



SEPTEMBER NEWSLETTER

News From John Twist

Last week we had the distinct pleasure of receiving a short letter from John Twist of University Motors in Grand Rapids, Michigan. Mr. Twist very thoughtfully sent us a list of MG enthusiasts that he has assembled for the state of Minnesota.

Anyone with even the remotest interest in Abingdon's handywork would do well to become familiar with the writings of John Twist. A number of our members are already aware of the value of John's technical publications. And, several of our group have discussed their particular MG ailments with John in person or over the phone.

Mr. Twist is recognized as the undisputed MG technical guru in the United States and from references made in *The MG Enthusiast*, it sounds like his expertise is the envy of more than a few British MG owners as well!

I had occasion to call John this Spring to discuss the matter of a bent push rod on my MGA. Boy am I glad that I called! As busy a man as John no doubt is, he listened intently, explained exactly what I should do and saved me from turning a small mistake into a really ugly one. Not only that, he asked me to call him back after I had attempted the fix to let him know how it turned out. He even offered to give me his home phone number.

I did as he suggested and the fix worked. I called him back with the good news and he seemed almost as pleased as I was that the problem had been solved.

Since that time I have had the pleasure of reading a technical booklet that John wrote. If you work on your own car or just have a general interest in the mechanics of MGs, you really should add this publication to your library. It covers electrical, mechanical, engine, ignition and carburetion. The information is presented in such a clear and detailed manner that you can't help but gain a more thorough understanding that can turn octagonal mysteries into problems solved.

The booklet can be ordered by calling University Motors at 616-245-2141. The cost is \$8.50.

Penny's '63 MGB

As mentioned in our last MMGG Newsletter, John Stebner and I were going to contact Penny Parrish to see if we could answer some questions she had regarding the restoration of her '63 MGB. Well, a couple of Sundays ago, the three Johns (Stebner, Carlson and myself) paid Ms. Parrish a visit. We had no idea what shape the old '63 would be in but expected the worst considering the appetite that rust has for MGB body shells, especially in Minnesota! What we found however was nothing short of a modern miracle. Winning the Irish Sweepstakes may have been a more pleasant surprise.

Penny's "B" is nearly rust free and original. Turns out it was a Florida car in its younger days and it shows. The car is absolutely straight. The doors fit and close perfectly. It has its' original aluminum bonnet. Even the front valance is undamaged. If any "B" deserves restoration, this one does. The icing on the cake is that it was actually built in December 1962. (number 4400 of about half a million!).

Penny has sent to the BIMHT for the car's history and from this we learned that the car still has it's original options: wire wheels, heater and folding hood. Even the engine number is of the correct type, 18G and is, we suspect, the original. Jolly Good Show! If Penny ever gets tired of this old "B" and I'm sure she won't, the line forms behind me.

Regarding series 1 MGBs, 63 to 67, Roger Karnopp made an interesting observation that after giving some thought I would have to agree with. Roger mentioned to me that there seems to be more MGAs than early series 1 MGBs in the current MG population. This notion certainly seems to be true in the case of MMGG. At present, (keeping in mind that our data is incomplete), the MMGG has 22 MGAs while we have only six series 1 MGBs. Curious. I wonder why this is so?



Fall Color Tour

Special thanks to Alan and Sharon Kelsey for planning and hosting the upcoming Fall Color Tour. Don't miss it!

Wheels & Wings

And how did the Wheels & Wings Festival turn out? Very well indeed. If sheer numbers are a measure of success, I'd say we have plenty to congratulate ourselves on. While no one has broken an arm from excessive back patting, we are nonetheless very pleased. The MMG was represented by 26 vehicles which by several estimates was no less than three times better than the turn out of any other make.

Several more new faces were in attendance: Roger Bjorkland, Jim Hand and Art Loman come to mind. The "Core of Faithful" was there too. If you have not yet attended an MMGG event, you just might be missing something.

