

President's Message

This northern Indiana winter has been an odd one so far- some small amounts of snow with lots of snowless days and relatively higher temperatures in between. Hopefully we'll get through the remainder of the winter without any extended cold, snowy periods or a whopper snow storm in March.

Our club continues to grow slowly each year. After usually gaining a few memberships in the fall and losing a few during the annual fee payment period, memberships level out until the LBC driving season is underway and our car show has occurred. Then we pick up a few memberships and maintain our slow growth. The biggest attractions for new memberships are the club's continuous assortment of activities throughout the year and our website (our window to the LBC world).

Now is the time to get maintenance done on your LBC, while it is in storage. Per Roger Deacon's suggestion, I removed the distributor and sent it up to Minnesota for a rebuild. This should result in a smoother running engine at idle and low speeds. There are several other items I can do myself once it is out of storage and home in the garage.

We are in the early planning stages for our June 25th Car Show at Saint Mary's College. We'll be commemorating our 30th Car Show this year. Not many members know that the Car Show predates the formal organization of our club by seven years. As sometimes happens, an annual event begets a formal organization needed to organize and hold the event.

Those who read Roger Deacon's Stagman's Tech Tips will want to recommend it to others for reading this month. Roger writes about the passing of the club's recent, and oldest, member Don Sappington.

Join us for breakfast and a short meeting this Saturday at the Copper Creek Café in Granger, IN. Our winter breakfast meetings are a good way to get up and out early, and enjoy a little time outside, regardless of the weather. And this weekend's forecast is for temperatures in the high 50's.

January 31, 2017

Board Meeting Minutes

- **Financial – David had reported the amount in our bank account**
- **Newsletter – Mary is putting together the February issue**
- **Fall Tour follow-up – Keith reported on the name of the hotel located south of Mackinac Island, possible routes and sites to see in the area, and later reported on rooms available on the lake side and the land side of the hotel**
- **2017 Car Show – Larry reported the media notice had been sent out to clubs and publications, dinner reservation made at Legends of Notre Dame, poster created by Ken, flyer redrafted by Ken, lapel pin concept to be designed by Herm, PJ is obtaining collapsible orange cones for use at the show, and the Board discussed how to commemorate this 30th car show**
- **Monthly Meeting/Breakfast – February 18th , Copper Creek Café, Granger, IN; March 18th , Jennie Rae’s Restaurant, Rolling Prairie, IN; April 15th – possibly the Yellow Cat Café, South Bend, IN; also discussed Quaker Steak & Lube, Portage, IN**
- **Board Meetings – March 7th – Palguta’s house; April 4th – Petersen’s house**

March 19, 2019 Wheaton, IL All British Car Swap Meet & Autojumble

21st Annual All British Car Swap Meet & Autojumble. Sponsored by the Chicagoland MG Club. Sunday, March 19, 2019 from 8 am to 2 pm. All marques welcome. All vendor spaces indoors. Free parking. Located about 30 miles due west of Chicago. Vendor offerings include regalia, tools, and services as well as new, used, and refurbished parts. This event draws both vendors and shoppers from throughout the Midwest. This event includes all marques of European cars as well as British and other European motorcycles. Vendor space available. GPS to: DuPage County Fairgrounds, 2015 W Manchester Rd, Wheaton IL 60187
Info: www.britishcarswap.info or Jim Evans 630-858-8192"

Insurance on Your British Beauty

By Bob Kerstetter

An insurance policy on a Classic or Antique vehicle can differ from a “regular” vehicle. What is a Classic vehicle and what is an Antique vehicle? Insurance companies have differing definitions as to what is Classic and what is Antique. Generally, vehicles are considered Classics if they maintain or appreciate in value and are of limited-to-special interest. However, with some insurance companies there may also be age requirements – at least 20 years old for Classic and 50 years for Antique. In most instances, the vehicle must also be in running order and in good condition to be considered for coverage. Coverage under all policies, regardless of insurance company, can and does vary greatly. Although it may not be required, it is always a good idea to submit an appraisal and photographs showing the front, rear, and both sides of the vehicle, along with the insurance application. The company will then have on record the verified value and condition documentation of the vehicle.

Insurance on your British vehicle can be purchased through either an “every day” company that covers your personal vehicle or through a “specialty” company that covers primarily Classic or Antique vehicles.

