



PUGET SOUNDS

Volume 41 - Issue 4 - April 2010



General Meetings

1st Tuesday

Seattle National Guard
Armory 7:30
2010

April	6th
May	4th
June	1st
July	6th
August	3rd
September	7th
October	5th
November	2nd
December	7th

Board Meetings

4th Wednesday

Apr 28th	Tom/Donna McCutchen
May 26th	Bob/Ruth Porter
Jun 23rd	Cliff/Shelley Winfrey
Jul 28th	Phil/Margaret Howard
Sept 22nd	Mark/Carol Keenholts
Oct 27th	Don/Annette Kelson
Nov 17th	Guy/Pam Generaux
No Board Meetings August & Dec.	

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Volume 41 Issue 4

MARCH 27TH GARAGE TOUR

Organized by Bill Meade, over 20 club members gathered at the Woodinville Costco and toured to two club member garages. It was nice to see so many "significant others" joining the tour to long time members Butch & Sharon Kent's and new members Dave & Elaine Ellis's.

The drive to the Kent's was about a mile up the hill from Costco and the drive to the Ellis's was a leisurely 30 miles north on scenic highway 9 to Arlington.

Bill had arranged a sack lunch, which was excellent. Plus there was cake for desert. Sorry to say, Bill Steil left early and missed out.

It appeared that everyone had a wonderful and enjoyable day. The weather window was perfect as it rained the day before and the day after.

Photos from Ellis's on page 5



7 Little Red Wagons - All Radio Flyer Except 1



Bob Porter checking it out (Is that Ruth?)



46 & 47 Panel, Pick-ups, Stake & Fire Trucks in a row



Popcorn, Donuts, Coffee & Juice - oh my



The "Cool" School Bus and a Rare 6 Cylinder Tractor



And This Is Butch's Shop,
Caution there was a lot of drool on the floor.

2009 Officers

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Bruce Anderson
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The Puget Sound Regional Group meets on the first Tuesday of each month at 7:30 p.m. in the National Guard Armory, located at 1601 West Armory Way, room 114-A in Seattle.

Puget Sounds



Meeting Information

David White - PSRG VP

Gerald Greenfield will be the guest speaker for the April meeting. He will be addressing the club on this year's Kirkland Concours where Ford will be the featured mark. Gerald is not only a member of PSRG, but he has been a judge at both the LeMay Classic Car Event and Kirkland Concours for a number of years.

David White 206-999-8138
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Newsletter Editors

Ray & Sherry Bunn

Puget Sounds is published by the Early Ford V-8 Club PSRG #18 solely for the enjoyment and use of its members, and to present a forum for the personal stories of the staff and contributors. The Puget Sound Regional Group #18 does not endorse any opinions nor does it warranty information contributed by any individual.

Articles, Comments and Information are greatly solicited and may be sent the Editor, care of:

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We are pleased to share items for publication in other newsletters when credit is given to the source.

Submissions are requested by the 15th and cutoff date is the about the 18th of the month prior to publication. Note: The Early Ford V-8 Club PSRG #18 respects our members and friends confidentiality and privacy. We do not make our mailing list available to other organizations.

FRIENDS & FORDS 2010 - ST. GEORGE

Early Ford V-8 Club 2010 Western National Meet

Preliminary Announcement

Save the dates!

When: October 18, 19 & 20th, 2010 - 3 Wonderful Days of Early V-8s

Where: Scenic St. George, Utah (just off I-15, north of Las Vegas)

Host Hotel: TBA, Discounted room rates below \$100 per night

Divisions: Concourse, Rouge, Touring, Touring A, and Display

Judging: As per standards, Early Ford V-8 Club of America*

- Event Sub-theme: "Designed for the times with the economy in mind."
- Concourse Awards ceremony to be on same day as concourse, (no extra day to stay).
- Registration fees, lodging and meal costs will be dramatically less than in previous years with hotel rooms being discounted for attendees to under \$100.00 including tax.
- Same great fun and excitement with your V8 Club friends and chance to make new friends too. Great mini-vacation opportunity.
- Event days are Monday (18th), Tuesday (19th) and Wednesday (20th). You may wish to arrive early or stay late for your visit to historic St. George, Utah or tour along the area on your way in or back.
- Now is the time to plan ahead and finish up your restorations and get your finest Fords, Mercurys, Lincolns and Commercials ready for the Western National Meet!

