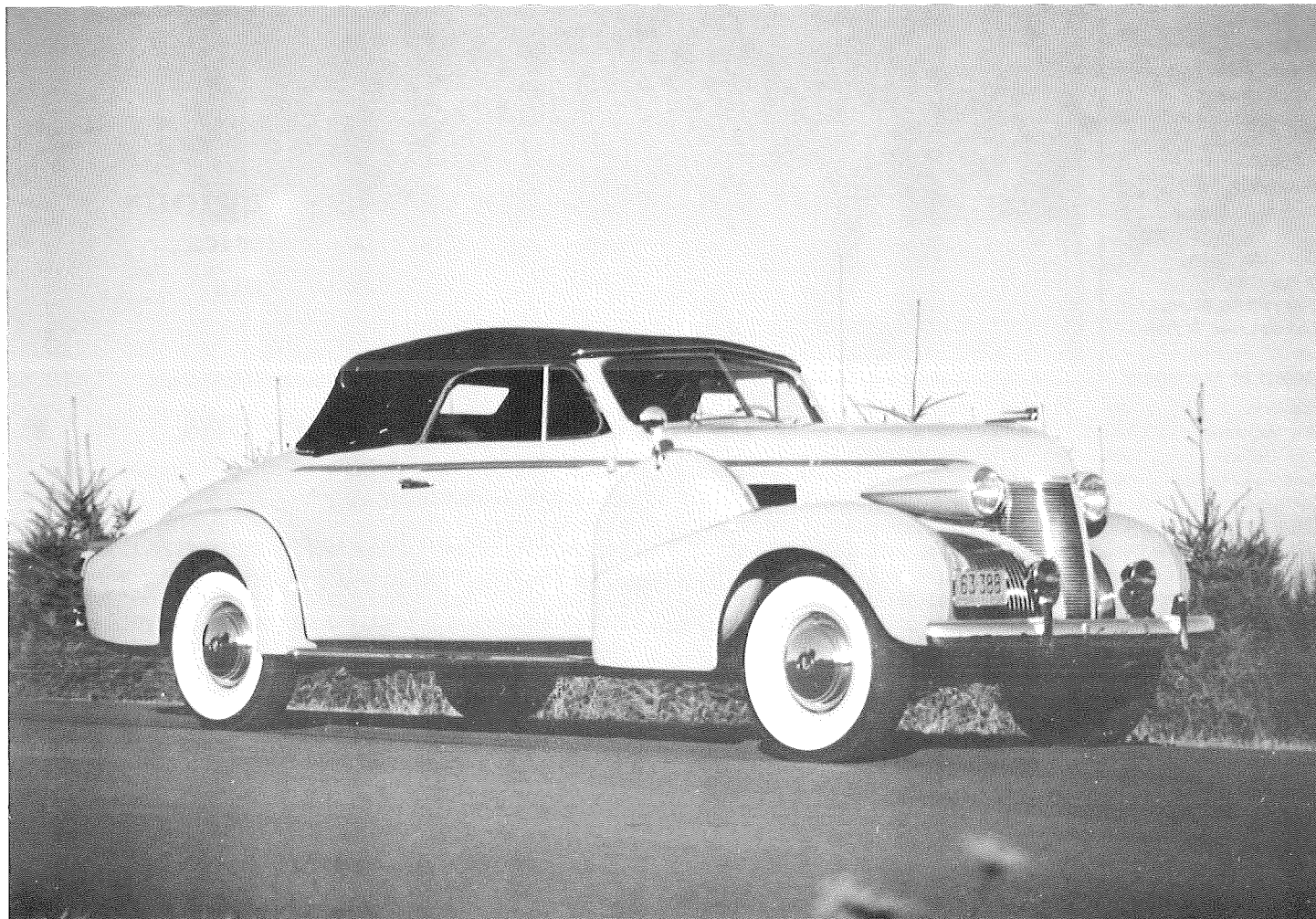


BUMPER GUARDIAN

VOLUME 3

NUMBER 2



1939 CADILLAC FLEETWOOD 75 CONVERTIBLE COUPE

*John and Leslie Milliken, Jr.
and Rudolff Henle*

JANUARY – FEBRUARY 1994



Pacific Northwest Region,
Classic Car Club of America

The *Bumper Guardian* is the official publication of the Pacific Northwest Region, Classic Car Club of America. The region was granted a charter in 1963. The *Bumper Guardian* is published every two months: Jan. / Feb., March / April, May / June, July / Aug., Sept. / Oct., Nov. / Dec.

Officers	HOME	WORK
Richard Adatto, <i>Director</i>	286-8325	292-9906
Conrad Wouters,	282-9431	325-8400
<i>Assistant Director & Activities Chairman</i>		
Carl Bomstead,	334-5215	
<i>Past Director</i>		
Ted Barber, <i>Secretary</i>	431-1441	544-5366
Barbara McMichael,	228-3286	
<i>Membership Chairman</i>		
Dick Culp, <i>Editor</i>	842-5121	583-6403
Shirley Starr,	747-6458	562-7122
<i>Advertising Manager</i>		
Sigfried Linke, <i>Archivist</i>		622-3403

Board of Managers

Ron Doss	1994	881-8794	881-6977
Roy Magnuson	1994	745-9648	252-7022
Jack Goffette	1994		775-0657
Barbara McMichael	1995	228-3286	
Bill Deibel	1995	522-7167	382-2500
Conrad Wouters	1995	282-9431	325-8400
Richard Adatto	1996	286-8325	292-9906
Dick Culp	1996	842-5121	583-6403
Hal Meden	1996	641-0673	453-6001

The Board of Managers holds a dinner meeting the first Wednesday of each month at Latitude 47's Topside Room, 1232 Westlake Ave. No., Seattle at 6:30 p.m. Members are encouraged to attend.

Membership

Regional membership is available only to Classic Car Club of America (national) members and may be obtained by contacting Barbara McMichael, membership chairman.

Advertising

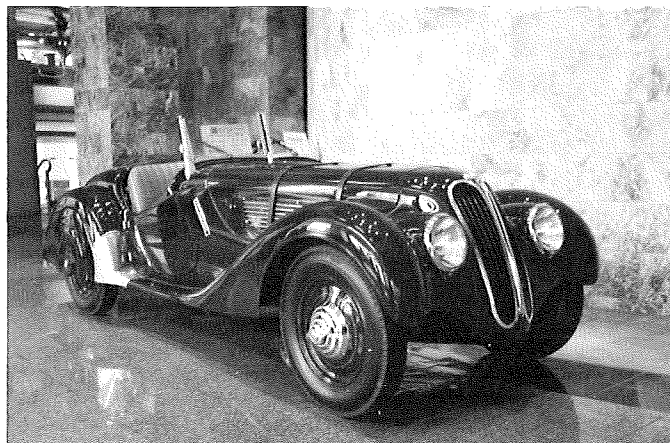
Advertising policy/rates: The *Bumper Guardian* will print classified advertising free of charge to members. Display advertising rates are available on a prepaid basis only.

All ads are priced based upon business card size or multiples thereof. If you are interested in other types of ad space, please inquire.

BUSINESS CARD (3½" wide x 2" high) \$95
PER CALENDAR YEAR.

The *Bumper Guardian* is the official publication of the Pacific Northwest Region, Classic Car Club of America. Editor is Dick Culp, 6850 Day Road W., Bainbridge Isl., WA 98110 (206) 842-5121. Advertising Manager is Shirley Starr, 1619 - 168th Ave. N.E., Bellevue, WA 98006, (206) 562-7122. Production is handled by Sunset Press.

MYSTERY CAR



IT IS RED . . . BUT WHO OWNS IT?