A policy through an “every day” company, although providing the basic coverage, may contain restrictions based on the age and type of vehicle usage and peripheral coverage, such as spare parts, vehicle under construction, and automotive tools. Most “every day” insurance companies cover losses at Actual Cash Value or sometimes Stated Amount. Actual Cash Value is the value at which your vehicle is assessed by the company at the time of loss based on Used Car Value minus any deductible, not Classic Car market value. Stated Amount coverage allows the vehicle owner to set the value on the policy. However, it still allows the “every day” company to pay anywhere between Actual Cash Value and the Stated Amount, minus the deductible, on a covered loss.

The policy under a “specialty” company is geared primarily to the Classic or Antique vehicle. Addenda to a policy which provide additional coverage are available. Claims settlements for total loss will generally be Agreed Value or Guaranteed Value, not Actual Cash Value or Stated Value. This means the vehicle owner and the insurance company agree on a value of the vehicle before the policy is written or when the policy is updated. Should there be a covered total loss, the vehicle owner will receive the full value listed minus any deductible.

In summary, do your homework:

- Ask about policy coverage; how broad is it? Be sure it is Agreed Value or Guaranteed Value.
- Ask about policy restrictions.
- Ask about financial stability of the company (A.M. Best rated A- or better).
- Check on-line reviews regarding how the insurance company and its agency treat its insureds and handle claims.
- Check Premiums

Stagman's Tech Tips

By Roger Deacon

There will be no Tech Tips in this newsletter. Instead I want to talk about Don Sappington and how we bonded and he with the club.

I meet Don after he bought a 1979 Orange/red MGB. He had been coming to our car shows for years with his 1950 Jaguar Saloon. He told me that he thought the club was for MGBs and Triumphs.

He always enjoyed showing his car and talking to everyone at the car show. After talking to Bob Kerstetter and me about the club and our drives, dinners and breakfasts that we all drove to, he decided to join Michiana Brits, and he also joined the North American MGB Register. He enjoyed getting the Michiana Brits newsletter and the MG Driver.

When we went out for a Michiana Brits dinner, I had Don come to our house and then we went to Herm Marrese's house to pick her up, and all four of us went to dinner. Don enjoyed these outings. He wished that he had joined the Michiana Brits a long time ago.

After buying the MGB and driving it home, it quit running. He called me and asked if I was home and could he come over and talk to me. I told him where I lived and he said he knew where I lived because his daughter lived 3 miles south of me just off Beech road.

For four hours he asked me a lot of questions, and I was able to answer his questions and show him maintenance techniques because I had a 1980 MGB in the shop. He went home and it wasn't long before he was on the phone asking more questions. I could tell that he was getting lost. I told him he needed to bring the car over so I could look at it. He asked if I could come over and look at the car.

I went over and saw that he had taken the seats out. I don't remember why he took them out but he was having trouble putting them back in. I did all of the checks as to see why the car wouldn't start. When the key was turned on there was no clicking from the fuel pump. I told Don that the fuel pump and the fuel gauge

weren't working and we needed to bring the car to my shop and put it on the hoist so I could work under it.

Several days passed and he finally told me to come and get the car. I had been talking to Larry Palguta about Don. He told me if I needed any help picking up the car, to call him. A date was set and Larry showed up to push the car into a busy street to help load the car on the trailer.

We trailered it back at the shop and put the MGB on the hoist. We had to drain the gas tank because it had 12 gallons of gas in a 12 gallon tank.

When draining the tank, I teach people how to take care of their MG. Don and I also talked about our families and military experiences. Don was in the Army Air Corps as a mechanic, replacing engines on C-5s. I think that he said he was in Guam.

He told me that in 2015 he lost a brother. Then in 2016 his wife and then two weeks later a daughter in California. Don and his wife had previously flown out to California to see their daughter because her cancer was terminal. He didn't go to her funeral in California. He and his wife had already said their goodbyes.

After getting the gas tank drained, the fuel pump and sending unit off, I ordered new ones and had them in two days. Don and I installed them. The car started but it ran bad. The carburetor needed to be overhauled, so we removed it to be shipped to Apple Hydraulics in Long Island, NY. While waiting for the carb, Don and I drained the differential, transmission and engine and replaced all the fluids. We also checked the brakes and they needed to be replaced and so did the rear wheel cylinders. I took the rear drums to be turned while we waited for brake parts.