National Board of Directors of the Early Ford V8 Club have already officially approved the meet. Watch The V-8 Times and your R.G.'s Newsletter for more event details, registration forms, etc. in coming months.

Event organizers: Ralph Hubbard (RG-11 & 50) and Scott Bringham (RG-44)

* See your National Roster for Official National Meet Rules and www.earlyfordv8.org for judging details

Please note: This is a preliminary announcement, all information and details subject to change as we move forward.

Leads & Needs



Leads & Needs listings are free for club members. All listings will run for 3 months unless they are renewed or terminated early. Listings will be dated so you will know the expiration date. To list your Leads or Needs you can:

1. Fill out the listing form at the monthly club meeting.
2. E-mail your listing to the newsletter editor at - psrg18newsletter@msn.com
3. Mail your listing to the newsletter editor to: Ray and Sherry Bunn
19064 Sulfur Springs Road
Mount Vernon, WA 98274

Needs

3:31.1 rear end out of a 51,52 or 53 ford for my 52 Ford Crestline

Roger Creswell 425-327-0260 6/10

1932 Front Motor Mounts

1932 Front Wishbone

1933-1934 Driveshaft & Torque Tube

1938-39 Good Front & Rear Drums that can be surfaced

Robin Ordonez 253-445-9348 6/10



Membership

Guy Generaux

New Address;

Robey Robichaux

2023 E Sims Way #288

Port Townsend, WA 98368-6905

Our club is dedicated to the preservation and restoration of Ford Motor Company products manufactured from 1932 through 1954.

Guests are always welcome and you do not need to own an early V-8 to be a member. However, National Early Ford V-8 Club membership is required.

New Washington license plate. There are no more possible combinations using the 123 ABC format so now the plates will be ABC1234



Sunshine

Dick Jauch

Several of our club wives are continuing to fight a variety of health issues. Our prayers and thoughts go out to Sharon Kent, Pat Costello and Karen McLeod.

A few extended family members to several club members have passed away recently, too. Our condolences are extended to you folks for your losses.

Larry Bradbury passed away on Feb. 10th 2010

Please remember to call me if you have sunshine information

If you know of someone who needs to receive a card please let me know.

Dick Jauch - 360-387-1580 or eMail me at Richard.jauch@verizon.net



- The safest rule
 - No ifs or buts
 - Just drive
 - Like every one else
 - Is nuts!
 - *Burma-Shave*
-
- The hero
 - Was brave and strong
 - And willin'
 - She felt his chin--
 - Then wed the villain
 - *Burma-Shave*
-
- This cream
 - Makes the
 - Gardener's daughter
 - Plant her tu-lips
 - Where she oughter
 - *Burma-Shave*

Northwest Events

April 6th

PSRG Meeting

April 8-11th

Portland PIR and Expo Swap Meets. See NW Car Events Calendar for details.

April 17th

Mount Vernon Swap Meet at the Skagit County Fairgrounds

April 25th

Gallopin' Gerties
Breakfast and Poker Run.
Puyallup Elks 8:45 am

April 28th

Board Meeting at McCutchens Shop

May 1st

Silvana Annual Car Show
No Fee's 8:00 am

May 15-16th

Monroe Swap Meet

May 30th

Bellingham AARC
Boulevard Park Car Show

Handy Links

Flathead V-8 Specs
www.flatheadv8.com

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www.licenseplates.TV

Committee Chairs

Accessories

Norm Larabee 425-776-2602

Advertising

Guy Generaux 206-323-5709

Activities Coordinator

Lois Lowman 425-481-2088

Fall Banquet 2010

Generaux/Keenholtz/Meades

Ford All Makes Picnic

June 6th 2010 - Bruce Anderson

Historian

Rick Mann 425-481-0544

Librarian

Rick Mann 425-481-0544

Membership/Rosters

Guy Generaux 206-323-5709

Meeting Raffle

Dick Jauch 360-387-1580

Refreshments

Carol Scott

Restoration Tips

Dick Flynn

PSRG Summer Picnic

Bev/Elmo Lewis

Sunshine

Dick Jauch 360-387-1580

richard.jauch@verizon.net

Swap Meet

Pete Lowman 425-481-2088

Tours

Gary Duff 206-284-1613

Tour of The Year

Guy Generaux 206-323-5709

Welcome

Guy Generaux 206-323-5709



Puget Sound Regional
Group of the Early
Ford V-8 Club of
America
www.efv8psrg.org

Puget Sounds



Presidents Message

Bob Heckel

Greetings,

Thanks to Les Hurlburt of Convertibles Only for the very interesting presentation at the March General meeting. Not only was it an interesting presentation, but Les stayed around afterward and answered more questions. Les, as a member of PSRG, we'd like to see you come around more often, not just when you're making a presentation.