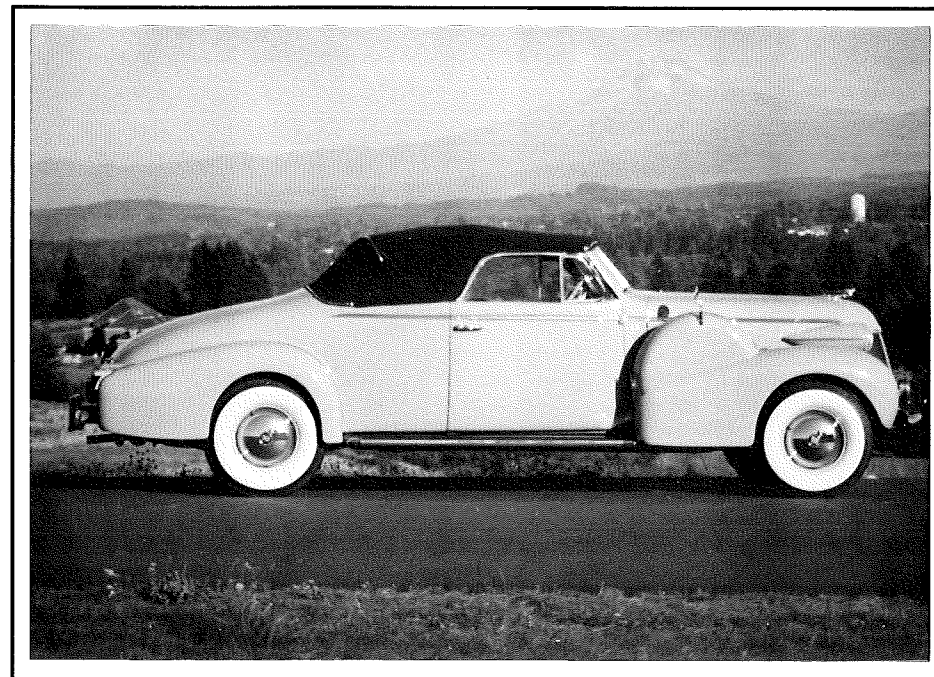
Pacific Northwest Region Classic Car Club of America 1994 Calendar of Events * PNWR EVENTS

March 19	* Coming Out Party - Mounger/McMichael
April 30	* Caravan Preparation Seminar - Doss
May 21	* Pre-Caravan Hill Climb - Goffette/Magnuson * RR Club Kite Fly
June 4	* South Sound Tour - Deibel
July 4 Weekend	* Parades / SIR Vintage Races - Armstrong
July 24 -	Port Gardner Concours
July 29 -	* Pacific Northwest Caravan
Aug. 6	"From Mist to Ashes"
August 14	* Apker Affair - Apker Super Cars & Vintage Motorcycles
August 28	Pebble Beach Concours (Ferrari)
Sept. 9, 10, 11	* Mini Caravan to Newberg Vintage Festival
September 17	* Garage Tour
November	* Annual Meeting
December	* Christmas Party
JANUARY	* National Annual Meeting
11 - 15, 1995	Bellevue Red Lion - Doss/Rittenhouse/Wouters

We will include other Northwest events that are not PNR Events as soon as dates are available.

COVER STORY

1939 . . . A Very Good Year



The Loong Wheel Base of a Rare Convertible

by John L. Milliken, Jr.

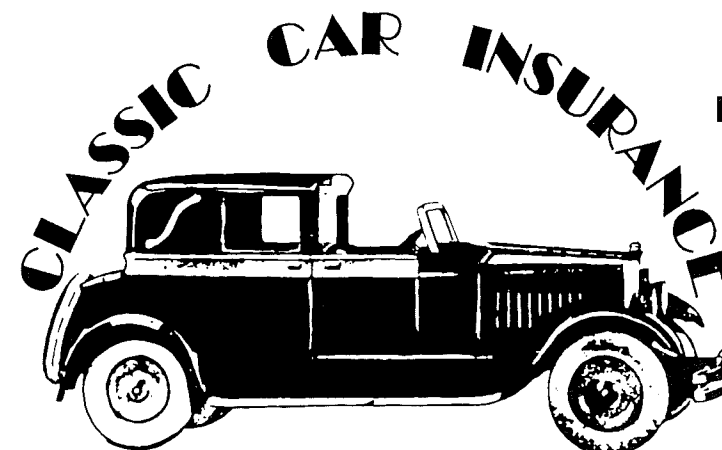
I don't know what it is about me and 1939 Cadillacs. I guess we all have a favorite "look" in the cars we collect. Perhaps for me it's that big, bold Art Deco grill — those tapered, sweptback, horizontal bars flanked on each side by vertical catwalk grills. As a kid, whenever I would see an old map cover or gas station print ad featuring a stylized car they always seemed to look like the '39 Cadillac. You seldom see this model at car shows, and you nearly always see its' more popular younger brother, the 1941 model.

My first car was a 1939 LaSalle. I now own two 1939 Cadillacs

— a 61 Series Convertible Sedan (no), and the 75 Series Convertible featured here which completed a frame-off restoration last May (1993). I had hoped to debut it at last years' Coming Out Party but ended up about seven weeks short of completion in time. So, in early June I shipped it to Michigan where it made its' first appearance in the "Cadillac/LaSalle Experience" at the Gilmore C.C.C.A. Museum in Hickory Corners. Not only did it win a Blue Ribbon in its' Class, but it was observed

Continued on Page 4

NOTE: The *Bumper Guardian* takes pride in the fact that there is something of interest for everybody. There are a few well placed mistakes in this newsletter for those individuals who are continually searching for and pointing out the errors of others.



DICKISON INSURANCE AGENCY
Stan and Valerie Dickison
771-7900

121 Fifth Avenue North
Edmonds, Washington 98020

Representing:
American Collectors • Condon & Skelly
J. C. Taylor • James A. Grundy

Cover Story...A Good Year...Continued from Page 3

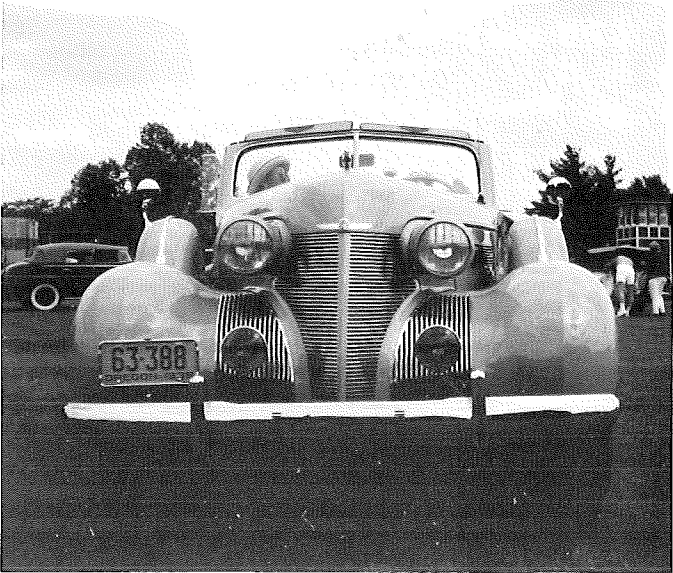
by officials of the Meadowbrook Concours Committee and invited to participate on August 8, where it again won in its Class. In the meantime I showed it in the Michigan Grand Classic on July 10. There it scored a perfect 100 points.

One of only 27 convertible coupes made for Cadillac by Fleetwood that year, mine shares its 142" wheelbase chassis with the mighty V16 cars. I believe this may be the car featured in the Fleetwood brochure, as it is done in the original Kingston Gray with Green leather — an unusual and striking combination. Some of you may have seen this car in its past life (unrestored except for yellow paint) in Murray Gammons Classic Car Museum in Victoria, B.C.

