



September 2012

Volume 4, Issue 9

# Midway USA Tune Up

## IS THERE A FIRE, SON?

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Courtesy of Bev Smiley & Associated Press (file photo AP archives)

### Letter From The Chairman By Kurt Geis

To start off, can anyone tell me what all that stuff falling from the sky was. I think I've seen it before, but it has been so long here in Kansas that I can't say I for sure can identify it. It's kinda like those tall things with the green on top that are so scarce in Kansas. You know... trees?

The down side to all the rain is that it had to pick the weekend of the Blacktop Nationals here in Wichita. But, from the way it sounds they were prepared for this possibility and were able to move most of it inside. Not sure what they did about the auto-cross.

Now, let's move on to chapter business. The next couple of

months are a little bit slow as far as chapter activities go. September hosts the annual chapter picnic. October, as far as our chapter goes will be interesting. Due to the number of chapter members that will be attending the Texas region on our regular meeting weekend, we have moved our chapter meeting to the first Saturday of the month. The date is October 6.

Also, hopefully in September or October I'll be able to talk Dallas into doing a tech seminar on re-installing the body onto a fully restored frame on his '70. I know he's going to need some help with that. And, I've heard he is about ready for that step. Hopefully he'll be able to share some of

the process he went thru to get the car ready to go back together. Hint, hint, Dallas

In November Dallas Keller and I will be conducting a tech seminar to highlight some of the differences between the very early and later C-3 body and interior appointments. Finally finishing our year off, in December we will elect the chapter officers for the next year, as well as have our chapter Christmas party, again hosted by Karin and I at our home. Ummmm, chili!

With 2013 we have a new year, new officers, and some new plans. Right now I'm thinking of hosting a tech seminar on something to do with the front suspension rebuild on my '72.

*(Continued on page 2)*

We'll see how that goes. Then later in the year another judging meet, provided we can find some cars to judge.

Well, that's about all I have to ramble on about this month. See you all at the picnic on the eighth.



## Midway USA Chapter Pic-a-nic

September  
8th 10:30



### Directions

2050 N. Glen Wood St. Wichita, KS 67230

Starting from E. K96 & 21st North

Go east on 21st ST

Go past 127th ST approx. 1/3 mile

Turn right (south) into Reeds Cove

Go two blocks and turn left into club house



Midway USA Tune Up

## NCRS Events Calendar

(National & Local)

NCRS web site <http://www.ncrs.org>  
then click on the Events link.

- Sep 6-8 - Pennsylvania Regional
- Sep 8 - Midway USA Chapter Meeting
- Sep 8 - Midway USA Chapter Picnic
- Sep 23 - Make-a-Wish Foundation Car Show  
@ Wichita State University
- Oct 4-7 - Eureka Springs Corvette Weekend
- Oct 11-13 - Lonestar Regional @ Frisco, TX
- Oct 6 - Midway USA Chapter Meeting  
**(Reminder 1st Saturday Meeting Day)**
- Nov 10 - Midway USA Chapter Meeting,  
Tech Session & 2013 Officer Nominations
- Dec 8 - Midway USA Chapter Meeting & Officer  
Elections
- Dec 8 - Chapter Christmas Party & Chili Cook-off

## Midway USA Chapter of NCRS, Inc. Officers & Committee Chairs

Chairman	Kurt Geis	(316) 773-0774
Vice-Chairman	Rick Smiley	(316) 729-8388
Secretary	Jim Coote	(316) 789-0005
Treasurer	Richard York	(316) 722-6199
Technical	Phil Lorenz	(316) 729-8987
Judging	Tracy Crisler	(620) 752-3131
Activities	Dale Green	(316) 636-241

## Midway USA Chapter Merchandise

Midway USA Chapter Banner

2 x 5 is \$25.00 3 x 7 is \$57.40

X-Press Signs & Graphics (has moved to)  
3845 W. Harry (316) 613-2360

Midway USA Name Tag

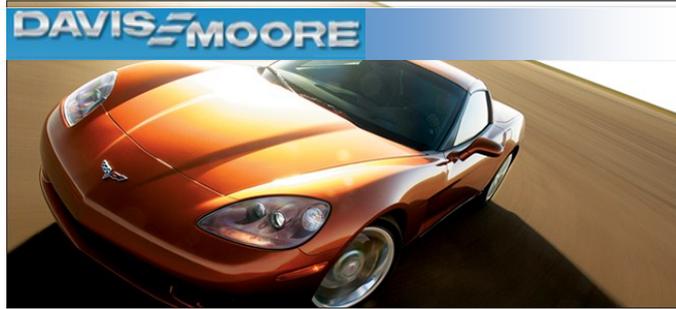
\$7.00 for either the magnetic or pin type

