

NEWSLETTER OF THE VETERAN CAR CLUB OF AUSTRALIA (N.S.W.)

SPIT AND POLISH

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PATRON:

His Excellency,
The Governor of N.S.W.,
Air Marshal

Sir James Anthony Rowland,
KBE, DFC, AFC, K.St.J.



Spit & Polish

NEWSLETTER OF THE VETERAN CAR CLUB OF AUSTRALIA (N.S.W.)

Volume XXVI No. 6

Dec. 1984/Jan. 1985

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Other Veteran Car Clubs have permission to copy.

*The next Monthly General Meeting of the V.C.C.A. (N.S.W.)
will be held in the Clubrooms at 8.00 p.m. on THURSDAY,
24TH JANUARY, 1985.*

Editorial Comment



The New Year of 1985 has dawned and SPIT AND POLISH is full of information, news and letters.

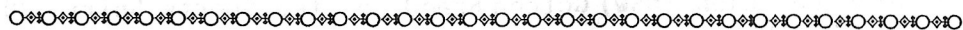
Reports on the Christmas festivities are on Page 4, while Events Committee keeps you up-to-date on Page 5. Also, how about a club sports shirt and help the Building Fund? Details on Page 10.

Victor Jacobs reports on insurance rates with C.I.O., and Mel Pope keeps us informed about the Melbourne Historic Plate Auction.

A useful article on a "Do It Yourself Steering Check" from Western Australia also appears.

So start reading.

- SANDY ROBERTS

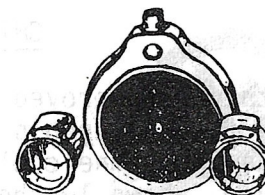


COPY REQUIRED BY FIRST THURSDAY OF MONTH

ADDRESS ALL CORRESPONDENCE TO:

SPIT AND POLISH, 134 QUEENS ROAD, FIVE DOCK. 2046

President's Message



We advance into 1985 full of expectation that we can occupy our new Clubrooms through the year and thus end thirty years of wandering from hall to hall. The roof is now complete and the brickwork has been trimmed up and arrangements are being made to obtain quotations for the timber flooring in the minor hall.

Thanks to Max Roberts, the exterior water lines have been installed and quotations are being sought to complete the internal plumbing.

Peter Wards and his team of helpers have poured one area of outside concrete and more will be poured during February. If you think that you can organise a team of helpers to prepare and pour a cubic metre or two of concrete paving around the perimeter of the building, then please contact me because it is this type of help we now want.

Katoomba is only a couple of weeks away and Terry Cook is anxiously waiting to see how all his preparations are going to work out for the starters in our Annual Blue Mountains Rally. Hope all goes as planned, Terry! All starters in the Rally please make sure you have attached your 1985 registration label to your veteran.

I must wish Victor Jacobs, Bill Spraggon and Ken Moss good health and a full recovery from recent bouts of illness. Also may I congratulate Bill and Reta East on their 60th Wedding Anniversary and wish you both well on behalf of all your fellow club members.

- BOB BAXTER

CHILDREN'S CHRISTMAS PARTY

Putney Park proved an excellent choice by Merryl Godfrey for the Children's Christmas Party held on Sunday, 2nd December. The cool breeze wafting from the Parramatta River, as we luncheoned under the shady trees was a delight.

Running races and games were organised by Barry Garth and enjoyed by competitors and spectators, particularly "Mums and Dads" races. Father Christmas arrived with a marvellous sack of presents for all the children.

Thank you to all who helped Merryl and Jack Godfrey organise a great day, particularly Michael and Denise Bendeich, Edna Cox and George Sevenoaks.

CHRISTMAS DINNER

Oatlands House on Friday night, 7th December, saw over 80 members and friends enjoy a smorgasbord feast to celebrate the festive season. Tables of eight or ten arranged in the Rose Room with Christmas decorations, place cards and crackers, looked inviting as guests came in after having pre-dinner drinks in the foyer of the delightful old house.

During the evening raffle tickets were sold by Sandy Roberts and Merryl Godfrey. Later our President's wife Anne drew the winning tickets for the raffle and door prizes and Bill Maunsell, Val Weir and a visitor were the lucky ticket holders.

Eventually the lights were put up to full brightness to tell us all that a truly splendid evening was at a close. Merryl, it was a great success, thank you.