I should mention at this point that I have a partner in this car, Rudolf Henle, of Ulm, Germany. Rudolf is C.E.O. of LIQUI-MOLY industries, based mostly throughout Europe and South Africa. His tastes usually run to Can Am race cars (two of which he sponsors), his collection of Ferraris (including a 3,000 mile original Daytona), Mercedes and Jaguars. Despite this array



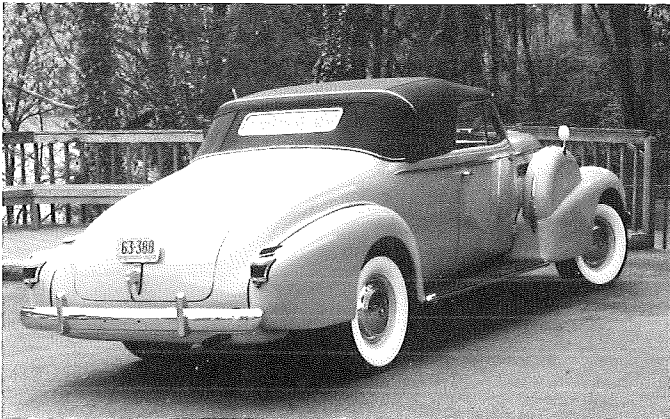
Ready for Pebble



Head on at the Cad-LaSalle event at Hickory Corners CCCA Museum

of sleek sports cars, Rudolf also saw something special in the 1939 Cadillac, as it is his only American Classic.

This summer, watch for us as our Cadillac makes its first appearances at West Coast Concours events.



Beautiful Long Deck



Christmas 1993

by Conrad Wouters

It rained really hard Thursday, Friday and Saturday, but the rainstorms subsided just in time to provide the opportunity for some of our members to drive their classics to the Raisbecks for our annual Christmas Party. Their lakeside home provided an excellent atmosphere for the over 75 guests attending to exchange stories about their cars and discuss future events. James (his name was Jim before he married Sherry) and Sherry Raisbeck generously provided fires in all the fireplaces (I think there were six) and music on the grand piano. Jim was even seen buzzing around the grounds on a riding mower in a white jumpsuit (Jim not the mower) trimming the lawn just before the event started.

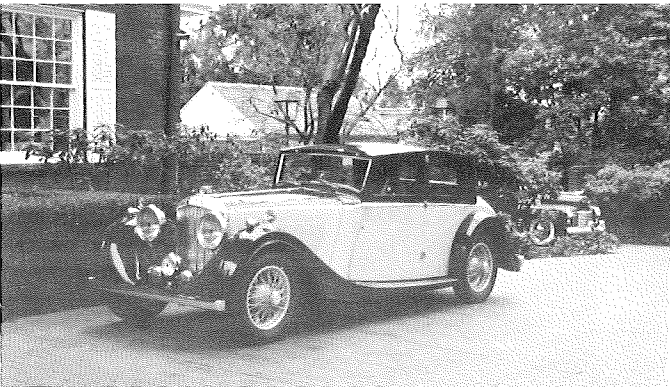
Ed and Pam Rittenhouse arrived in their award-winning 1931 Cadillac 12 cylinder 370-A 5 passenger sedan. It looked very smart next to Tommy Crooks 1938 Packard Super Eight Coupe Roadster in the brick courtyard. Also seen in the area in front of the 12 car garage adjacent to the house was the very nice 1947 Cadillac Convertible driven by Ron and Gayle Doss, and Gary Johnson's 1947 Lincoln Continental Convertible. Jack and Pat Goffette arrived in a freshly restored 1941 Cadillac Convertible (is it for sale Jack?) and parked it by Bill Mote's 1931 Bentley. The 1941 Lincoln Continental Convertible belonged to Tom Sumner, I think.

The champagne and hor d'oeuvres provided an excellent background for conversation which ranged for the sublime to the subliminal, all car related, of course. We collected over 75 toys and gifts for the Toys for Tots program. The Marines that picked them up were extremely pleased that our group had been so generous, and thanked everyone as they went off to help make some children happy this Christmas season. Who knows, maybe some of them will grow to enjoy classic cars as much as we do. A special THANKS to James and Sherry Raisbeck for opening their home and garages to us for the holiday party.

Continued on Page 6



A Stately Entrance.



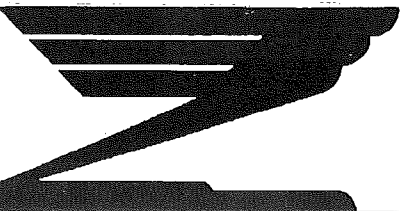
Bill Mote's Bentley looks right at home.



Just a typical Christmas gathering.

THE
AUTO
SHOP

AUTO PAINTING • RESTORATION
7520 N.E. Hidden Cove
Bainbridge Island, WA 98110
Walt Johnsen
206-842-3387



Steve's Auto Restorations

QUALITY CONCOURSE REFINISHING

Specializing in
Auto Body Restoration & Refinishing
on Antique, Classic, Show & Special Interest Autos

STEVE FRISBIE

Restorations
Partial or Complete
(503) 257-0000
5705 NE 106th Ave., Unit G
Portland, OR 97220

TOURS
SHOWS
SALES

VINTAGE
CLASSIC
COLLECTABLES

HELTON AUTO TRANSPORT
Enclosed Van Door to Door

27020 150th PL. S.E.
KENT WA. 98042
(206) 639-1424

AL HELTON
Res: (206) 631-4401



John Parkhurst
Auto Upholstery

Specializing in restorations

Shop (206) 391-2785
23102 S.E. 53rd Street

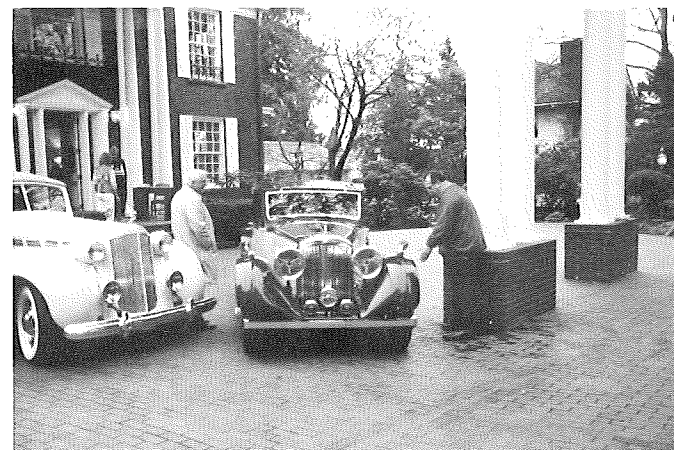
Res. (206) 391-2677
Issaquah, WA 98027



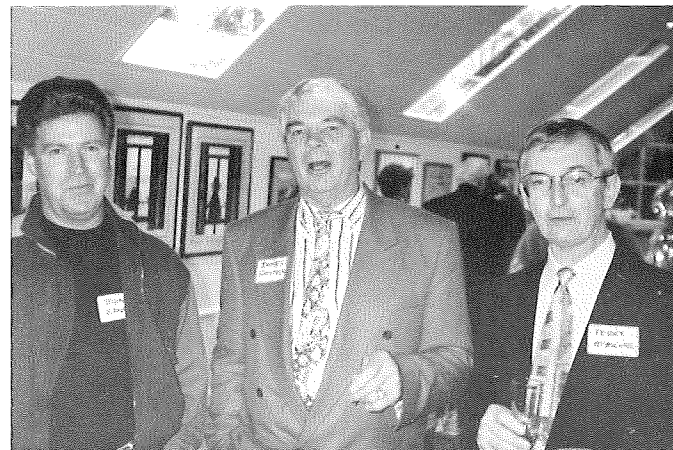
The McAuliffe (l), Justice (c) and Rittenhouse (r) trio of classics. Cook photo



