

# Wynes & Tyres

## December 2021



[www.memphisbritishcars.org](http://www.memphisbritishcars.org)

British Sports Car Club, LTD Memphis, Tennessee

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Triumph Marque Leader	Jon Brody
Lotus / TVR Marque Leader	Chris Irving
Secretary	Jim Duke

### Membership Meetings

Coletta's Italian Restaurant  
2850 Appling Rd.

3rd Monday of each month  
6:00 p.m. if you wish dinner  
7:00 p.m. for our program

Mark your calendar - Monday Jan 17 2022



## BSCC Greet The Season!

Christmas parties come and Christmas parties go, but the friends with whom we gather make them memorable. With that thought in mind, the 2021 BSCC Christmas party will live on in our hearts as one of the best.

Thanks go to John and Lissa Dunston who were genial hosts, welcoming more than forty British Car lovers to the Almadale Farms Lake clubhouse. John & Lissa seemed to dodge nearly all the



photos taken at the party, probably because they were running back and forth to the kitchen or handling other tasks throughout. Be sure to give them a hearty thank you. Our fete was blessed with a delightfully mild evening temperature while the rain held off until past midnight.

Most attendees wore festive attire, but only a smattering donned the once ubiquitous 'ugly' Christmas sweater. There were two contestants for most holiday spirit in their costume – Lisa French and the Shepard duo – Carolyn







and Hiram.

John Dunston led the cheerful crowd to elect a winner by vigorous applause, only to find the result was an even tie. So, both took home the coveted wine-filled snowman cosys.

Sights of attendees crowding around the food tables gave rousing testimony to how delicious

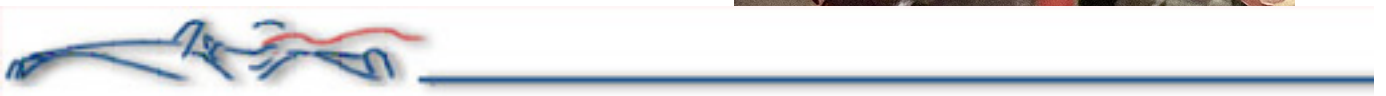


and appealing the dishes were. Ham and turkey served as entrees and were accompanied by bean casserole, scalloped potatoes, pasta salad, relishes, and a broad array of other tempting



morsels.

Even staunch dieters were tempted and conquered by the yummy desserts on offer. Your editor found the trifle brought by Tony & Honor Harrington to be his favorite, but it was close running.





I was out riding with a friend, and we came to a red light and he sped up and whiped right through it.

I yelled, "Hey man, your going to get us killed!"

To which he replied, "Relax, my brother drives like this."

We came to another red light and he blazed right through.

"You're going to get arrested or get us killed!", I shouted.

"Relax this is how my brother drives."

We next arrived at a green light, and he stopped dead looking both ways.

I said, "Dude, it's green you can go."

"Nah man", he replied, "my brother might be coming the other way."



## Dashboard Replacement – 1993 TVR Chimaera

By Chris Irving

After the recent purchase of our TVR, I noticed the dash fascia was in rough shape, with multiple cracks in the original walnut burl. I've always wanted to build a car dash so now was my chance!

The steering wheel that came with the car wasn't original but I was able to locate a NOS (New Old Stock) 'Personal Monza' wheel made in 1994 for sale on EBay Italy. The Monza was the original wheel that was an option on the car when new and came in the original, but beat up, box.

Since the 'Personal' wheel was Mahogany, it seemed appropriate that the dash should match its reddish brown hue. Curly Bubinga veneer was my first thought. The color would be right

even without stain and the figuring would be spectacular on the fascia.

Veneersupplies.com has a wide selection of veneers and I was able to pick through several pieces to find one I loved.

TVR used a metal backing plate for the veneer, and while stable, it does present the problem of having two different materials laminated together. The metal expands and contracts more than the wood tends to want to move a bit in different temperatures. So, with a little research, I settled on clear Gorilla Glue construction adhesive to marry the unlikely pair. It withstands temperature extremes and because it is less viscous than regular construction adhesive, it is spreadable and, importantly, has enough flexibility to keep hanging on as the metal does its happy dance.

Materials in hand, the work began.

My first job was to remove the old fascia; luckily I was able to remove it with the gauges attached by unclipping the three wiring harnesses.



(Note the cracks in the original dash - it looked great until you got up close.)