- SANDY ROBERTS

* * * * *

CONGRATULATIONS

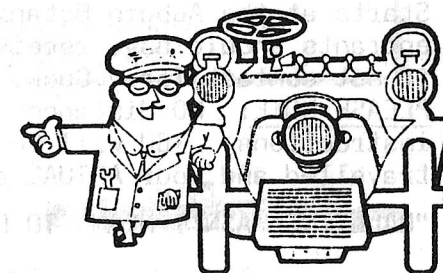
Bill and Reta East will celebrate their 60th Wedding Anniversary on 27th January, 1985.

CALENDAR OF EVENTS

1985

Jan.	26	Festival of Sydney Parade
Jan.	27	Amaroo Display
Feb.	2-3	BLUE MOUNTAINS TOUR
Mar.	10	DAY RUN
May	24	PRESENTATION DINNER

* * * * *

Coming Events1988 Rally

Due to the overwhelming response to the N.S.W. section, the Committee is looking at ways of including more vehicles from this state. We would welcome any suggestions.

Other states are filling up rapidly, so if you intend entering, post in your form now. The waiting list for N.S.W. is at present 30.

Entry forms are still available from Terry Cook, 888.7927.

(Cont'd. on P.6...)

Coming Events (Cont'd.)SATURDAY, JANUARY 26TH - FESTIVAL OF SYDNEY PARADE

The theme is the National colours of green and gold. Come along dressed or displaying something in the spirit of the event. We have been asked to transport the Mayor and Lady Mayoress in the parade, and this means we will head the procession - this will make it easier for our cars for a change. Why not come along and enjoy yourself? Bring some eats for a pleasant picnic. Starting details at next meeting, or ring Terry Cook on 888.7927.

SUNDAY, JANUARY 27TH - ALL HISTORIC DAY AT AMAROO PARK

Display your car and watch the historic racing. Reserved area, entry \$8.00 per car (half price, I believe).

BLUE MOUNTAINS TOUR, 2ND & 3RD FEBRUARY

Starts at the Auburn Botanical Gardens, 9.00 a.m. All entrants should have received their starting information, if not contact Terry Cook, 888.7927. ALL COMPETITORS PLEASE NOTE: NO distances will be given on the route instructions. YOU will be asked to estimate BOTH distance travelled and your ACTUAL average speed on BOTH days.

"RALLYING WASN'T MEANT TO BE EASY".

- TERRY COOK

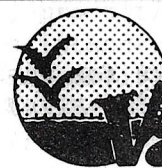
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AUSTRALIAN REGISTER OF FRENCH VEHICLES

This worthy project should be supported and members who register will benefit by being able to locate like owners.

The Registrar is: DAVID HOLDEN
19 WATT AVENUE
OAK PARK VIC 3046 (03) 206.0124

PLEASE SEND A STAMPED SELF-ADDRESSED ENVELOPE WHEN WRITING FOR A REGISTRATION FORM.
- TERRY COOK



Australia's finest holiday resort

Vacation Village at Port Macquarie

LUXURY HOLIDAYS FOR THOSE CAR MEMBERS
WHO WANT SOMETHING SPECIAL

(Ideal for 4 or 6 people)

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Enquiries: Sydney Office - (02) 699 6666

Advertisement



FOR SALE

1912 OVERLAND T60 TOURER

Fully restored royal blue and black. Black all leather upholstery. Proven rally car. Sale due to illness. \$18,000.00.

JOHN ANDREW
26 Valley Road
Wentworth Falls. 2782

(047) 57.2163

Letters to the Editor

Just a note to thank your Club and the Members for their participation in our Lions/Rotary outing for the Blind and Deaf Children and Adults on 25th November, 1984.

Over 40 veteran and vintage cars were involved and we catered for 274 people for lunch. I believe that all those who participated will agree it was an excellent day and there was no doubt that the drive in the veteran/vintage cars with the highlight of the outing. Without your Club's help, this project would not have been possible.

This year celebrates the 20th consecutive occasion that we have collectively carried out this project and on behalf of Arthur Garthorn and myself I wish to thank all Members for the spontaneous support which you give us each year.

Yours sincerely, - VICTOR JACOBS

Dear Sandy,

Having attended the Fishers Ghost Rally in November last I was unfortunate to break my arm cranking the Buick. I would like to show my appreciation through our magazine to thank those who came to my assistance in so many ways, from the time I was taken to Campbelltown Hospital and for the Buick's safe return home.

I'll not mention individual names for fear of missing one, for so many rallied around to assist. Veteran Motorists are not just a group out to enjoy a day's run, but true mateship in times of trouble.