Is one of the cars missing a mascot? Wouters photo



Maden and Goffette kicking tires. Wouters photo



Our host Jim Raisbeck flanked by John Kane and Terry McMichael Cook photo



The Rittenhouses', Janet Cook and Valerie Dickson. Cook photo



Gridlock in the courtyard. Wouters photo

Annual Meeting & Grand Classic

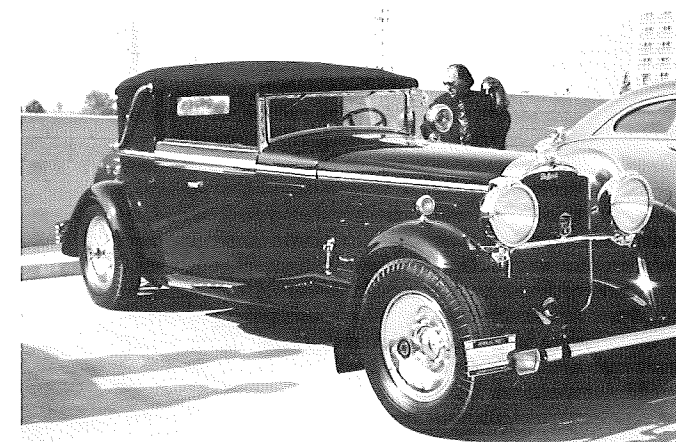
by Ron Doss

PNWR members in attendance were Joe and Barbara Carmen, Hal Meden and Joan Royal, Ed Rittenhouse, Al McEwan, Glenn Mounger, Phil Grisham, Ron and Gayle Doss.

Disneyland was across the street and many of us took full advantage of that. Gayle loved Splash Mountain. Thursday night we went to "Wild Bills" for dinner and live show. Friday we were off to the wonderful Lyon collection. We were with the cars about 40 minutes and then, back to the bus. In that time we took in ten Duesenbergs, two 1934 Packard LeBarons, a 770 Mercedes, a Bugatti Royale and a couple dozen other great cars. It was like eating a Canlus Prime Rib in McDonald's time, wonderful but quick.

Prime rib was the featured dinner on Friday night. The evening also included a skit, "Back in Time" or, how a custom body was created. Monte Voigt gave instructions to well known artist Ken Eberts, who painted a wonderful Dual Cowl Duesenberg that has never been built. The painting was given to the Southern California Region by Ken and we speculate prints may become available. The show was fun and Monte got a lot of laughs.

Saturday was the Grand Classic ... Cars arrived and registered from 9 am until noon and the show was on. By 3 o'clock it was over and, poof, the cars were gone! So far we had spent a total of three hours and 45 minutes with cars and only had Sunday left.



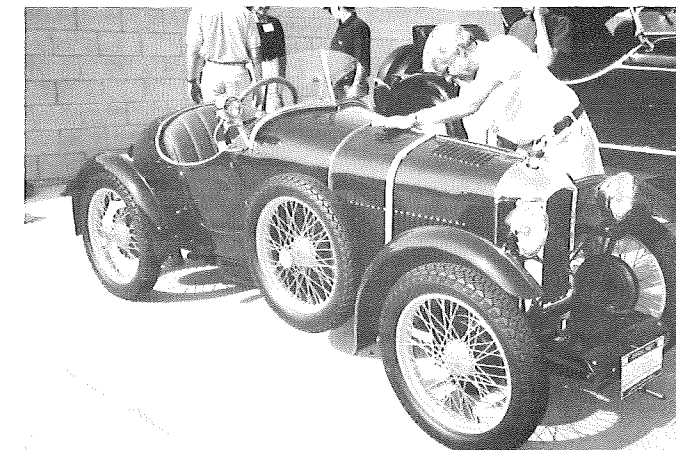
1930 Packard 745 Convertible Victoria Letourneur & Marchand owned by Steve Snyder.

Ah! Sunday was the J.B. Nethercutt "Tower of Beauty" tour. No pictures allowed inside so imagine, the '20 grand Duesenberg next to a 1936 Black Duesy convertible coupe with light yellow leather upholstery. It had a traditional grille and headlights with Bohman & Swartz fenders and '35 Cad taillights. The wheels were smaller and gave a very low sleek appearance. You guessed, Gayle and I really liked this one. On to the music room for the second half of the tour. Orchestral, and player pianos with intonation entertained us for an hour. A once in a lifetime experience for this Woodinville couple.

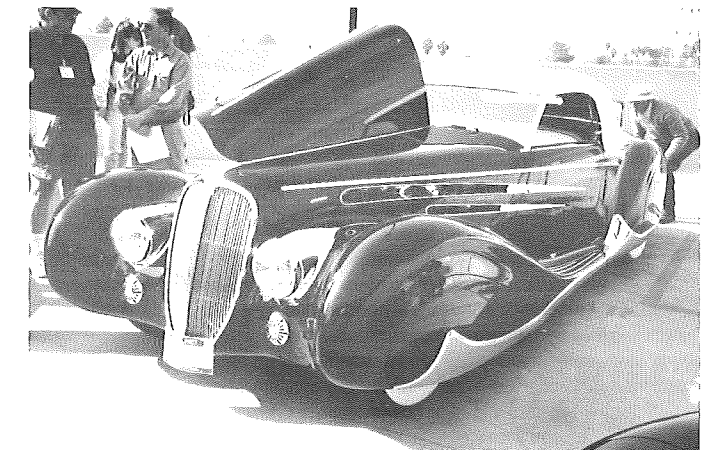
I really hope all this great stuff, wonderfully restored, made it

through the earthquake. Curiosity didn't override the common sense of leaving the phone lines open. Fortunately all of our family in the area had no problems.

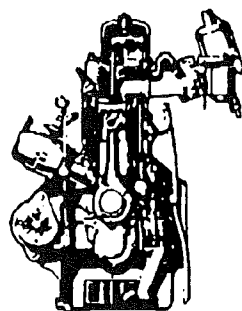
Congratulations to the Southern California Region for a wonderful meeting and a great time and thanks to Marie Graver, a very gracious lady. We got to see some of our buddies from around the country. As one observed, we have seen each other three times in the past 12 months and some neighbors we haven't seen more than once.



1929 Amilcar CGSS Speedster/Roadster C Duval owned by Peter Zobian was the littlest car present.



1939 Delahaye 165 convertible Figoni et Falaschi owned by Peter Mullin. (Photos Continued on Page 12)



Restoration of
Vintage and
Classic Automobiles

Gregory Soter
(206) 622-7469

Phantom
Restorations

INSTRUMENT DIAL
REFINISHING

ALL TYPES



Shawn V. Gateman
12732 SW 297th Way

(206) 463-5592
Vashon, WA 98070

Bill Deibel
President



SUBURBANS • SPORT UTILITIES & TRUCKS OF ALL KINDS

TRUCK CENTER CORPORATION



600 Fifth Avenue South
Seattle, WA 98104

P.O. Box 14101
Seattle, WA 98114-9987

Tel: (206) 382-2500
Fax: (206) 382-0870



FEDERAL MORTGAGE COMPANY, INC.

Pam and Conrad Wouters

3125 EASTLAKE AVENUE EAST SUITE C
SEATTLE, WASHINGTON 98102-3875

FAX (206) 325-8482
PHONE (206) 325-8400

The Pierce-Arrow Twelves

by Jerry Schimke

(Phil Grisham and Jerry Schimke recently gave a presentation about Pierce-Arrow Twelve's. This is a somewhat revised version of that presentation.—ed.)