Can be purchased at Apple Graphix

2429 W Douglas Ave (316) 942-5426

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*NCRS currently judges 1953  
through 1996 model Corvettes*



**Davis-Moore  
Chevrolet**  
8200 W. Kellogg  
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## Are You Covered - By Kurt Geis

First, let me start out by saying I am not a licensed insurance agent, and the content of this article is for informational purposes only. However, I spent over 25 years in the insurance industry and am very familiar with the terms and coverage conditions. This article was inspired by a comment I saw in another chapters newsletter.

For many people insurance is one of those necessary evils that nobody fully understands, until a claim occurs, and by then it may be too late. You may find out that you don't have the coverage you thought you had. And, in some cases, you may not have the coverage your agent told you was in your policy. So, here are some basics that you might find helpful when purchasing your insurance, especially on your classic car.

Every policy has basic sections, including the declarations, insuring agreement, exclusions, definitions, and endorsements. These are the sections of the policy that most people never read. They just get the information from their agent, pay their premiums and are happy. But what if you have a loss? Here are some of the sections loosely defined.

The "Declarations" section of the policy is the section of the policy where the limits of insurance are set out. This is normally the very first page of the policy, and include items such as the policy effective dates, what is insured, coverage limits and a breakdown on the premium for each.

The "insuring agreement" is the section of the policy that defines what coverage your policy actually has. It defines what is protected and how it is protected. It also includes the policy conditions that define how your property is insured. More on this section later, as it is a very important part of your policy.

The definitions section defines some of the terms used in the policy, such as insured value, payment of claims, etc. This section is important to understand, as it has some terms that will help you understand exactly what you have and how it applies.



The 1976 Corvette used the same steering wheel as the Chevrolet Vega for the "sport steering wheel" option. OUCH!

Next, the dreaded "Exclusions" section of the policy. This section explains what uses, or in the case of auto coverage, what you can do with your car that the insurance company will not cover. One very important exclusion that nearly all policies contain is an exclusion for racing, autocross or other off-road exhibition of speed.

Lastly, nearly all policies have endorsements attached to them. These endorsements are attached to a policy to modify the insuring agreement or other part of the policy to comply with state coverage requirements, additional coverage provided or changes in the policy made after the original policy is issued.

*(Continued on page 4)*

Now, the reason for this article. In any policy that provides coverage for your vehicle or property there are three types of coverage available. These are actual cash value, agreed value and stated value. These limits are confusing to many, including to my surprise, underwriters at a very large, national insurer.

“Actual cash value” is basically defined as; the value of the property based on the cost to replace that property (car) with a like kind new item (car), adjusted for depreciation. This valuation is very common in the standard auto policy. The down side is that this valuation form often gives the insurance company adjustor the power to determine the value of your property (car). OK for your daily driver, but for your classic, I don’t think so.

“Agreed value” is the preferred valuation type for a classic auto. The coverage limit is agreed upon by both you and the insurance company, and in the event of a loss the insurance company is obligated to pay for repairs up to the limit of coverage agreed upon. If you total the car, they write you a check for the agreed upon amount, less any deductible.

Lastly is the most confusing coverage type, “stated value.” In a “stated value policy the insurance company will “pay the lesser of the stated amount, the cost to repair the vehicle not to exceed the stated amount, or ‘actual cash value.’” Not good. Here’s a scenario.

You have a car insured under stated value at \$55,000. You have an accident and the cost to repair the car with correct or reproduction parts is \$30,000. However, according to the classic car blackbook you car is only worth \$15,000. Wanna guess how much your check will be? You got it. Per your policy coverage valuation condition “stated value” and the policy definition, you get \$15 grand, and an appointment with your attorney.

To relate a first had story, when I first purchased my 1972 coupe, I added it onto my auto policy with the same company that insured my daily driver, home and boat. I requested an agreed value of \$30,000 and got an endorsement adding the car to the policy. Several years later, after my agent switched companies, I read my policy. Wow, what a surprise. Stated Value. I asked my agent, who went to the company underwriter for a valuation definition in the event of a claim. Neither could define how my car would be adjusted in the event of a loss. A week later I moved my classic car coverage to a company that specializes in classic cars, and has an agreed value policy form.