September Business Meeting

The second MMGG business meeting was held on September 16th. The exchange of ideas can only be described as lively. When the dust began to settle we found that we had achieved our goal of putting together our tentative 1989 events calendar. Believe me, it has something for everyone.

1989 looks like it will be a very good year if the ideas, enthusiasm and most importantly, willingness to assume responsibility expressed at the meeting are any indication. Be sure to see John Stebner's business notes for more details.

October Business Meeting

When: Friday, October 21 from 7 to 9 pm
Where: Jon and Sherrill Carlson's,
3270 148th St., Rosemount, MN.
Call Jon or Sherrill at 423-1761 for directions.

Topic: Club organization.

Christmas Party

Be thinking about the December MMGG Christmas party hosted by Jim and Joleen Lymburn. Joleen has secured Classic Motor Company's new private banquet room for the affair. It will be an R.S.V.P. event. More details in the next newsletter.

**Yours Octagonally,
John Eaton**

Business Notes by John Stebner

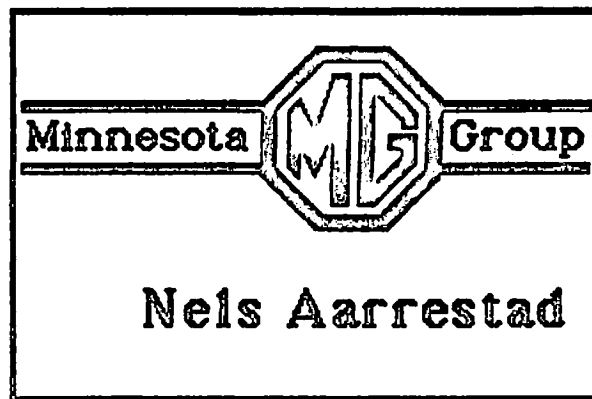
The business meeting on September 16 was very fruitful although not as well attended as last time. Our topic was the 1989 events calendar. Armed with the 1988 calendar and several suggestions heard this past summer, we worked out a tentative schedule of eleven events. In addition, there will be secondary events offered by other organizations for those wishing to attend.

As you look over the calendar, I hope you will begin to think about hosting one of the events. Serving as the host of an event is not always a lot of work or hassle. It depends on the event. Sometimes all that is required is to be one of the first cars to show up. Others involve planning a route or finding a good restaurant. So please think about it. If you've never done it before, there are lots of friendly helpful people in this club to assist you.

We plan on asking for volunteers at our Christmas dinner but if enough of you call before then we won't have that drudgery to contend with.

Other topics:

- Name badges: Mike Funck is working on creation of some real tags so that we can dispense with the "Hello My Name Is" variety. This is an example of the finalist:



- Club Jackets: The idea has been tabled. Maybe next year.
- Shirts: We still have several T-shirts and golf shirts remaining and need to sell them before we can place another order. Christmas is coming. An MMGG shirt would make a great gift!

ANTIQUE AUTO INSURANCE

By Dave Braun

Over the past summer, our cars have brought us together for rallies, shows, a chance to renew friendships, and mostly to drive our MG's. During these events, car insurance for our beloved MG's has become a topic of conversation. I've heard several options voiced by various club members. As a brief review, I offer some of them here.

The first option is to have an insurance policy which is written as combined coverage with the regular family cars. The problem with this type of policy (besides expense) is that it assumes constant daily use of the vehicles which it covers. If that is the way you are driving your MG, this assumption may be valid and will provide good coverage in the case of a mishap. However, the majority of our club members do not use their MG's for regular transportation and do not drive them at all during the winter months. Under this policy, if the worst came to pass, a real difficulty in obtaining full replacement value may be encountered unless the value of the car was verified in advance.

Another option is to place the MG on one of the regular car policies, covering it for collision, comprehensive and liability for only the months in which it is in use. During the non-use period, only the comprehensive is kept in force to protect the car in the case of fire or theft. Some companies may hesitate to do this.