There are only a little more than 100 Pierce-Arrow Twelve's remaining. They competed with the very best that the industry offered during what is known as the Classic era of the automobile.

Pierce introduced new bodies, chassis and a straight eight engine in 1929. It was produced in two series of luxury cars. The larger and more luxurious of the two, series 143, in effect was the beginning of what would become the Pierce Twelve's. Packard and Cadillac were the big sellers of luxury automobiles and they defined the market. The sales leaders were the low and mid range Cadillacs and Packards, which were well recognized luxury cars. But, Cadillac brought out its V-16 and V-12. These now set a new standard for the "ultra luxury" level and served as the company's image makers. Packard soon brought back the V-12 (twin-6) for its top series. Duesenberg and Stutz, each a more specialized luxury line, were using technology to improve performance of their straight eight's.

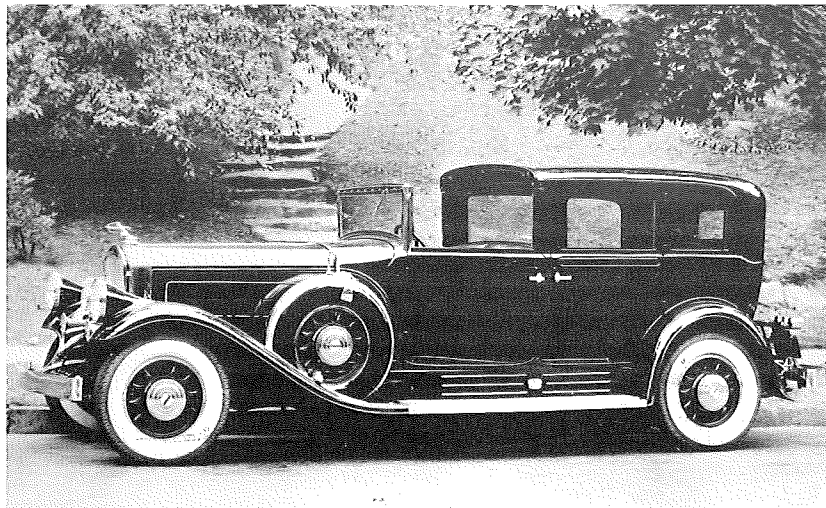
Pierce-Arrow responded by developing its 12 cylinder engine. They probably realized they would not likely survive if they opted to emulate Stutz or Duesenberg. As a result, in the early '30s the bodies and engines were designed to compete with Cadillac and Packard but with an eye to the performance of the other marque's. Thus, Pierce marketed its own lines of "ultra luxury" image makers.

Many car collectors do not know just how high Pierce-Arrow ranked among the luxury cars of the day. Though original sale price listings are not always reliable, if we are careful, we can use some price data to put the cars in perspective.

In 1930 a Pierce-Arrow bodied by Brunn was sold to the Shah of Persia (Iran) at a price of \$30,000. It is believed this car still exists. If so, it would be the most expensive American car still existing that was sold in the first half of the century. Other custom body shop and top custom in-house models sold for up to \$10,000. Prices dropped a little bit in 1931 as the market began to shrink. Top Pierce-Arrow models were still well over \$5,000 and a few were just under \$10,000. By 1932 prices were further reduced while the cars retained the same quality plus the new twelve engine. Prices for the top series ranged from mid \$4,000 to mid \$7,000. This is about the same range for the most luxurious Packard 12s.

During the early '30s Cadillac V-16 cars were priced as high as \$10,000. By '32 however, some models started at \$5,000. The "famous" Madame X Cadillacs fell in the \$5,000-\$7,500 range. Duesenberg's were in a category of their own; \$10,000 to \$20,000. In fact, one of the most expensive Duesenberg's of its day (1933) is known as the "Twenty Grand." In the same year Pierce-Arrow

produced five Silver Arrows, a new design. They each had the 12 cylinder engine and sold for \$10,000. To further put this in perspective, Duesenberg sold less than 400 "J" models from the late '20s to the mid-'30s. Cadillac, on the other hand, sold more than 3,000 V-16s in the early '30s. Pierce-Arrow sold around 200 of its top series each year from 1930 to 1933, and then sold a total of 900 V-12s from 1934 to 1938. Almost half of these were sold in 1934. For 1931 Pierce offered its in-house top of the line models, some well over \$5,000 each; and listed models by several custom body shops, primarily LeBaron and a few by Brunn. These were exquisite automobiles. Pierce produced a Town Car bodied by Willoughby that pictures reveal as stunning.



1931 Town Car by Willoughby. An excellent example of the luxury and style of the top series of Pierce-Arrow during the 1930's.

It was upon and from this tradition of ultra luxury cars that Pierce-Arrow added the V-12 to its top in-house custom models and the custom body shop lines in 1932. The company was clearly competing head on with the quality and luxury of Cadillac and Packard. The new engine was designed for silence and smooth power. Along with this increased power, it reduced the transmission from four to three gears. The resulting

smoothness was valued more than out-and-out performance. Pierce-Arrow produced 200 of its top series twelve's in 1932. The eight, obviously continued to be their main seller in the more "normal" part of the luxury car market. It competed with the Cadillac V-8 and the bottom end of the Cadillac V-12. Also included in this range were the Packard 8's. So, when we are talking about the Pierce-Arrow V-12's we are talking about a different class of car than most of the Pierce-Arrows sold during the 1930s and a distinctly higher class of car than most of the Cadillacs and Packards sold during that period.

The problem for enthusiasts is that many never get to see these examples of Pierces. There are only five survivors of the 1932 200 top Pierce Arrow V-12s. We should not overlook Phil Hill's 1931, series 41, Pierce Arrow convertible Town Cabriolet by LeBaron. This is an outstanding survivor and has the distinction of being the first, restored older car to win Best of Show at Pebble Beach. That was in 1955.

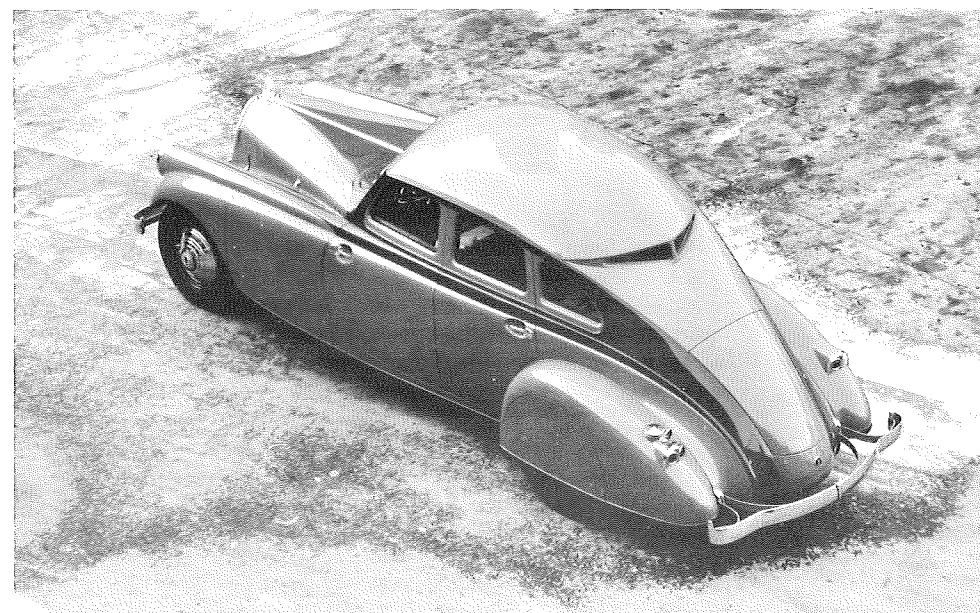
There are only a little over 100 of all the Pierce-Arrow V-12s. Excluding the lesser model 12s in existence from 1932 and 1933. They were less powerful and were placed in less luxurious and smaller bodies. If one were to include the remaining top luxury Pierce-Arrows from 1930 to 1931, there would still be under 200 extant. These are as exclusive as the V-16 Cadillac and the Duesenberg J. They are more than the Stutz DV 32 or a Peerless or Marmon. But, the latter were of very low production and then ceased production before the mid-1930's. It is clear that Pierce also was struggling to survive and sought all kinds of luxury buyers. In 1932 and again in 1933 they tried to modify their image and strayed over to performance as a sales tool. Thus was born