I asked Don why he bought an MGB? He said that he wanted something that he could drive with the top down and that he wouldn't worry about somebody running into it. Also, the Jaguar steered hard and he was hardly able to get it stopped at stop lights. I asked Don why he bought this particular MGB? He said it was the only one that he found for sale and it had a pretty paint job. After inspecting the underside of the MGB, I thought that he made a good purchase because it was rust free. I told him that I tell people to buy the best rust free car they can find because you can always repair the mechanicals. Don just lucked out on this MGB.

After the brake parts were installed and the carb back on, Don called me and told me that he was living at his daughter's house because while cleaning out his vacuum sweeper, he was shaking the plastic holding tank and he dropped it. It rolled down the hill into the river, so down the hill he went to retrieve it. Don made a quick trip down the hill but he slipped and slid into trees and shrubs. Dazed, he had to climb back up the hill, pulling himself up with the help of a wire fence. Getting to the top, he walked up the side walk and a neighbor saw him and asked what happened. He told her and said he just needed to wash the blood off his arm. She told him no way - she was taking him to the hospital. He was released to his daughter several hours later with 22 stitches in his arm. He was black and blue all over.

While Don was recuperating at his daughters home, Bob Kerstetter and I put the seats back in. I did checks on the car to make sure everything was OK. Having no plates on the car, I couldn't take it for a drive to check out how it ran on the road. It just so happened that I had someone to test drive the car around the house and barn. Our granddaughter, 13 year old Emileigh, was more than willing to test drive it for me.

After 6 weeks, Don showed up with his daughter and plates for the MGB. I put the plates on. Don wanted the top dropped even though it was a little chilly but that was Don's dream to drive it with the top down. He was like a little kid in a candy store. He had his MGB to drive home.

As the months passed, Don would show up with the MGB or on bad days he called me weekly just to talk. At the November dinner meeting, everyone sang happy birthday for Don's 90th birthday. He also attended the club's annual Christmas/Hanukkah Party at our house.

One day about the first of December, he called and said the MGB wouldn't start. I told Don that I'd be over the middle of April to get it started when I returned home from Florida.

Don and I still talked weekly. At the end of January, Don and I played phone tag for 4 days and Sunday, January 22nd I caught up with Don. He told me that he was going to have his hernia removed Wednesday, January 25. He was excited about it because it was so big that the MGB steering wheel rubbed against it. He told me that his daughter would call after the surgery.

The surgery went well but Thursday afternoon January 26, everything just started to slow down. Don's daughter and granddaughter were with Don when he peacefully passed away.

I called Don's daughter Carla Tuesday evening and we talked, laughed and cried with each other, talking about Don for an hour and fifteen minutes. Carla is so much like Don. One very nice woman.

One thing we did talk about was the MGB and the Jaguar. She won't be deciding about the cars until I come home and get both cars running and in safe condition for driving on the road. Carla has a lot of things to take care of first.

We all lost a wonderful man who also has a wonderful family. May God bless them all during this trying time.

Rest in peace, Don.

January Breakfast Meeting at Top Notch Restaurant

By Mary Petersen

The Michiana Brits met at the Top Notch Restaurant in South Bend for the January breakfast meeting. This was the club's first time dining at Top Notch, which is located near the entrance to the South Bend International Airport.

Twenty five members began arriving around 8:30. For once, the only early-bird was the club's President, who began to wonder if anyone would attend the breakfast. But no worries, with a meal to be eaten, members began showing up over the next half hour. The weather was nice for January and some of the Brits showed up in their LBCs. Everyone sat at a single, long table which enabled a lot of visiting with other members.



Larry conducts a short meeting before the meals arrived.

The service was very good and the food delicious. We will definitely keep the Top Notch Restaurant on our list of dining spots to revisit in the future.

A Little British Humor

I pulled into a garage with my newly purchased 1500 Spitty and politely asked “Have you got a windshield wiper blade for my Spit?” The cheeky guy replied “sounds like a good deal to me mate.”

For those of you who have never had the pleasure of owning a British car, but want to know what it's like: Next big rainstorm, wait until dark, roll down all windows, turn off lights & heater and wipers and go for a drive. Stop at every intersection and throw out a twenty-dollar bill. It's not exactly the same but it's real close.

Two guys in an MG were arrested last night in London following a push-by shooting incident.

How can you get an MG to do 50 miles per hour? Push it over a cliff.