The next step was to pick the section of



veneer to use for both the dash and radio panels, I just moved the pieces around on the sheet of veneer until I found a pleasing section:

After cutting the



veneer to roughly the shape of the dash, I applied a thin coat of the adhesive to the metal dash then clamped the metal to the veneer using two pieces of MDF to sandwich the dash. I was able to apply even pressure using every clamp I own.



After 24 hours, I removed the clamps and the real work began...cutting all the holes out! I used a Dremel, oscillating saw, drill bits, chisels and small files to get the holes cut out. In a nutshell, I used whatever worked!



After a light sanding, I applied three coats of natural Danish oil and around 10 coats of Tru-Oil with a light sanding between every third

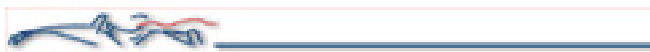
coat. After the finish cured for a week I buffed it out with Adams car polish.



Once I swapped all the gauges over from the old fascia, I changed all the illumination to LED and installed new switches for the lights and flashers. I also glued new Plexiglas to the underside, creating lenses over the warning and turn signal indicators.



Now if I can figure out how to shift into third without changing radio stations...



Never criticize someone until you've walked a mile in their shoes.

That way, when you criticize them, they won't be able to hear you from that far away. Plus, you'll have their shoes.



## Classic Car Cover – Insurance, That Is

From: 'Classic Motorsports' July 2010

Okay, let's start with some sobering scenarios, all of which really happened:

- *A toolbox fell off a garage shelf and sliced through the hood of the Ferrari parked below.*
  - *An owner tuning an early Mustang inadvertently launched it through his garage wall.*
  - *Five Porsche race cars broke loose inside an enclosed trailer and played pinball.*
  - *A thief broke into a garage, stole a 427 Cobra replica, and totaled it against a tree.*
  - *An owner crashed his spanking-new Ford GT on the way home from the dealership.*
- The good news? All of those cars were insured.*
- *An owner bumped a two-wheel handcart from its hanging place on the wall onto the bonnet of the Jaguar XK8 on which he had just finished a complete front suspension rebuild.*

Some collectors start with a pile of crusty bits and then spend countless hours and a safe full of money turning it into a show winner. Others buy their toys already restored. Either way, those investments need to be protected.

Classic car insurance grew out of the fine art insurance business more than 50 years ago. Car collectors—and insurance providers—saw the need to protect valuable antique and classic cars, much like they did costly paintings, jewelry and sculptures.

Those fine art items are appraised, and values are agreed upon to set premium costs and loss payoffs. This is how most collector car policies work today, and dozens of companies compete for your business across the country.

Oddly, despite the low premiums and very generous coverage, an array of classic car owners aren't taking advantage of this service. Costs depend on a large number of specifics, but we recently got a hypothetical quote: zero-deductible coverage for a \$90,000 vintage Ferrari would cost us a little more than \$700 per year.

What about less expensive cars? We could get a nice Triumph TR6 covered for less than \$200 a year.

### Your Car Is Unique

Let's say you've just bought that cream puff 1970 Triumph TR6. You want to take advantage of your policy's multiple-car discounts, so you call your agent and add the Triumph to your family policy. Most of the time, the agent will do exactly that.

This is a bad idea. You're adding the Triumph to a policy designed for daily use vehicles.

"Those insurance agreements are different," explains Ford Heacock, president of Heacock Classic Insurance. "Your family auto policy provides coverage on an actual cash value basis, meaning that in case of a total loss, you'll get paid the actual cash value of your car. That value is not determined when you buy the policy; it's determined at the time of the claim, and it is the depreciated value."

Some collector car owners with cash value coverage end up coming to a dismaying realization: The day after an accident—or fire, theft, or other loss—is not the best time to establish a vehicle's value. Sometimes it gets worse from there: Often the repair shops favored by family agents can't help when a damaged classic needs specialized bodywork.

### Agreed Value With a Specialized Provider

Classic car insurance experts recommend an agreed value policy, which specifies the

- **American Collectors**  
(800) 360-2277
- **ANPAC**  
(800) 227-2833
- **Chubb Personal Insurance**  
(866) 324-8222
- **On Track Insurance**  
(845) 638-0505
- **Grundy Worldwide**  
(215) 674-1856
- **Hagerty**  
(800) 922-4050
- **Heacock Classic**  
(807) 809-7898
- **J.C. Taylor**  
(800) 345-8290



amount the owner will be paid in the event of total loss. To establish this value, the provider uses a combination of experience, database research, expert contacts and price guides along with your input, including photos and documentation. For megabucks exotics or customs, a provider may require a professional, written appraisal—possibly done at the owner's expense—to help establish an agreed value.