Pierce-Arrow 12's...Continued from Page 8

the Bonneville Salt Flats Tests. A Pierce-Arrow roadster with a V-12 and a modified rearend ratio set many class and open speed records in its 24-hour certified test run in 1933. It averaged nearly 120 mph, eclipsing records held by some well-known European makes. But it did not appear to really alter the image of the company as much as might have been expected. The five 1933 Silver Arrows created much more of a stir, but even that didn't translate into sales and by early 1938 the company closed down. Slowly during the 1930s Lincoln and Chrysler gained ground and were able to survive in the newly defined luxury market at the end of the decade. Cadillac was clearly the leader and Packard had expanded into lower priced cars in order to survive and compete.

The Pierce Twelve engine was taken over by Seagrave and became the engine that remained in continuous production the longest of any, to this day, in the United States, there are a few fire trucks still operating with the somewhat modified Pierce Twelve's.

Pierce-Arrow Twelve's surely rank with the best cars ever produced by the company. They must also be accorded a place among the very best of the cars produced during the Classic era of automobiles.



The Silver Arrow V-12 at \$10,000 was one of the most expensive U.S. automobiles in 1933. Five were built.

Concours d'Elegance posters and program cover was a picture of a 1931 Rolls Royce and a Pierce-Arrow with the following detail; because the hub caps were for the V-12 the car had to be 1932 or later. But, the style of the fender headlights were 1932 or earlier. So, it had to be 1932. The bumper style was that of the series 51 or 52. There are no surviving series 51 cars. The artist included a chauffeur for each car so clearly he intended to represent a car designed to be chauffeur driven. That means it has to be the Limousine or the Club Berline. The only one of either of these to survive is Jerry Schimke's car that had belonged to RKO Radio Pictures. Though the artist probably used pictures, it is doubtful that he knew that he had painted a car that is the only one to exist today.



JAGUAR



Austin-Healey

JWF RESTORATIONS
RESTORATION SPECIALIST

JIM FELDMAN

11955 S.W. Faircrest St.
Portland, Oregon 97225-4615

(503) 643-3225

FAX (503) 646-4009

Insurance—How Sure Is It?

by Bill Deibel
Exclusive to the BUMPER GUARDIAN

Observations for the Collector

Before commencing this article, I must have it clearly understood that I have never had any training or job experience in any aspect of the insurance industry and absolutely do not represent myself as an expert on insurance in any way whatsoever. Nevertheless, I have been buying collector car insurance continuously for over 40 years, although in that period I have had only one relatively small claim for theft and never a liability claim.

With that said, I would like to start off by noting that there seems to be a misconception held by many that all collector car insurance policies are basically the same. Of course, there are differences in the dollar limits offered, but I want to emphasize three less obvious differences that can be found which will have different levels of importance depending upon the type and number of collector vehicles to be insured, and how and how much one plans to use them. The areas of difference are the following: the Limitations of Vehicles and their Usage, How a Loss will be Determined in the case of a Collision or Comprehensive (fire, theft, vandalism, etc.) Claim, and the Liability Limit in the case of Multiple Claims.

Limitations of Vehicles and Usage vary substantially from policy to policy. To determine just what limitations apply it is necessary to read three areas of the policy and interpret them together. You need to read the following: "Definitions" - in particular regarding antique, classic, special interest, collector car, etc.; "Exclusions" - in particular to look for excluded uses and exposures; and "Endorsements" which may further define, exclude or restrict your usage. Make sure that your vehicle qualifies for coverage in the first place. For instance, one policy that I am familiar with excludes any vehicle that "is altered in any way from its original conditions" (Italics and emphasis added.) Although intended to exclude hot rods, street rods and customs, if you are looking at \$300,000 this language could be read rather broadly indeed. One insurance policy with which I am familiar is mailed with a small loose fly sheet stipulating even more restrictive use than stated in the policy itself. Probably, if push came to shove, these added restrictions would be unenforceable, they are still something to beware of. On the other hand don't ever rely on anything you are told verbally by even a broker that seems to contradict the actual policy language. Finally, on the subject of usage, it may be of interest to note that at least one insurance company, Safeco, offers two different collector car policies permitting two levels of use restriction at different rates.

Generally all these policies will cover participation in club or civic tours, exhibitions, and parades. What may or may not be covered are rallies, racing, gymkanas - basically any timed event, but some policies are written to exclude "rallies" of any kind. Finally in this regard, although all these policies will exclude commuting to and from work and commercial use of any kind, they differ widely as to pleasure driving from virtually none to a specified maximum miles - for instance 2,500 to a rather vague definition of "only infrequently". It is true, as a generality, that any ambiguity will be interpreted in favor of the insured, but I would be reluctant to rely much on my own idea of what is ambiguous.

How a Major Collision or Comprehensive Loss is Determined depends upon whether the policy is an "Actual Cash Value" (ACV) sometimes called a "Stated Value" policy or an "Agreed Value" policy. In both cases a value is listed for each vehicle with the premium determined thereby, but in the ACV policy this is merely the maximum that they will pay for a total loss. In actual fact you will have to prove the value of your vehicle regardless of the "stated value." If it is less, then that is all you will get. If the insurance company can show the car is worth more than the "stated value" they can prorate a less than total loss down by the degree to which you have understated the value. On the other hand, in the case of an "Agreed Value" policy there should be no argument as to value in the case of a total loss, however the same issue would arise as above in the event of a partial loss on an underinsured vehicle. One final matter to keep in mind in contemplating a total loss is that, if the insurance company pays you based upon a "total loss", they would normally be

entitled to the salvage value of what, if anything, remains of the vehicle. This can introduce a real degree of complexity in determining just who owes whom what when the salvage value is high.

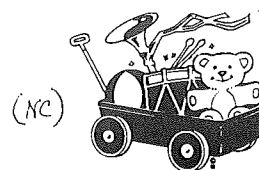
The Liability Limit in the case of Multiple Claims is merely a matter of whether there is a combined/single limit such as \$300,000 which would apply to either a single claim or the total of a group of claims, a split limit such as \$100,000/\$300,000 where the limit on any one claim is a \$100,000 with a maximum of \$300,000 for a group of three or more claims, or an each accident single limit such as \$300,000 which would apply to every claim filed (at least until you were canceled). Read carefully on this one.

Before concluding I'd like to touch on a couple more points as follows. It is the insurance "underwriter" who selects, classifies, sets the premiums for and approves the acceptability of risks. Some insurance companies, such as Safeco, perform this function in house and sell their policies through traditional brokers. On the other hand most collector car insurance is sold through a consolidating agency on a national basis which also acts as the underwriter. There are at least five of these firms that advertise regularly in club and other publications offering to sell you directly. Generally, however, they will also work through a local broker with whom you will have a closer relationship. A final thing to note that at least one of these major sources of collector car insurance will quote rates below the published ones based upon circumstances. This is always worth inquiring about - especially if you have a group of cars to insure - but please don't call me to ask which one.