Thank you one and all, - ALAN ROWE

Dear Sandy,

MONTHLY JOURNAL, "THE AUTOMOBILE"

The Rev. L.C. Stead, in his letter to the Editor, SPIT AND POLISH, November 1984, Vol. xxvi, No. 5, page 12, makes reference to the magazine, "THE AUTOMOBILE" and in doing so strikes a note which I believe is worthy of enlargement.

The journal is one of the best, if not (in my opinion) THE best, production of it's kind in recent years and although it is intended to cater for a wide range of interests in the automotive field up to 1940, the Editor, Michael Brisby, has - in each of the copies produced to date - applied specific attention to the interests our members enjoy, "Veteran and Vintage Cars".

He has further shown a broad approach to the subject by publishing (to quote the Rev. Stead) a detailed account with illustrations of the Australian Lincoln, "Pioneer Six", owned and restored by Gerry Turner and previously owned by Ben Bronk, also a similar story of the total restoration, again illustrated, of a Dodge, Fast Four, by Bill Bishop. Both articles are by our member Bill Bishop.

After having driven cars dated from 1892, such as a Benz Victoria or later, the rare Irish-built Silver Stream of 1909, the editor has given his impressions, again highlighted with colour illustrations and the accompanying journalistic approach is commensurate with and written in a style that is both factual and enjoyable.

In 1983 he drove a 1901 U.S. Long Distance on the London-Brighton Run and later described and reported on the event, as he did again, before and after the 1984 Run.

Michael Worthington-Williams, editor of "Veteran Car" organ of the VCC of GB, contributes many articles and his latest, "The Napier Story".

As a subscriber, in my library I have every copy since the inception of the journal, Vol. 1, No. 1, December 1982 and for members interested, "Back Numbers" available are from Vol. 1, No. 3, forward; Vol. Nos. 1 and 2 being out of print. The cost per copy is £1.50 (including P & P).

Although I am unaware of it's availability from Sydney book stores, the arrangements made by the publishers for distribution overseas is very adequate, delivery being in the same month as the publication, i.e. 7-14 days from date of issue. Annual subscription (Overseas Airlifted) is £25.00 sterling and is available from:

P.P.G. PUBLISHING LTD., 90 WICKHAM RD., BECKENHAM, KENT, ENGLAND.

- GEORGE A. ROBERTS
RESEARCH HISTORIAN

VETERAN CAR CLUB (NSW) GOTCHA BRAND KNITTED SPORTS SHIRT

A new idea to help our Building Fund - why not buy yourself a shirt and surprise your good lady with one as well?

The "Bonds" shirts are available in two styles, and samples can be seen at the January meeting and on the Blue Mountains Rally (modelled by Bill Trollope and Terry Cook).

Be individual - have your own car printed on your shirt as well - all you have to do is supply a photo of your car and a cheque for \$65.00 to cover cost of preparing the art work.

Place your order - by FEBRUARY 28 - with:

Bill Trollope
229 Bobbin Head Road
NORTH TURRAMURRA 2074

Delivery will be in March.

STYLES, COLOURS, SIZES, PRICES ARE:STYLE I - STUD (Suit men)

COLOURS: White, cobalt, navy, sand, yellow. (VCCA emblem printed in suitable co-ordinated colour)

SIZES: 10-22 PRICE: \$16.00

STYLE II - V-NECK (Suit men or women)

SHIRT/COLLAR COLOURS: Bone/brown; white/navy; cobalt/white; white/black; sky/navy. (VCCA emblem printed to match collar colour)

SIZES: 10-22 PRICE: \$14.00
(Tear off here)

ORDER FORM - VCCA (NSW) SHIRT

STYLE	SHIRT COLOUR	SIZE	PRICE
NAME..... AMOUNT ENCLOSED.....			
Cheques payable to VCCA (NSW)			
If you do not wish to cut this order form from your magazine, just reproduce this information on another sheet.			

MEMBERSHIP UPDATE

RESIGNATION: F.D. Voight

TRANSFER ASSOCIATE TO FULL MEMBERSHIP:

J. Quattrocchi
Vehicle - Model T Ford Tourer
Year - 1917

REVISED VEHICLE DETAILS:

Jim Sandy - Short Chassis - Hispano Reg. No. 201
Bill Burrows - Long " - Hispano Reg. No. 202

The above vehicles are now in separate ownership as listed.

SPEEDY RECOVERY:

Bill Spraggon has had a spell in hospital - hope to see him back at the wheel again soon.

M - I - N - D - S - T - R - E - T - C - H - E - R

Solution to No. 35

GET WITH IT

The word is STRENGTH

No. 36

ODD NUMBERS

Write down five odd numbers that will add up to 13. No fractions allowed.

