

# LETTERS TO MUSTANG TIMES

Dear MCA,

This is in response to the letter from Rick Schlereth who needed help getting his 1965 insured as a classic. I have classic car insurance with Metropolitan. You can call (800) 422-4272 for more information. They insured my 1965 289 4V, 4-speed coupe at its appraised value for a very reasonable rate.

Lisa Devlin  
Athens, Georgia

Dear Mrs. Vickery,

In response to your comments on Rick Schlereth's letter in the *Mustang Times* of January 1986 I think that I can offer some assistance.

When I got my renewal notice in August of 1985 for my 1972 Mach I from our insurance company (all vehicles, home, farm equipment and buildings) there was a little card saying that (a) the vehicle was too old for comprehensive coverage and (b) there would be NO replacement value in case of a complete wreck. Mind you this is from the insurance company which had insured the same vehicle for 14 years at some pretty steep rates. I might also add not one claim in the 14 years with this company. I was ticked off to put it mildly.

I did some checking around and here's what I found. The local State Farm Mutual agent was only too happy to insure my car. All she needed was a valuation from my dealer and whether it was used just for pleasure or daily. Since I use it daily for work, the rates are high, even at my age! However, it is insured for \$5,000 replacement value. I submitted the usual photos and a signed statement by the dealer from whom I had bought the car. Now at least I have a car that is insured (I only have liability now) and driven daily to and from work.

I am afraid that Rick will have to pony up the bucks if he drives the car. There is no way out of it — you have to pay when you use such a car daily.

I hope that this short history will be of value to other Mustang owners for whom insurance has been a problem. I forgot to mention; State Farm charges almost \$50 less per six months than the former insurance company did! Same

limits on liabilities, medical, etc. Although the cost per six months is high, at least the car is insured. I can drive it year round without fear of being left without a penny in the car in case of accident.

Yours truly,  
Edward Neparko  
Professor of Chemistry  
Weatherford, OK

*My thanks to both Miss Devlin and Mr. Neparko for sharing their information with us. No doubt geography plays a major role in our insurance rates. Unfortunately, I heard on the news just the other night that the insurance rates are on the increase once again. The two largest insurance companies (State Farm and Allstate) have increased their rates an estimated 14% to 18% in the Atlanta area. It seems everyone is out to get the car hobbyist. The insurance rates are about to kill some of us but I guess that really won't matter since we won't be able to get leaded gas to operate our cars. — Editor*

Dear *Mustang Times*,

In the January 1986 *Mustang Times* was a short article titled "Here We Go Again" by Teresa Vickery. I'd like to comment on the article and please be aware that this is my personal opinion.

I do not believe an organization, any organization, should tell anyone "you can not join our group unless you also join another." It certainly would be nice if everyone would join, but restrictions like that? Where is our choice? All I'm asking is that you give some thought to the view from this end of the line.

Copperstate is 1800 miles from MCA in Lithonia, Georgia. To us here in Arizona an MCA membership generally consists of receiving the *Mustang Times*. Most national shows are east of the Mississippi and although some CMC members would enjoy going to one, then generally keep within 500-800 mile radius. There are many reasons for joining a Mustang club. Most of our members seem to join because they enjoy Mustangs and the fellowship of other Mustang enthusiasts, to take advantage of CMC activities.

technical assistance, etc.

CMC dues are \$15.00 a year, MCA dues are \$25.00 a year. That's \$40.00 plus any additional costs for shows, rallies or other activities. These costs can add up in a hurry.

Not everyone who loves pony cars is flushed with big bucks. What about someone on a fixed income, or a student working part time?

Take a look at a couple of Mustang club members; a high school student, working after school and weekends. He's saving for college while paying the usual automotive maintenance costs (insurance, license, gas, oil, etc.) and any personal extras. He's also restoring his Mustang.

Another member might be a retired lady, the original owner of a 1965 coupe. She doesn't own another car, does not do mechanical work.

These people join for different reasons. The high school student perhaps for technical help with his restoration. He's trying hard to make his Mustang as beautiful in fact as in fancy.

The lady enjoys social get-togethers and meeting new friends. She needs advice on where to find a good, reliable, reasonable mechanic. Should I say "If you spend \$15.00 to join CMC you MUST spend \$25.00 to join MCA?" Not ME!

A lot of clubs, ours included, have made comments about how difficult it is to get members to participate. Some comments I've heard are that we are too "show oriented". That you must have a flashy concourse Mustang. Another is that the club is run by, and for, the inner circle, a select few. Neither statement is true. If we demand our membership join MCA in order to join CMC we'll be in deeper stuff than we are now.

I do not know, nor do I care, how many CMC members are also MCA members. CMC is trying hard to shed the "show circuit" as well as the "inner circle" images. If there is a member willing to become involved I don't care if they ride a bicycle I certainly would never ask if they were MCA members. I'd welcome them with open arms.

I can understand Teresa Vickery's feelings about MCA. I personally would

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love to see every single person who owns, or admires, a Mustang become a Mustang club member. But I know that some folks are just not interested in being a member. Again, let me stress that this is my own opinion. I have no idea how our CMC membership feels about MCA. In fact, I don't even know my husband's view on this.

I simply think MCA should consider the regional groups. It's fine to require that officers be MCA members, but each and every member of a regional group?

After all this is America, land of free choice, and Americans tend to be an independent lot.

Sincerely,  
Jean Scofield

P.S. I just happen to be CMC secretary for 1984 and 1986 so I do know about getting folks involved!

The information in the aforementioned article is not "Teresa Vickery's feelings about MCA" but is cold, hard fact. When your regional group (Copperstate Mustang Club) petitioned MCA, the charter was granted under the agreement that MCA by-laws would be followed.

Your regional group is not the only hobbyist group in the World to have "image" problems. Every group goes through this at one time or another. Being affiliated with MCA should help not hinder the group.

If some members have problems paying the entire membership amount, the group dues and National dues could be paid at different times or the regional group could assist the member in paying his/her MCA dues with the understanding that the member would repay the group with a reasonable length of time. Before you start complaining that your group doesn't have money such as this, consider having a good old car wash or bake sale to help raise money for such expenses. Some regional groups eliminate this type problem by simply stating that the group dues are \$XX amount which includes membership in the National club, no ifs, ands, or buts.

Despite your implication, the MCA is not a dictatorship. When a group of any

sort is part of a larger national or international organization you have to expect a few requirements. I seriously doubt that while living in the state of Arizona you ignore the requirements and laws of the United States of America because you want freedom of choice. You don't last long in society that way.

Part of the duties and responsibilities of group officers is to do their best to see that MCA by-laws are followed. It is obvious that you know nothing about MCA, so I suggest you take the time to read this issue of Mustang Times including the event calendar so you will be aware that there is a National show scheduled in Albuquerque, New Mexico. Unless I miss my guess this puts a show WEST of the Mississippi.

Whenever I enter into an agreement whether it is personal or business, on behalf of myself or a group I believe in upholding that agreement whether or not the agreement is in writing. Obviously you do not. My personal opinion is that it is a shame to see an officer of a chartered regional group display such a flagrant disregard for responsibilities and obligations. — Editor



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