Various forms of antique auto insurance is available from a variety of companies. Usually, greater coverage for less cost is possible. I am not an auto insurance agent, and I recommend that our club members should speak with both their regular automobile insurance agents and some of the companies that I'll mention in this article, if they are interested in this type of coverage.

These policies can be found in publications such as Hemming's, Old Car Weekly, and other specialty periodicals serving the old car hobby. J. C. Taylor Antique Auto Insurance Agency, Inc. at 1-800-345-8290, and the Condon & Skelly Antique Motor Car Insurance Company, which may be contacted at 1-800-257-9496 are two such companies. There may be others which I'm not familiar with.

I'll try to run down some of the important things to consider when looking at antique auto insurance for your MG. The first item is whether or not your MG is eligible for antique auto insurance. Typically, the rates are better for a car which is 25 years old or older than for one which is newer. In fact, for a car less than 25 years old, the rates double from 70¢ per \$100 valuation to \$1.40 per \$100 valuation. Secondly, these policies generally have a requirement that the vehicles will be used mainly in exhibitions, club activities, parades and other functions of public interest, and that they will not be used primarily for the transportation of passengers or goods. My policy allows the occasional use of the auto for other reasons than club activities. However, it excludes regular driving, such as driving to and from work or school, or personal transportation. Racing and timed events are also excluded. The vehicle may not be altered from its original condition, and it may not be driven over 2,500 miles in a year unless prior authorization is obtained from the company. If you can live with these limitations, the insurance company will require the following information: the year, make, model, body type of the vehicle; the

serial and/or motor number of the car. They'll want to know if the horsepower rating has been increased, how many cylinders it has, the present value of the vehicle and the percent of restoration which has been undertaken on the car. They'll also want to know something about the drivers which will be driving the vehicle, where the vehicle will be garaged, what clubs you belong to, how many miles a year you expect to drive the vehicle and what other cars you have available for your use so they can be sure that you're not going to be using the antique car for regular use. Finally, they'll want a picture of your car to verify its value.

Coverage available from these companies generally are at zero deductible. On my policy, I had a choice of \$100,000 or \$300,000 liability for bodily injury and property damage at \$15.00 or \$18.00 a year respectively. Since uninsured/underinsured motorist coverage is required in Minnesota, I paid \$19.00 a year for \$100,000 in coverage for both bodily injury and property damage. Because my MG is more than 25 years old, the rate I paid for loss or damage to my auto for both comprehensive and collision was at 70¢ per \$100 evaluation. For example, if your 1963 MG is worth \$3,500, this portion of the insurance would run you \$24.50. Finally, there is a personal injury protection requirement in Minnesota, for which I pay \$6.00 a year. For the \$3,500 car which is 25 years old, the annual insurance would be \$67.50. As I said earlier, if your car is less than 25 years old, you're going to pay more for the coverage of collision and comprehensive. At \$1.40 per \$100 evaluation, a \$3,500 car (including liability coverages) would be \$92 annually. If you're in the process of restoring your car and therefore are not driving it, you can get comprehensive coverage only, which would cover it from theft or loss due to fire for half the rate for both comprehensive and collision. That means for a 25 year old car or older, you would pay 35¢ per \$100 evaluation and for a newer car, you would pay 70¢ per \$100 evaluation.

These policies generally are acceptable to banks if you have a loan on your car. The policy will list the bank as a secured party if required by the bank. Each year, expect to submit an update of the information regarding your driving status, the number of people using the car, and the mileage so they can determine if you are driving further than agreed.

Keep in mind that they can allow this coverage because the vehicles are 25 years of age or older, are a classic vehicle or special interest vehicle and are used mainly for car club activities. Cars which definitely are not covered include any cars which have been altered from original condition such as street rods, hot rods or customized show cars. It is my opinion that even an MGA with a later MGB engine installed would probably qualify with one of these companies, as long as you gave them the new horsepower rating and explained to them what you did so that they could assure themselves that the car is substantially no greater risk than if it had the original engine.