REPRODUCED FROM W.A.'S "EARLY AUTO", AUGUST 1984:

A DO IT YOURSELF STEERING CHECK

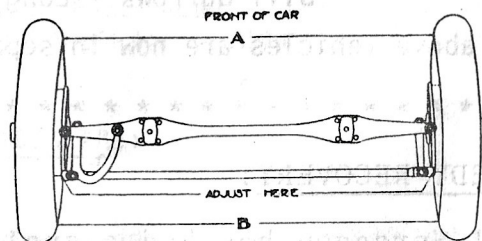
It is possible to fairly simply check your steering geometry at home without recourse to complicated tools. Other than your normal workshop tools you will need:

1. School blackboard chalk
2. A straight steel rod of length about four feet
3. A three feet carpenter's rule or similar
4. Large carpenter's square
5. A length of 1/8" soft iron welding rod
6. Spirit level
7. Plumb bob

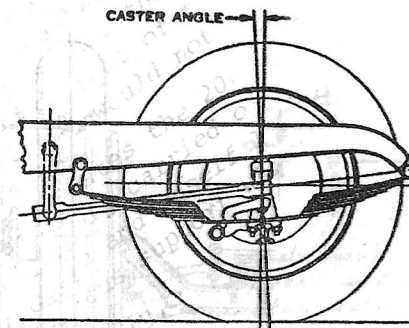
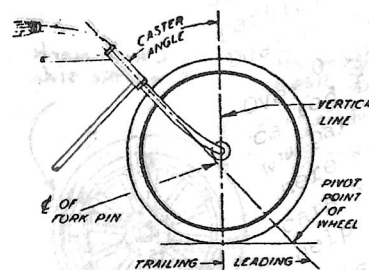
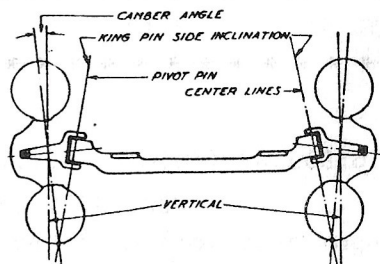
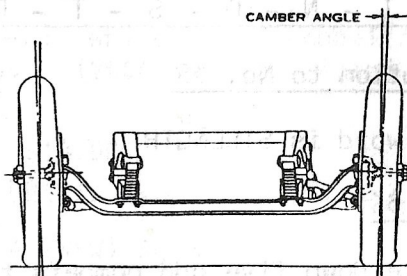
With these simple aids you can check toe-in, camber and caster. Most vintage or post vintage cars have beam axles and it is possible to adjust the toe-in and caster yourself to specifications. The camber can be adjusted by either taking the car to a truck steering specialist or by removing the axle from the car and bending the axle in a hydraulic press. This latter method can take some time in replacing the axle and rechecking the camber again by trial and error until one gets it right.

Front-end features

Most owners assume that if a car steers easily then the steering geometry must be good enough. This is far from the truth. Considerable geometry and mathematics have gone into designing the front suspension on most of our vintage cars. To get the best handling and tyre wear, the manufacturer's original specifications should be faithfully restored. Toe-in and camber are interdependent. Camber and king-pin angle gives better steering by transmitting the weight of the vehicle through a contact point with the road more nearly in a direct line to the king-pin. In veteran or early vintage cars this was achieved by increasing the camber angle, but in later vintage or post-vintage cars this was achieved by increasing king-pin inclination and minimising camber. Wide cushion tyres made this trend more necessary. The greater the camber then the more toe-in needed to off-set the effect of the camber. For those of us who can remember riding a bicycle without hands the benefits of caster are obvious. By inclining the turning pivot of the front bicycle wheel, the weight is transmitted through a point behind the wheel. Turning the wheel away from the straight ahead position must lift the front of the bike, hence gravity is used to keep the wheel in a straight ahead position. The same principle is used in the automobile by inclining the top of the king-pins towards the rear of the car.