Stated value coverage, which sounds similar, is not the same. "Say, for example, your Big Healey has a \$45,000 stated value," said Jim Fiske, U.S. marketing manager for Chubb Personal Insurance. "You assume you will get \$45,000 for it, but what a stated value policy means is you're actually going to get the lesser of \$45,000 and the current actual cash value of the car. Stated value is a provision written to protect the insurance company."

Only with agreed value coverage do you have a guarantee. If your classic is valued at \$85,000 and it must be written off, that's what you'll collect: \$85,000.

If an owner feels that their car's value has appreciated, or if improvements have been made, coverage can be added. To make this easier, some companies automatically make the adjustments. American Collectors Insurance, for example, writes policies with an automatic "inflation guard" that increases the agreed value coverage by 2 percent per quarter.

### **Restrictions May Apply**

Once value is established, classic car policies are written with restrictions. A policy may have specified annual mileage limits—2000, for example—or wording that limits use to shows, parades and club events. Some providers allow "pleasure driving" as well.

"All specialty plans limit use or mileage," says McKeel Hagerty, CEO of Hagerty Insurance. "Intended use is part of the decision to insure you. We don't have mileage restrictions; we look at limited usage. We only insure cars used for enjoyment and enthusiast activities, not for primary or daily use."

Providers agree that mileage plans and use restrictions are based on the honor system, and their claims experience shows that the majority of collector car owners observe these restrictions.

### **Making the Cut**

Just like traditional auto insurers, those who write collector policies also look at driving records. As noted by Laura Bergan, vice president of marketing for American Collectors Insurance, a clean driving record greatly helps car owners get coverage.

In addition, providers will verify that an applicant also owns a dedicated daily driver. This is to ensure that the classic vehicle isn't being used for general transportation. Companies usually want proof that the classic is stored in a secure, safe place. They may even request photos of the garage or storage building.

Most policies won't insure primary or household drivers under the age of 25. However, there are companies that require only five years of licensed driving.

Other restrictions, as they say, may apply, but few policy holders bother to read the fine print. One provider told us, "Most of our customers know more about their cell phone contract than they do about their classic car policy."

### **What Can I Insure?**

Some providers require that an insured car be at least 25 years old. Others will write a policy on a late-model classic—say a 2005 Mustang Bullitt—if the owner can prove that the machine lives a collector car life.

Some companies will accept modified cars. In fact, most will insure kit cars, resto-mods, street rods and customs as well as cars under construction or restoration.

Even if a classic car can't move under its own power, insurers say it's wise to buy



comprehensive coverage to protect it against fire, theft and vandalism. In addition, providers suggest checking a shop's insurance before leaving your car for an extended visit. This is also the time to find out where the car will be stored when it's not being worked on in case there is a claim.

### **Insurance on the Cheap**

Considering what a classic can be worth, premiums are a bargain. For a typical collector car with an agreed value of \$25,000, expect to pay about \$250 annually—a fraction of what it would cost to cover a daily driver with a similar value. (Of course, we need to state that exact premiums vary depending on insurance carrier, home state, driving record, modifications made, vehicle storage location and a few other factors.)

Providers offer coverage at these prices because their experience demonstrates that classic cars are generally well cared for, driven responsibly on a limited basis, and stored securely. One insurer summed it up nicely: "Some of these cars get more attention than spouses."

Of course, the greater a car's value, the higher the premium. Having a plan that allows more mileage can also lead to higher rates. Some policies reward those with multiple collector cars by allowing them to pay for liability coverage on just the first vehicle.

Having a deductible on the policy can also affect premium cost. Some companies even offer payment plans.

### **How About Racing?**

There is one place where the coverage stops: the edge of the race track. Just about every policy excludes any on-track activity, sometimes also including racing schools, autocrosses and touring laps.

Ford Heacock, who founded the SVRA and raced in vintage events for years, puts it this way: "A number of companies have come and gone, attempting to make money selling on-

track insurance. I haven't seen one yet that survived."

Simply put, the mainstream underwriters see the on-track risk as too great. (However, racers who can afford a bundle may buy special event coverage from niche insurers.)

