

Sparkplug

NEWSLETTER OF THE
DEEP SOUTH REGION

A.A.C.A.



Vol. 28 No. 10

EDITOR: Patt Paquet

1995 OFFICERS

PRESIDENT:	Frank DeCrease	666-9393
VICE PRESIDENT:	Brenda Reid	666-3761
SECRETARY:	Jane Bruton	666-4150
TREASURER:	Frances Whigham	626-4255
ACTIVITY COORDINATORS:	Melvin & Betty Neese	649-3038
MEMBER AT LARGE	Raymond Cochran	626-5744
		661-4009

Insurance and the Antique Automobile

by Mike Vaughn-Maine Region AACA-August 1995 *Rummage Box*

One of the least known and potentially most troublesome areas of the antique automobile hobby involves insurance coverage. There are many specialty companies which offer their expertise in providing antique automobile insurance to the hobbyist. These policies are very similar, both in price and in coverage. There are, however a few significant items that you may want to consider when purchasing this policy.

I have spoken to a number of representatives from various specialty insurance agencies, who readily indicate that the insurance companies they write for are very liberal with regard to the interpretation of usage restriction. While this may be true, every antique automobile owner should carefully read their policy to be familiar with potential coverage problems which may arise from using the vehicle in a way not intended in the policy. Although some agents may profess a lenient approach to policy interpretation, the insurance company and not the agent makes the ultimate decision. Therefore the potential exists for a denial of your claim if an accident occurs while using your antique vehicle in a way forbidden by the policy. (Example: driving the vehicle to work, or using it for shopping.) When purchasing automobile insurance for your private passenger auto, the agent is generally aware of your financial situation, and can provide guidance in the amount of coverage you need to protect your home and property. When purchasing antique automobile coverage however, there is no one to provide suggestions for coverage. A good rule of thumb is to obtain similar coverage to that provided under your private passenger auto. By the way, even the policies on your everyday driver should be reviewed with your agent periodically to insure that enough coverage exists to protect your and your family.

Arguably, the most important and least understood part of any auto policy involves uninsured/underinsured motorist coverage. Simply

stated, uninsured motorist coverage protects you and your family from injuries and losses which can result from being struck by an uninsured or underinsured driver. We are all keenly aware of the escalating costs of medical care and what devastating effect the loss of one's job would be to our family. Uninsured motorist coverage pays for such things as medical bills, lost wages, miscellaneous expenses, pain and suffering, loss of life's pursuits, inconvenience, et. While liability insurance provides financial protection in the event you are sued, uninsured motorist coverage protects you in the event that you are injured but an uninsured driver and incur medical bills, loss of your ability to work, etc. Unfortunately, not all policies are the same with regard to this coverage. You should carefully check your uninsured motorist limits, as some antique automobile policies provide only minimal coverage, well below what would be necessary to protect you and your family. If the uninsured motorist coverage in your antique automobile policy is not the same as your private passenger auto, it should be upgraded. If the company does not provide higher than minimum limits, it would be wise to change companies.

With regard to damage to your antique automobile, every owner should make sure that there vehicle's value is updated each year at the time of renewal. Most, if not all, of the collision coverages provided by antique automobile insurers are "stated amount policies". In other words, we must indicate to the insurance company the maximum value which we place upon our vehicle. This should be backed up with some documentation and good clear photographs in the event of a total loss or theft. A stated amount policy does not necessarily guarantee that the value you select will be paid in the event of a total loss. It is, rather, the maximum amount of money that the insurance company will ever pay based upon their investigation and appraisal.

MINUTES

DEEP SOUTH REGION AACA GENERAL MEETING

The September 28, 1995, meeting of the DSR was called to order at 7:30 by Frank DeCrease, president. The meeting was held at the DSR clubhouse. The invocation was given by Ernie Youens. There were 39 members and three guests present.

OLD BUSINESS

*Frank DeCrease announced that the nominating committee members are: Patt Paquet, chairperson, Robert Moore, Jerry Finley, Lucille Nettles and Frank DeCrease, ex-officio member. Anyone wishing to volunteer for a position or wishing to nominate a member for a position should call one of the committee members.

*The August Minutes were amended to show that Greg McDonnell and not Larry Collins was the winner of the 50/50 pot (sorry Larry). The minutes were accepted as corrected on a motion from Buddy Paquet and second by Hershel Whigham.

*Patt Paquet announced that Melvin Neese provided free printing to the club on two occasions this past month. The newsletter and the "PR" fans were produced at Melvin's business, SUPERIOR PRINTING.

*Melvin Neese, activities, reported that the Hot Springs trip was a great success with a good group and perfect weather.

*Robert Moore, chairman of the Building Committee, asked that the "Clubhouse Expansion Survey Form" be returned as soon as possible. The form was included in the September news letter mailing.

*The Hooter's Show update was given by John Reid, chairman. There were 35 registered to date. The group was reminded to bring a donation of food goods or money for the Food Bank Collection on the day of the show. John reported that Melvin Neese allowed his personnel at Superior Printing to do the color separation for the Tee Shirts which saved the club about \$100.