Congratulations to Ray and Sherry Bunn for winning Honorable Mention in the 2009 Newsletter Competition! Check page #15 of your latest V-8 Times. That's the good news. The bad news is that the December 2010 Newsletter will be Ray and Sherry's last one. After 5 years they're retiring. Thank you for all your hard work and the quality product!

The Help Wanted sign is now out for a Newsletter editor or editors. Volunteer now and learn from two of the very best.

Back on the good news side, Bev and Elmo Lewis volunteered to host the Club Picnic. The date is August 14th. They've lined up the same caterer as last year. Complete details will follow.

More good news. The Generaux's, Keenholtz' and the Meade's volunteered to do The Fall Banquet.

Ld is trying to put together a combined Cascade/ PSRG tour to Vashon Island and the Charf's.

Now to the Questionnaires. By the time you read this each household that sent in a Questionnaire will have received a report. Club members who did not submit a Questionnaire can pick up a copy of the report from the Acting Secretary at the April or May General Meeting. I would give you more information on this" report" but it won't be completed until after my deadline for the Newsletter has past.

One change we've made is the addition of a new Committee Chair. Lois Lowman will be our Activities Coordinator. Since we plan to have more activities, planned by different people, we need a central clearinghouse to make sure we don't have conflicting dates and that we spread the activities out. So, if you are planning an activity, other than something going on at a regularly scheduled meeting call Lois and get her ok before you firm up a date.

I joined PSRG in 1991 about the same time as Bill Meade. I've always been impressed with the way Bill relates to people and the many and varied contributions he's made to the Club. Consider the past month. During the break at the February General Meeting he lined up six people who were willing to host a garage tour. The first tour is later this month. Check the web site for details. A week ago, I called and asked if he'd serve on the Relocation Committee. He agreed. At the March General Meeting, we had three families volunteer to handle the Fall Banquet, The Generaux's, Keenholtz' and Meade's. If there were an award for Member of the Month Bill would win hands down!

Bob Heckel
President

Editors This and That

Important!!!

As the Secretary position is open this year and we have relied on the minutes for many items for the newsletter, we must now rely on the Committee Chairs and/or Event Chairmen to furnish **all** of the input information for your Committee or Event. This includes:

- Pre-event publicity
- Post-event write up including photos.

Many Committee chairs do most of this currently but this will be a new or expanded requirement for 2010 and possibly beyond.

MARCH 27TH GARAGE TOUR

After arriving at the Ellis's in Arlington there were tables set up so we could eat our sack lunches, chat and enjoy the lovely afternoon. There was a great view from their home on a bluff overlooking the Stillaguamish river.

Their collectable garage contained several cars including a rare 1936 Supercharged Auburn with a trailer, 1939 Packard, 1914 Cadillac, 3 Flat head Ford V-8's, model trains, planes and an interesting assortment of other neat collectibles.



Lovely background for lunch



1914 Cadillac wheel - Look closely at the tread design



Model T Era Sign



Who would have thought it, Todd Gudmundson drove a Ford and not one of his 9 Mercurys



1914 Cadillac Enlarged & Enhanced Tread Pattern

Planning on selling or buying a car at auction? Read the following article!

Damage from the January auctions in Scottsdale.

Contributed by Guy Generaux

Who Pays at Russo and Steele?

If the winds were unforeseeable, they would be considered an act of God, and neither the auction nor tent company would be liable for damages

by John Draneas

Who would have thought that the wind could blow so hard? That turns out to be the multi-million-dollar question in Scottsdale.

The big story from this year's Arizona auctions was not the market, but the weather. What was called the worst storm in 40 years—with estimated 80-mph winds—blew through the area on Thursday evening and destroyed two 800-foot tents at the Russo and Steele auction. "Breaking News" updates sent to SCMerS included TV news and YouTube videos that showed the wind lifting the tents like runaway umbrellas. The tent fabric may have caused scratches and broken mirrors, but the major damage came from the aluminum tent poles crashing into, over, and through many of the hundreds of collector cars underneath.

