRE BUSINESS (EDITED)*

**GOODYEAR HAS AGREED** to sell its off-the-road tire business to Yokohama Rubber Co. Ltd. (YRC) in a \$905 million cash sale that significantly bolsters the Japanese tire company's OTR unit for the second time in a little more than a year.



The sale was announced July 22 by both companies.

Goodyear's OTR business includes specialized tires for mining and construction, among other industries. The sale will be

completed upon the usual regulatory approvals and is expected to close by early 2025.

In May 2023, Yokohama completed a \$2.3 billion acquisition of Trelleborg Wheel Systems from Sweden's Trelleborg A.B., effectively doubling the size of Yokohama Rubber's off-highway tire business to better than \$2 billion in sales annually.

With the sale, Yokohama said it will acquire Nippon Giant Tire Co. Ltd., which operates an OTR plant in Tatsuno City, Japan, as well as Goodyear Earthmover Pty. Ltd. in Australia, a retread plant in Ontario, Canada, and other "OTR assets at other plants and facilities around the world."

The sale does not include Goodyear's operations in Topeka, Kansas, where Goodyear announced a \$125 million investment in September 2022. The plant manufactures commercial tires.

Goodyear's OTR business posted fiscal sales of approximately \$678 million in 2023, with earnings before interest, taxes and amortization (EBITA) of about \$129 million. Goodyear's OTR unit employs around 500.

Yokohama said it will integrate Goodyear's product line, which includes OTR tire sizes from rim diameters of up to 25 inches to larger tires with diameters of 49 to 63 inches, into its OTR portfolio, "expanding the value range of Yokohama Rubber's OHT (off-highway tire) business."

The sale does not include Goodyear's OTR business for U.S. military and defense operations. Once the transaction closes, Goodyear said a "Product Supply Agreement" takes effect: Goodyear will manufacture certain OTR tires for Yokohama at some of its manufacturing locations initially for up to five years.

Goodyear President and CEO Mark Stewart called the sale "an important milestone" as the Akron-based tire maker implements its Goodyear Forward plan, an initiative announced last year in which Goodyear said it also will divest its Dunlop brand and chemicals business as well.

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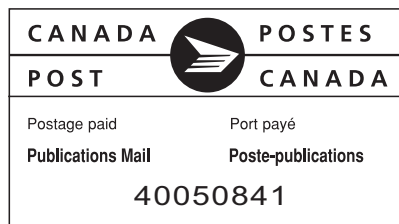
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