NEW BUSINESS

*The August treasurer's report was given by Frances Whigham and was accepted as presented on a motion from Ernie Youens with second from Ross Sloan.

*After a brief discussion, the group voted to have the Christmas party at the Mobile Greyhound Dog Track. The event will cost about \$30/couple and be held in early December. The motion was made by Buddy Paquet and seconded by Ed Lunsford.

*A Thanksgiving covered dish will be held at the club house on November 18, at 1 PM

ANNOUNCEMENTS

*Patt gave a Thank You card to the Neeses for organizing the Hot Springs trip and the Martins were presented a plant for preparing and hosting the group for lunch while on the trip.

*The 50/50 pot was won by Frank DeCrease.

ADJOURNMENT

The meeting was adjourned at 8:45 PM on a motion by Hershel Whigham and second by Shelby Bruton.

Respectfully submitted,

Jane Bruton

"Need to Know" List for Hooters Car Show

1. Bring your door prizes to the Oct. 26 meeting.
 2. Two more members are needed to assist Bob Gechijian with Peoples Choice ticket sales
 3. Two more members are needed to assist in controlling traffic during photo shoot
 4. One member is need to be responsible for taking film to be developed (1 hour lab) and returning pictures to John Reid
-

Trophy Work Day is a Short One

Saturday, October 7, was a picture of fall weather when **John Reid**, Chairman of the Hooters Show, **Ernie Youens**, Trophy Chairman, and members **Marge Decrease**, **Buddy Paquet**, **Hershel & Frances Whigham**, and **Al White** met at 8:00 AM in the clubhouse to assemble, clean and polish the trophies for the show later this month. The morning went quickly and the work was finished by about 11:15 AM. John left to go directly to the British Car Show to pass out flyers.

Another one of the good guys...

This could also be called "Friends Helping Friends" or "What DSR Is All About". Sometime ago **Jim Martin** promised to drive a bride and groom who were friends of his and Judy's from the church to the wedding reception in his 1929 Model A. When they called to remind Jim of his promise, he nearly panicked. Jim's car was out of town having some work done on it and it was too late for the bride and groom to make other arrangements short of using a limo which they didn't want in the first place. Jim got on the telephone and here's where the **good guy Leon Hunt** came to the rescue. He arranged to meet Jim at the church and drive the couple to the reception in his 1930 Ford Sedan.

DSR Provides Autos for THS Homecoming Parade

Members of the club have assisted Theodore High School with this annual event for a number of years. It takes about 2 hours and is lots of fun. This year **Lloyd & Lycyle Crowdus**, **Ed Lunsford**, **Cecil & Lucille Nettles**, **Buddy & Patt Paquet**, and **Al White** were there to ride various dignitaries and Azalea Trail Maids. We were short about 4 cars due to some members who failed to appear but everything worked out. We were able to provide rides for all the dignitaries as promised.

What's New With Members

In spite of a close brush with Hurricane Opal, lots of our folks have been traveling. **Bob & Anne Hedberg** left Oct. 1 for a two week trip to Greece. **Floyd & Betty Jordan** returned in early September from touring Belgium and Holland as well as Sweden where they visited with their son and later in the month they left for Chattanooga. **Henry & Naomi McCrory** spent two weeks in North Carolina starting September 30. **Cecil & Lucille Nettles** left Oct. 16 to spend a few days in Gatlinburg and Pigeon Forge. **Harold & Ann Rowell** are leaving for Tennessee also on Oct. 23.

Jim & Nancy Henderson are grandparents again as of Sept. 14. **Charles & Robbie Lyles** gained a new daughter-in-law when their son, Gene, was married in Brewton on Sept. 25. Watch for **Larry Nelson** and "Mr. Magoo" as he calls his 1931 Model A pickup in your MPR supplement section (Points North, Suburban or Points South) It is in relation to the display we will do at the Pecan Festival. We have missed **Roger Vines** at the last two meetings but he has a good excuse. He is serving as the interim Fire Chief for the Fowl River Volunteer Fire Department. Roger is responsible for response to fires and wrecks, training and attending meetings of other related agencies. Unfortunately, their meetings are the same night as ours.

Important !! Important !!

The November meeting may seem a long way off but there are two things you need to be aware of. It will be one week early (Nov. 16.) because of the Thanksgiving holiday. Also, this is the only meeting of the year that guests are not allowed to attend due to the election of officers. Mark your calendar now for the meeting and the covered dish lunch on Saturday, Nov. 18.

Nominating Committee Meets

A partial slate of officers was put together at the Oct. 12 meeting after much work and deliberation. It will be presented at the Oct. 26 meeting and voting will be held at the Nov. 16 meeting. Nominations for officers will be accepted from the floor at this meeting but you must have the permission of the person(s) you wish to nominate. At this time we still do not have anyone willing to accept the position of Activities Coordinator(s). This is a very important office and one that can take some time but far from impossible.