I hope some of the above will be helpful to my fellow car collectors. In my case, since I own cars of different ages that fall into various categories and usages, I presently cover some in one policy and some in another to provide what I hope is better overall risk protection and economy.



MARINE CORPS RESERVE
TOYS FOR TOTS



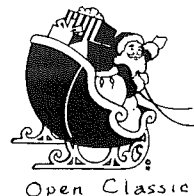
We thank you so very much for helping us this Christmas season.

Our campaign would not be possible without the support of others like yourself.

May the joy and happiness you have helped to spread this Holiday season be felt in your heart during the coming year.

Merry Christmas and Happy New Year!

The United States Marine Corps Reserve
Toys For Tots
and
Their Many Volunteers



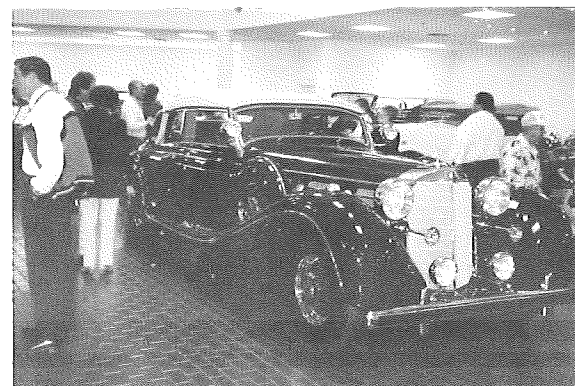
Open Classic

Lyon's Collection

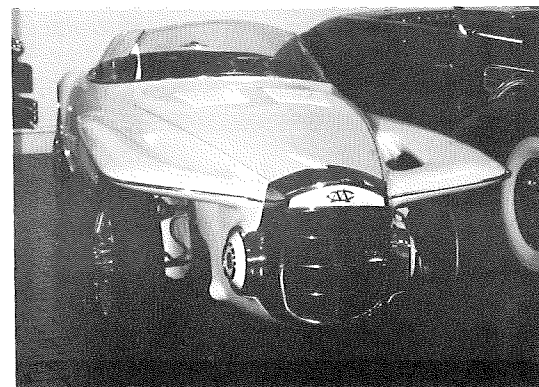
Photos by Ron Doss



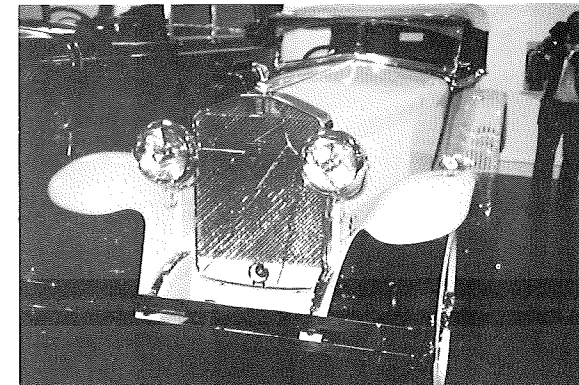
'34 Packard Speedster LeBaron.



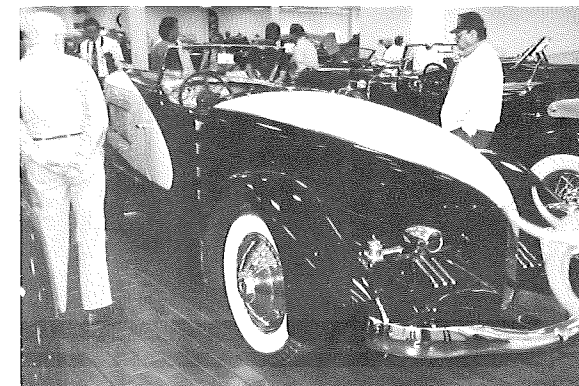
Mercedes-Benz 770K cabriolet.



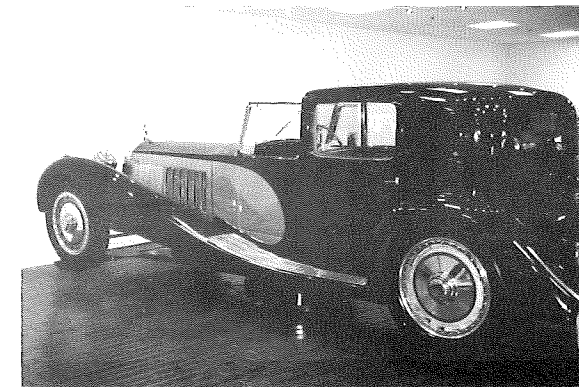
Can you guess the name and designer? A clue ... it is NOT a classic.



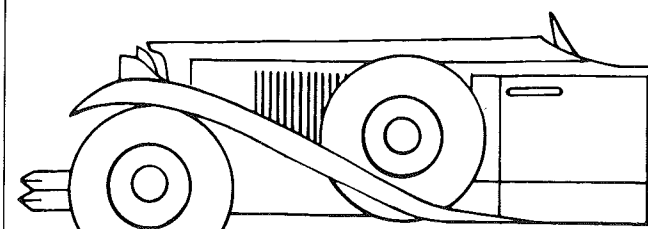
1930 150HA Fraschini 8, 8A, D/C Phaeton Castagna. Note the cobra on the radiator.



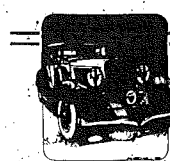
Black and white Duesenberg boat-tail.



Bugatti Royale.