The point of this article is not to act as an insurance representative, but to help educate you on what you are actually buying. Unfortunately, many insurance companies do not have the capacity, or should I say the ability to insure a classic car at an agreed value, but can do a stated value. What this means to you is you are paying a premium for something you think you are getting, but aren’t. However, there are specialty insurers out there that do have agreed value policies, and in many cases the cost is less than that stated value policy you have.

One very important step in your insurance purchasing is READ YOUR POLICY. Then, if you have questions ask your agent about them. Be very direct, almost to the point of pressing him or her for an answer. If you’re reading “stated value” in your policy and the agent is telling you that your policy is an agreed value limit, make them put it in writing to you. That way, if you do have that accident and the insurance adjustor, the guy that actually enforces the terms of the policy tries to settle on the stated value definition, your agent will be paying you loss.

I hope this has been helpful. Again, read your policy and if you have any questions CALL YOUR AGENT or insurance company representative.



## August Meeting Minutes - Midway USA Chapter of NCRS, Inc.

Minutes Prepared By Jim Coote

The August 2012 monthly meeting was held on the 11th and called to order at 9:01 AM by the chapter Chairman, Kurt Geis. There were 20 members in attendance.

### Chapter Business:

- Kurt called the meeting to order at 9:01 before the secretary could get in his chair because he was down stairs looking for breakfast for the group in case Richard York had left it down there by mistake. NOTE: There was no mistake and there was no breakfast, down stairs or up!
- Kurt made mention of our past "Top Flight" club status and the inevitable securing of another one for this year. He's a good leader, and apparently we are good followers!
- Richard York, more concerned with our monetary status than our diet, announced that our account had \$2507.75 in it after our donation to our chosen charity, American Heart Association. Richard and Kurt met with their representatives to present them with the check.
- Dallas Keller researched construction and price of available tents that would meet our needs. Discussion ensued concerning what sizes would be right for us, whether we should have one-10X10 or one 10X20. The EZ-up tent that retails for \$300 and is available for \$215 on line sounds like it would fit our needs, but Dallas is going to pursue its construction further before a decision is made. Richard, keeper of the monies, in addition to being a fabulous cook and married to one, was consulted concerning our financial position for this purpose. It would seem we could afford the expenditure, but Richard conveyed an attitude that he would have to contemplate the whole issue. Wish he would take his job as culinary expert as seriously as he does his elected office. He's not even going to cook at the picnic because he is going to be gone!

### New Business:

- Kurt again reminded us that next month the meeting will be held in conjunction with a picnic to be held at Dale and Cathy Green's Homeowner's Clubhouse. The meeting will be on our usual 2nd Saturday of the month, September 8th, but will start at 10:30 AM instead of 9:00. The meeting will be an abbreviated one, which may mean that Rick Smiley will host, and will precede the picnic.

Right about here Kurt lost total control. I don't mean of his bodily functions, just the meeting. Someone said: "No one knows what's going on" which followed a comment from Rick Smiley, Vice President of a prestigious board, that he thought the board should know what is going on in advance. Rick did not specify in "advance" of what! From then on the secretary was distracted from taking notes due to laughter and the barrage of clever remarks from those not used to making such comments!

- Kurt mentioned that Dale is absent due to a commitment to play in a tennis tournament with his wife being half of the duo that he is playing in. Dale is very adept at prioritizing the important issues in his life. A case in point is his brother's successful surgery a few weeks ago. Mike is doing so well that Dale dragged him to the last meeting of South Winds to show him off or bore him, don't know which. This report on Mike prompted a raucous comparison of brothers of members of our club. Being that the Elliott brothers are the best known, not only in our club but wherever they go, the Green brothers were compared to them. This probably wasn't fair to either set since three of the brothers were not in attendance in case any defense was needed by either.
- The November judging meet was discussed, primarily because the date was changed again, back to our normal 2nd Saturday of the month, November 10th. Thought is being given to a rehearsal judging meet by using Dallas and Kurt's cars to get us more familiar with C-4's. Since the '68 and the '78 that we will be judging are from outside our club, most expressed interest in this idea.