According to Russo and Steele President Drew Alcazar, the company was well aware that weather forecasts called for major rains, but not the gale-force winds. Crews were on-site to manage the water flow throughout the day. But when the wind picked up and the big tents started to flutter and sway, an evacuation was ordered to get people to safety. Fortunately, everyone exited the tents in time and there were no significant injuries. Aftermath photos of the damaged cars clearly show that people could have been killed.

Police and firemen quickly closed the site to prevent injury, barring car owners from entering to inspect or remove their cars, or take precautions to protect them from further damage. Rain, wind, and hail continued to pelt the cars that were now exposed to the elements, some with their tops down.

The site remained closed until early Saturday morning. Clean-up followed at a Herculean pace, and auction staff did everything they could to protect the cars from further damage, including wrapping hundreds of them in plastic. The auction resumed on Sunday and was extended into Monday. Alcazar said that many consignors first pulled their cars from the auction, but as the auction restarted and progressed at such an encouraging pace, many re-entered their cars. Many of them sold at pre-auction estimated sales prices, including some that were sold in damaged condition—some with, and, amazingly, some without the caveat that they would be returned to pre-damaged condition as a part of the sale.

McKeel Hagerty, President of Hagerty Collector Car Insurance Co., estimates more than 300 cars were damaged, of which at least 110 were insured by Hagerty. By any measure, this was a

catastrophe. Hagerty expects that the claims will "test many contractual requirements in many directions." We will have to wait and see how all that turns out, but in "Legal Files" style, we can take an advance look at the likely issues.

Who's at fault?

Insurers of the damaged cars have been working on claims since the storm, and they are taking to heart the opportunity to impress their policyholders with their service capabilities. Some owners want to leave their insurance carriers out of the picture, and expect that the auction company's carrier will handle the situation, but that isn't how insurance works. Each owner's carrier will administer the claim (which generally means settle with the owner of the affected car), and later decide whether to pursue claims against third parties who might be at fault.

The obvious liability targets are Russo and Steele and the tent company, and Alcazar reports that there are multiple investigations under way. If it looks like the auction and/or tent company were at fault, the auto insurers will try to recoup their losses from them and their insurers. That process will likely be handled quietly, at least as long as the coverage is sufficient to cover all the losses.

The wild cards are the car owners who didn't carry insurance. "Legal Files" reviewed the Russo and Steele consignment agreement, and it is very clear that the owner is expected to maintain insurance coverage on his or her car. Alcazar said he is amazed that, in spite of that, some of the sellers actually had no insurance coverage.

The only way these owners can recoup their losses would be to establish liability on the part of the auction or tent company, and some may file suit. But filing such a lawsuit is a lot easier than winning it. The owner will be on his own with respect to his attorney fees, and will have only his individual loss at stake. In contrast, the insurers for Russo and Steele and the tent company will be at risk for all the losses, as any adverse determination could be used as proof by others. They will have ample motivation to defend as forcefully (and expensively) as necessary.

Establishing liability

The auction and tent companies are not automatically liable; rather, negligence will have to be proven. The auction company's obligation is only to take reasonable precautions to protect the cars from reasonably foreseeable harm. Adverse weather is certainly foreseeable, but would that include winds this strong? Pre-event weather forecasts will play a role in answering that question.

The auction company is not expected to be an expert in tent design, and can probably leave that to a reputable tent company to handle. The auction company does have to pick a capable tent company, and Alcazar points out that Russo and Steele used the same tent company as all the other Arizona auction companies.

The tent company would be obligated to select appropriate tents for the site, capable of withstanding foreseeable

weather conditions. Once again, the question will be if these winds were reasonably foreseeable.

If the winds were unforeseeable, they would be considered an act of God, and neither the auction or tent company would be liable for the damages. If the winds were foreseeable, then either or both might be found to be negligent.

Pity the poor buyer

About 100 cars had crossed the block before the winds came. About half were sold to happy owners, and had been moved back under the tents that later collapsed and suffered damage. What is your situation if you were the (temporarily) happy winning bidder?