JOHN KANE CO.
Automotive Detailing • Restoration
323-7848



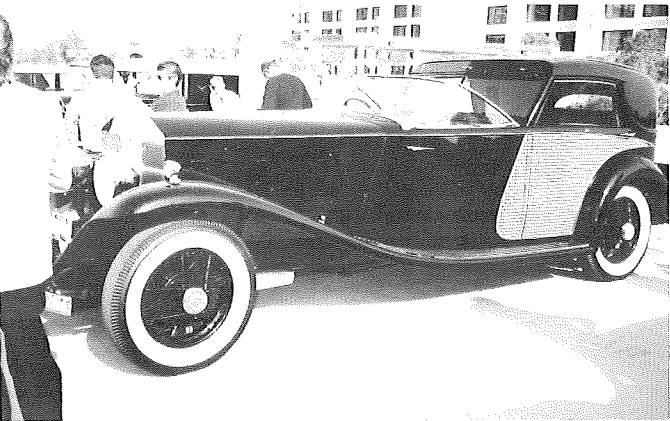
COLLECTOR AUTO SERVICE COMPANY

Carl Bomstead

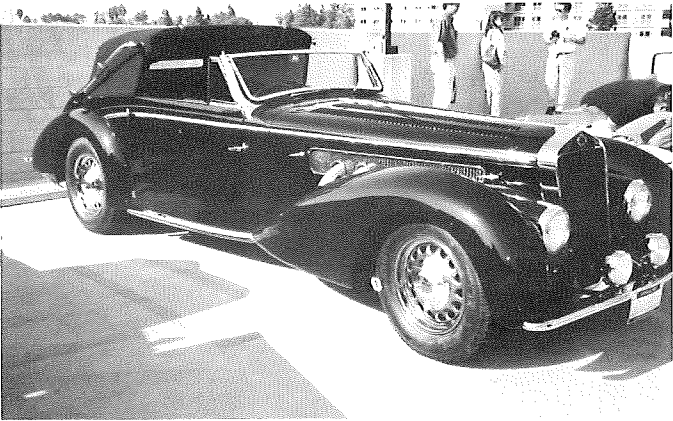
• COLLECTOR AUTO APPRAISALS

P.O. Box 1083, 506 E. Lake Stevens Rd.
Lake Stevens, Washington 98258

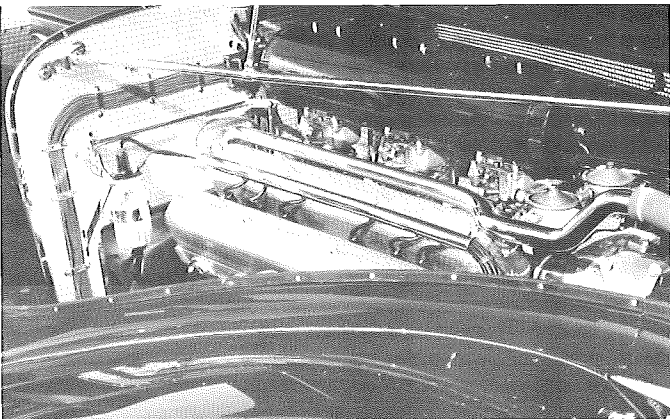
206.334.5215



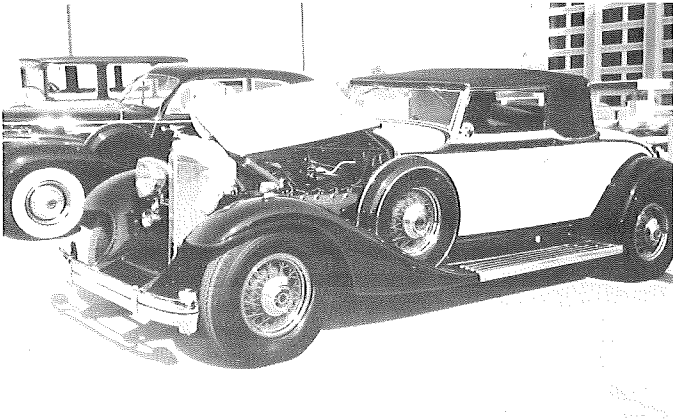
Rolls-Royce P11 Pebble "Best of Show" scored 100 pts. for J.B. Netercutt. This car spent many years in the Northwest.



1939 Delage D8-120 Chapron owned by Peter Mullin.



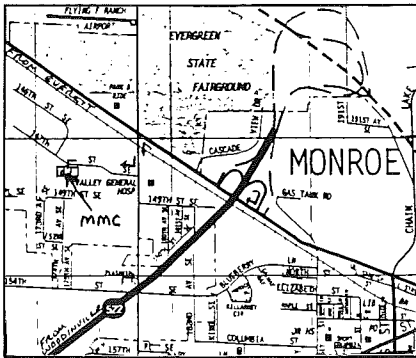
Delahaye - 12 cylinder dual OHC and tri-power.



1933 Packard 12 convertible coupe.



MURRAY MOTOR CAR



WE HAVE MOVED TO A NEW 10,000 SQ. FT. FACILITY IN MONROE. TAKE 522 NORTH TO HIGHWAY 2. TURN RIGHT TOWARD FAIRGROUNDS. AT FAIRGROUND LIGHT, TURN LEFT. JUST PAST CLINICS TURN RIGHT ONTO 147 ST. S.E. FOLLOW ROAD PAST LARGE BLUE WAREHOUSE. TURN LEFT IN BETWEEN THE BLUE WAREHOUSE AND OUR NEW GRAY BUILDING. WE ARE IN THE S.E. CORNER. COME BY AND SEE US. WE ARE OPEN MOST EVENINGS AND SATURDAYS.

Al Murray **Paul Murray**

(206) 487-1902 17476C 147TH STREET S.E. MONROE, WASHINGTON 98172 (206) 794-1902

J.C. Taylor Antique Auto Insurance Information Sheet

Underwritten by Maryland Casualty Company (A member of the worldwide Zurich Insurance Group) with offices and claim facilities in principal U.S. cities.
1 (800) 345-8290 (610) 853-1300

Applicant _____ Date of Birth _____ Occupation _____
Address _____ Zip _____

- 1. Operator License Number _____ Number of Antique Autos owned _____
- 2. List all losses in past three years and moving violations—antique and modern cars. (Date-Cause-Payment.) _____
- 3. Total Annual Mileage: Club Functions _____ Other Purposes _____
- 4. Name of antique or car club to which you belong _____
- 5. List modern cars used for daily transportation (owned _____ or company cars _____?)
- 6. Where are cars garaged? Under one roof? Construction of garage—brick-frame-fire resistive _____
- 7. Has rated horsepower or other specifications been changed? Yes _____ No _____ If yes, explain: _____

8. The following coverages are available. Indicate those desired by placing "X" in proper boxes.
- ☐ Liability (\$100,000 single limit) Bodily Injury and Property Damage. Annual Rates: 1st car \$15.00, 2nd \$10.00, 3rd \$5.00
 - ☐ Uninsured/Underinsured Motorist—Rates as required by your State. \$ _____ Car 1 \$ _____ Car 2 \$ _____ Car 3
 - ☐ Liability (\$300,000 single limit) Bodily Injury and Property Damage. Annual Rates: 1st car \$20.00, 2nd \$14.00, 3rd \$8.00
 - ☐ Medical Payments of \$1,000.: 1st car \$4.00, 2nd car \$3.00, 3rd car \$2.00. Units in excess of 3, NO CHARGE

Physical Damage

- ☐ Physical Damage (Comprehensive Includes Fire and Theft)—Annual Rates \$0.35 per \$100 of insurance for each vehicle. NO DEDUCTIBLE. 25 yrs. or older
- ☐ Physical Damage (Collision)—Annual Rate—\$0.35 per \$100 of insurance for each vehicle. NO DEDUCTIBLE. 25 yrs. or older
(Note—Collision is not written as a singular coverage but is available with Comprehensive.)
- ☐ Physical Damage (Comprehensive Includes Fire and Theft)—\$0.70 per \$100 of insurance for each vehicle. Less than 25 yrs.
- ☐ Physical Damage (Collision)—\$0.70 per \$100 of amount of insurance for each vehicle, Less than 25 yrs.

9. Date this coverage is to be effective _____ Policy Minimum Premium \$50.00

ANTIQUE AUTOS TO BE INSURED

(Include photo of all vehicles listed and include appraisal for each vehicle valued at \$20,000 or over)

Year	Make	Body Type Series or Model	Series or Motor Number	Present Valuation (Amount of Insurance)
1.				
2.				
3.				
4.				

Use separate sheet for additional cars to be insured.

An application may be forwarded to you for additional information.

My vehicle(s) will be used mainly in exhibitions, club activities, parades and other functions of public interest and will not be used primarily for the transportation of passengers or goods.
If you are a resident of FL, PA, or NJ, send copy of regular car policy.

Signature: _____ Date: _____

Note: Your insurance becomes effective upon payment of the entire premium and acceptance of the risk.
Please sign and forward with your remittance, payable to: _____ CC/PAC1

J.C. TAYLOR ANTIQUE AUTO INSURANCE AGENCY, INC.



320 South 69th Street
Upper Darby, Pennsylvania 19082
1 (800) 345-8290 (610) 853-1300



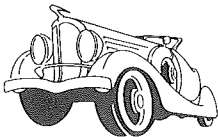
**CLASSIC CAR CLUB OF AMERICA
PACIFIC NORTHWEST REGION**

PRESENTS...

**March 19 . . . Coming Out Party —
Look for your flyer**

**April 30Caravan Preparation Seminar
Look for your Flyer**

**May 21 . . . R.R. Club Kite Fly and
Pre-Caravan Hill Climb**



BUMPER GUARDIAN

6850 Day Road W., Bainbridge Is, WA 98110

Address Correction Requested

BULK RATE
U.S. Postage
PAID
BAINBRIDGE IS, WA
PERMIT NO.
5812

Alan W. McEwan
4420 Bonnybrae Dr.,
Bellevue, WA 98004