- Kurt brought up the need for us to chase some new shirts with our logo. Ed Arnold was asked to stand up and model the short sleeve denim shirt that he had on because Kurt thought we needed something other than our usual "T" shirt. **"Guess he's looking for something suitable for ball room dancing - or dancing with the stars". R.Y.**
- At some point in the disruptive nature of this meeting, our newest member, John Jones, inquired of Richard if his check for membership in the club had been cashed yet. Richard assured him that it was too late to back out for this year.
- Kurt requested that we move October's meeting forward one week so that it would not conflict with the Lonestar Regional NCRS meeting in Frisco, Texas which will be held the 11th through the 13th. That means our October club meeting will be on the 7th this year. That also means that Kent Michael will probably be in Eureka Springs, Arkansas, during our meet again this year for the "Vette Weekend" while we will be discussing serious and life threatening issues on the second floor of Davis Moore Chevrolet. A motion was made to make the change and it was seconded.
- For December, Kurt advised that we will meet on our usual 2nd Saturday of the month at 9:00 AM and in the evening will have our Christmas gathering in the form of a Chili cook-off at the Geis' home. Every time he mentions this event, Karin is not in the room! This should concern you as quite often it is apparent that they are not fully in agreement. Let's get confirmation from Karin before heading out to their house on December the 8th.
- In February of 2013, NCRS is holding a judging retreat in Dallas, TX. There will be two groups for a total of 96 participants. One group will meet on the 22nd and 23rd while the other group will meet on the 23rd and the 24th. There will be one day of class room training and one day on the floor judging using your new or re-freshed knowledge. There seemed to be a contest among our membership to see who registered first. Richard York refused to award any monetary prize so the contest ended abruptly without a winner being declared.

At 9:34, Richard York made a motion to adjourn, a first for Richard, and Tracy Crisler seconded, so we did, at 9:35. From there we went directly into a Judging School led by our Judging Chairman, Tracy.

Note: R. Y., shown after the above quote, is to give credit (or blame) to Richard York for his comment. Far be it for me to be accused of plagiarism. There were many other witticisms by several members, but they were coming too fast to record. Those of you who were not in attendance, you might consider not missing the next meeting. We hope to see John Jones again too at the next meeting!




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## Midway USA Chapter Swap-N-Shop



**Wanted!** Valve stem extenders for 1970 Rally Wheels. Black extender with white insert. With the name "Schrader" would be perfect. Need 5. Contact Dallas Keller at (316) 729-4290

**Wanted!** Black vinyl hardtop for 1968 Corvette convertible. Contact Don Creekmoore at (316) 239-7780



Midway USA Membership Date \_\_\_\_\_ NCRS Member # \_\_\_\_\_

National Corvette Restorers Society  
**Midway USA Chapter of NCRS**  
<http://www.ncrs.org/midwayusa/>  
Membership Application

Member \_\_\_\_\_

Address \_\_\_\_\_ City: \_\_\_\_\_

State \_\_\_\_\_ Zip: \_\_\_\_\_ - \_\_\_\_\_ Email: \_\_\_\_\_

Home Phone \_\_\_\_\_ Mobile \_\_\_\_\_

List of Corvettes:

Year	Color	Style	Additional Comments for Corvette
_____	_____	_____	_____
_____	_____	_____	_____

Restoration Experience (if any) \_\_\_\_\_

The Midway USA Chapter of NCRS  
promotes the enjoyment, preservation and restoration of Chevrolet Corvettes.  
We meet the 2<sup>nd</sup> Saturday of each month at Davis-Moore Chevrolet 8200 West Kellogg.

The National Corvette Restorers Society Mission

Formed in 1974, the National Corvette Restorers Society is a non-profit hobby group of 15,800+ families dedicated to the restoration, preservation, history and enjoyment of Corvettes made from the model years 1953 through 1996.

If you are looking for a 1953 - 96 Corvette: The seller is telling you "the numbers match". Do you know what they mean? Are they truthful? Join the NCRS and learn from all of the information we have gathered in the last 33 years to make a wise decision when you purchase your Corvette.

If you already own a 1953 - 96 Corvette: No matter what you are up to, NCRS members have been there before. Benefit from all of the information we have gathered in the last 33 years to make better and smarter decisions as you restore and maintain your valuable Corvette.

Membership Dues:

Midway USA Chapter of NCRS (\$20.00) \_\_ Check # \_\_\_\_\_ Cash

A NCRS Membership is Required. By Internet <http://www.ncrs.org/membership/index.html>

NCRS Membership is \$35.00 By Phone (513) 385-8526

Mail this application and check written to **Midway USA Chapter NCRS:**

Kurt Geis (NCRS-KS) Membership Chair / Chairman

14123 W. Onewood Ct.

Wichita, Ks 67235

(316) 773-0774