Under general legal principles, the car is sold, and title and risk of loss pass to the buyer, when the hammer falls. The Russo and Steele buyer's agreement makes that point quite clear. Obviously, the buyers didn't have time to call their insurance agents and buy coverage. Will their insurance carrier cover them anyway?

Consumer auto policies generally provide automatic coverage for new cars that you buy. That's probably easy enough for a \$45,000 Porsche 993, but might be tougher for a \$25 million Ferrari 250 GTO.

Hagerty explains that their policies provide automatic coverage for new collector car purchases for 30 days. Jim Fiske, U.S. Marketing Manager at Chubb Personal Insurance, confirms that their policies do the same, as will those of most "true" collector car insurance companies. Both caution that various consumer insurance companies have entered the collector car market with less sophisticated policies that must be individually reviewed.

The critical second question is the amount of your coverage. Hagerty says that your purchase price will almost always establish the value of the car, reserving doubt only for highly unusual or suspicious situations. But if you have an actual cash value policy, your insurance adjuster will be well within his rights to suggest that you paid too much for the car, and they won't make the same mistake when they compensate you for your loss.

No-sale tough deal

Say your car failed to sell because the bidding didn't reach your reserve, or you offered it at no reserve but bought it back because the bids were too low (yes, that's illegal), then it suffered extensive damage. With an actual cash value policy, where the insurance company is free to debate the value of the car, you may be surprised to find that your reserve or buy-back can be a ceiling, but not a floor, to the value of the car when it comes time for the insurance company to write a check. After all, the market spoke about the "correct" value and you chose not to listen. Similarly, since you were willing to sell at your reserve, that can be an admission that the car was not worth more.

Agreed value nightmares

"Legal Files" has advised many times that agreed value policies are the way to go, but be careful that they

accurately reflect the value of the car. Hagerty laments that "auto insurance is one of the least scrutinized transactions people enter into." Fiske echoes that sentiment, suggesting that "most people know more about their cell phone contracts than their insurance contracts."

Many people simply don't remember what the amount of their agreed value policy is, as they often set it when they bought the car, sometimes many years ago. That can really come back to bite you. Say you have a Series I E-type that you insured for \$50,000, under an agreed value policy, when you bought the car. You expected it to sell for \$75,000, but before it even has a chance to cross the block, it suffered \$50,000 in damage. Later, you discover that your agreed value is still the \$50,000 you paid for the car.

Under an agreed value policy, there is no negotiation about the value of the car—it is conclusively deemed to be the agreed value amount. You get a check for \$50,000, and the insurance company now owns the damaged car. They sell it to someone for \$25,000, who then spends \$50,000 repairing it and making it back into a \$75,000 Jaguar.

In effect, you are sharing the loss with your insurance company; you lose the \$25,000 of uninsured market value, and the insurance company loses only \$25,000 after reselling the salvage. That loss sharing could have been avoided if you had been careful enough to adjust the agreed value as the car's value changed.

Diminished value

Several of the damaged cars appeared to be excellent unrestored, original examples. When they are repaired, they won't be unrestored any longer, and they may suffer from diminished value, which many insurance policies exclude. In those situations, damages from the diminished value can be recovered only from the auction and/or tent company, and only if legal liability can be established. The cost of pursuing that claim may be impractical.

No-sale no-coverage

To end on a low note, say the car sold but the buyer refuses to pay for the now-damaged car (amazingly, Alcazar says that didn't happen at Russo and Steele). Your insurance company could take the position that it owes you nothing because you didn't own the car when it was damaged—after all, ownership and risk transfer to the new owner the instant the gavel falls. If the sale price is greater than your insurance coverage, you might be in a real tough spot. You can either cancel the sale and "reinstate" your lower insurance coverage, or spend the time and money suing the buyer to pay up.

Recommendations

Obviously, the best answer for every one of the situations cited above is insurance. The seller should have an updated agreed value insurance policy in force at all times. The buyer should be sure to have a policy in place before the auction that will cover any purchase. In both cases, it is best to place your coverage with a specialty carrier that knows collector cars and can provide proper assistance in making sure that you are properly covered.

Early Ford V-8 Club - PSRG 18
 P.O. Box 12613
 Seattle, WA 98111



Don't Forget
General Meeting April 6th
 Gerald Greenfield will be the guest speaker for the April meeting. He will be addressing the club on this year's Kirkland Concours

Newsletter Deadline
is April 16th

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