Another Member Gets "Dream Car"

After driving from Mobile to Pompano Beach, Florida to pick up the '64 Eldorado Caddy he told about at the meeting, Greg McDonnell started back home with an empty trailer. What he had anticipated his car to be was nothing close and he left it where it sat and left for Mobile drowning in disappointment. On the way, Russell Coker, his business partner who had accompanied him was reading a publication and found another Cadillac for sale in Florida. To make a long story short, they called, went to see pictures of the car, turned around and drove back to Boca Raton to see the car itself. It is a '66 Cadillac El Dorado convertible, metallic blue with black interior and only 49K original miles and is now at home in Mobile. It came with lots and lots of extra Cadillac parts (Greg is inventorying) which are not really necessary due to its great condition.

18th Annual New Orleans Antique Auto Show & Swap Meet

New Orleans...New Orleans...New Awlins...no matter how you say it, it means a good time. This show is a combined effort of four clubs; the New Orleans A's, the Horseless carriage Club, the Crescent City Chapter AACA and the Antique Auto Club of St. Bernard. This is the second year they have used Grace King High School in Metairie, LA., as their location and it really works in their favor.

There were 160-plus cars in the show and even though the weather was cool the hospitality was hot. Judging was completed by three teams in short order with trophies being presented soon after. Those competitors who were from out-of-town that had to load up and drive home were appreciative of finishing early. DSR was represented by **Larry & Becky Burdeshaw, Charlie & Artie Froehlich, and Buddy & Patt Paquet**, all of whom were trophy winners. They had quite a few vendors with everything from automotive literature to old-timey gas cans; license plates to hat pins, and of course, automobile parts.

Time to "Winterize" Your Car

It's that time again so let me offer some advice on how to save some money in the future. I dismantle car engines and some come apart easily; some almost need explosives.

The more time I spend breaking, soaking with WD-40, etc., the more the owner spends. So help yourself. Change the old antifreeze and flush the rust out of the cooling systems. Make the water "soft" by adding about one-half of a small box of baking soda to the amount of water your radiator holds. Then mix 50% antifreeze and 50% water--no more and refill your radiator.

Cool tires will loose pressure so when you check your tires, check them when they are cold.

Replace wiper blades, check belt tensions and generally go over the vehicle to see if you have missed anything.

By Pierre Fontana

IMPORTANT DATES

Oct. 26: DSR Meeting in Clubhouse at 7:30 PM

Oct. 28: 2nd Annual Hooters Open Car Show-Springdale Mall-Mobile, AL-For info contact John Reid-(334)666-3761 or Patt Paquet (334)661-4009

November:

Nov. 4: Theodore Historic Foundation's Pecan Festival with antique car parade & display. More info at the Oct. 26 meeting.

Nov. 4: 13th Annual Antique Car Show-Southwest Alabama Forestry & Wildlife Festival Jackson, Alabama-More info at the meeting

Nov. 9-11: AACA Special Fall Meet-Panama City, Florida-See this newsletter for more info on this event

Nov. 16: DSR Meeting in Clubhouse at 7:30 PM-This is one week early due to holiday.

Nov. 18: Covered dish lunch at clubhouse-More info at the Oct. 26 meeting

Nov. 18-25: Louisiana Region AACA's Thanksgiving Tour through Natchez, Tupelo, Oxford, Jackson and Vicksburg. For more info contact Charlie Froehlich (504)392-6067

December:

Dec. 2: Tillman's Corner Christmas Parade-Info at Oct. & Nov. Meetings

Dec. 9: Citronelle Christmas Parade-Info at Oct. & Nov. Meetings

Dec. 9: DSR Christmas Party beginning at 6:00 PM in VIP Room at Mobile Grayhound Park
Discussion at Oct. & Nov. Meetings

Dec. 16: Irvington Christmas Parade-Info at Oct. & Nov. Meetings

Dec. 25: Christmas

1996

March:

Mar. 23: 34th Annual Old South Antique Auto Club Show-Fort Conde-Mobile, AL

April:

Apr. 23: 11th Annual Gold Cup Antique Car Race-Panama City Florida

May:

May 11: 13th Annual Deep South Region Car Show-Clubhouse-Mobile, AL

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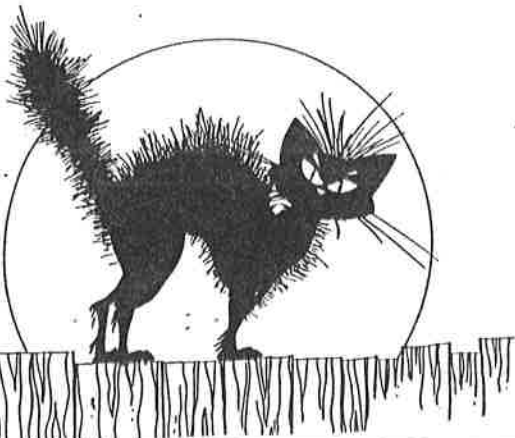
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