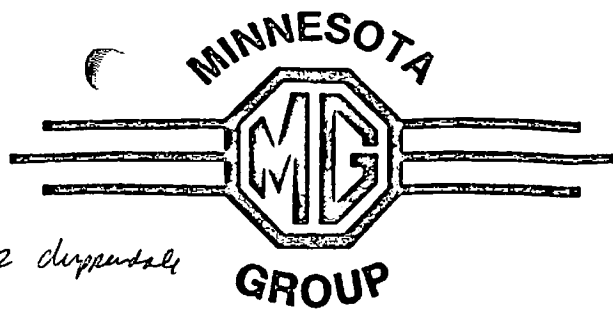
Minnesota MG Group Fall Color Tour

With the crazy weather we've had all summer, it's a little hard to know what to expect from nature on October 9. But that's OK. We know what to expect from our MG Group! We have planned another great event which will give us one last opportunity to get together and drive our cars.

To start our tour of the fall colors (brown is a color too), we will gather at the pavilion at Battle Creek Park in St. Paul which is located on the SE corner of I-94 and McKnight Road near the 3M Center at 1:00 on Sunday, October 9. After motoring through Washington County we will stop at Fishers Croix Orchard for a bit of cider. We will cross over into Wisconsin and continue south along the river. Those who really want to make this a day of driving will continue as far south as Wabasha and then come back on the Minnesota side to Red Wing. If there are those who would just as soon spend some time shopping, they can cross over to Red Wing on US 63 and meet the rest of the group later.

These two options planned by Al Bremer give us a great deal of flexibility. If the weather is not at all cooperative or no one is interested in the longer route, we can abbreviate the tour easily. We have some ideas for places to eat supper together in Red Wing but we hope to hear a voice of experience when we start out that day. Even the long tour should only take about three hours including stops so our last outing before putting our cars to bed for the winter can be a lot of fun. Sharon and I are looking forward to being your hosts for the day. We hope to see all of you there.








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1988/89 Events Planner

NOTE: The 1989 Events schedule is tentative. Please check the MMGG Newsletter for exact time and place of each event.

<p>October 1988</p> <p><u>Fall Color Tour</u> Sunday, Oct. 9 3270 148th Street - CANADA -</p> <p>Business Meeting: Oct. 21, 7-9 pm at Jon & Sherrill Carlsons' 423-1761</p>	<p>November 1988</p> 	<p>December 1988</p> <p><u>Christmas Party</u> Saturday, Dec. 10 Classic Motor Co.</p>	<p>January 1989</p> 
<p>February 1989</p> 	<p>March 1989</p> <p><u>Kick Off Brunch</u> Hudson House Hosts: Dave & Laura Lynn Braun</p>	<p>April 1989</p> <p><u>Tech Session</u> Hosts: Paul & Joan Good</p>	<p>May 1989</p> <p><u>All British Car Picnic</u></p>
<p>June 1989</p> <p><u>Food Drive</u> Hosts: John & Anne Stebner</p> <p><u>Hare & Hound Rally</u> Hosts: Ron Bertsch & Mike Funck</p>	<p>July 1989</p> <p><u>Trip to St. Cloud</u></p>	<p>August 1989</p> <p><u>Stillwater Picnic</u> Hosts: Jon & Sherrill Carlson</p>	<p>September 1989</p> <p><u>Wheels & Wings Festival</u></p> <p><u>Swap Meet</u></p>

IGA

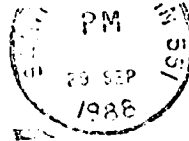
MGB



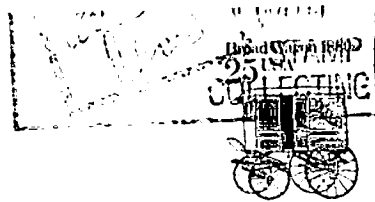
NGC

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MIDGET



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