Don't get us wrong—race cars can be covered, just not when they're on track. An owner could still suffer a loss in the pits, on the way to an event, or while storing the car at home.

### **After an Incident**

It's the call that all classic car owners hate to make: "Hello, some guy ran into me." After an incident, normal accident procedures apply. Check for injuries, call the cops, take photos, and phone your agent ASAP. If you can, secure the car so it doesn't suffer further damage.

For help on the road, some classic insurance policies include flatbed towing and roadside assistance. We learned—no surprise here—that classic car drivers are six times more likely to use this service than folks with daily drivers.

Providers know that classic cars need specialized attention. Most will allow owners to choose the shop when it's time for repairs. Some will even let owners make their own repairs.

Detailed documentation of a car's condition before the accident always helps smooth a claim. Naturally, providers will investigate claims to minimize fraud.

### **Silver Lining**

Despite the gloom that has shrouded the auto industry—and our economy—for the last two years, the classic and collector car hobby has remained relatively robust. The insurance providers say that owners are still driving and enjoying their cars.

"We're pleased at how resilient the hobby has

been,” says McKeel Hagerty. “There is a stable core of people who are really into it.”

Paul Jakubowski, senior underwriter for J.C. Taylor Specialty Automobile Insurance, adds that unlike some investments that have taken a beating during the downturn, collectors view their cars as tangible, enjoyable assets: “Their car is right there. They can view it and touch it and drive it and know that it’s still worth \$25,000 regardless of what the stock market is doing.”

If you’re still undecided about why you need to protect your baby with specialized coverage, reread the scenarios at beginning of this story—accidents happen, but fortunately they don’t have to turn into financial crises. And if you run across a classic insurance representative at a car show or hobby event, have a chat. They’ll be happy to share a dozen more stories just like those.



## Wants N Gots

Absent any new offerings, we're running last months.

Wanted, a 1985 Jaguar XJ6 Van Plas in restorable condition or better?

Call - Ben Whitten  
901-567-5263 Office  
901-288-6145 Cell

Terry Brown (901-859-3256 Cell ) has Jaguars on offer –

A 1999 Jaguar XJR In almost show room condition; \$12,500.

A 1983 Jaguar XKS. It has been in family since 88. Offered at \$2500.

A1986 Jaguar XJS V12. Needs to be serviced. Solid car, no rust. Offered at \$4500.

Contact Terry Brown at 901-859-3256

Paige Ford is offering the 1977 MGB. Emissions are deleted. Has a Weber carburetor.

Josie Howser has a one owner Jaguar XJS V-12, Contact Josie Howser 901-581-8543. We’re told she is open to all bids.

Charles Rye, an inactive member, says his cousin is looking for an Austin Healey 3000 to buy for her husband.

Contact Charles via 901-849-4926 / franklinflyer@yahoo.com



Your editor was asked the recipe for a canapé brought to the BSCC Christmas party, so here it is –

## Pig Candy / Candied Bacon



### *Ingredients*

1/3 Cup + ½ Tbsp of packed brown sugar

3 Tbsp rice vinegar

3 Tbsp maple syrup

Ground black pepper to taste



1 ½ Pounds of thick-cut bacon

*Procedure*

Set oven to 350 degrees

Place a cooling rack into a parchment or aluminum foil covered lipped sheet pan

Cut bacon strips into thirds or quarters, whichever you like

Thoroughly mix the sugar, vinegar, syrup, and pepper

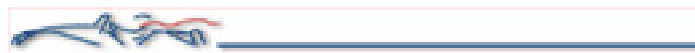
Arrange bacon pieces on the rack and back for 10 minutes

Remove from oven, turn bacon over and return to oven for additional 5 minutes

Remove from oven, brush both sides of bacon with sugar mix and bake for 5 minutes more

Repeat brushing both sides of bacon with sugar mix and baking for 5 minutes intervals until bacon is slightly crisp and is nice brown color.

*Warning – this can be messy. I found that dipping the bacon into the syrup/sugar mix to be easier and faster than brushing, and that increasing the baking intervals to about 7 minutes works nicely. If you choose the ‘dipping’ approach, be prepared to need about double the original quantity of coating mix.*



Q: What's the difference between a Ferrari and six trash bags full of recyclable cans?

A: I don't have a Ferrari in my garage.

Wyres & Tyres is a publication of the

British Sports Car Club, LTD

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