TOE-IN B is greater than A

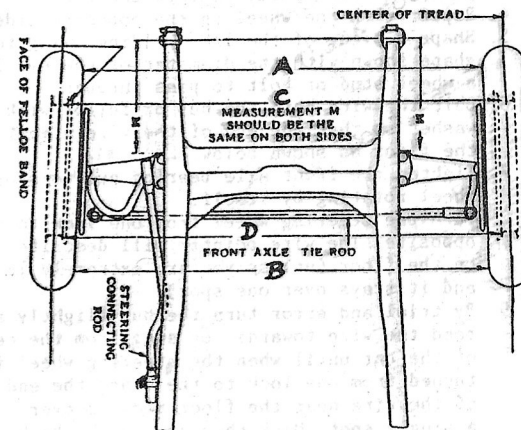
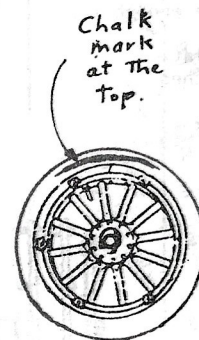


Preliminary check

1. Park the car on a level floor.
2. Inflate the tyres to the specified pressure.
3. Check the front wheel bearings for looseness and adjust if necessary.
4. To check for wheel wobble jack up the front wheel and start it spinning and hold a piece of tyre where it deflects outwards. Leave the chalk mark.
chalk close to the tyre so it just touches the tread
5. If the wheel or tyre shows a deflection of more than 1/8" the wheel must be removed and straightened.

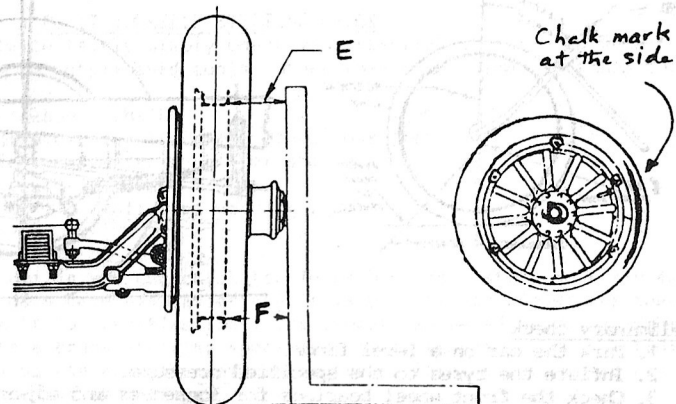
Checking toe-in

1. Adjust the position of each front wheel so that the chalk mark on the tyre is at the top or bottom of the wheel.
2. Turn the steering wheel until the front wheels point dead ahead.
3. Measure the difference between the distances at A and B on the tyres or C and D on the rims as shown below. Use the steel rod and the 3 ft. rule. The amount A is less than B is the toe-in while the amount C is less than D should be slightly less than the actual specified toe-in. It is more accurate to measure from rim to rim as tyres are not always regular in shape.



Checking camber

1. Adjust the position of each front wheel so that the chalk mark is at the front or rear of the wheel.
2. Place the spirit level on the centre of the axle and place pieces of cardboard or three-ply under either wheel until the beam axle is level.
3. Ensure that the wheels are in the straight ahead position.
4. Set up the large carpenter's square alongside the wheel as shown over.



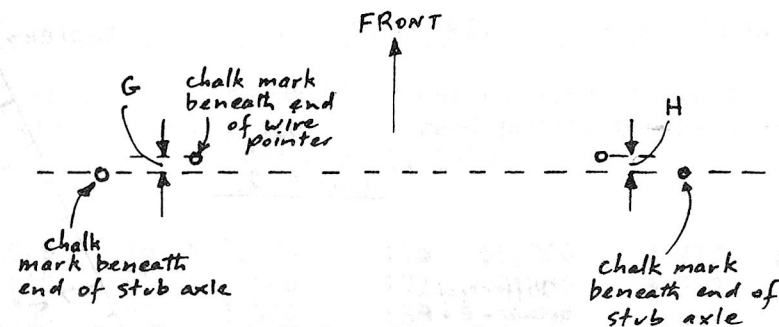
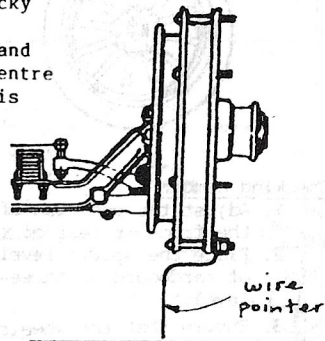
Place the spirit level on the lower arm of the square and insert paper or card-board under either end to ensure the square is level.

5. Measure E and F in inches as shown above.
6. Read the difference between the measurements made at E and F and read the camber angle from Chart 1 or Chart 2.
7. Repeat steps 4 to 6 for the other front wheel.

Checking caster

The object is to measure the distance from a point on the floor immediately below the centre of rotation of a wheel to a point projected through a line drawn through the centre of the king-pin onto the floor.

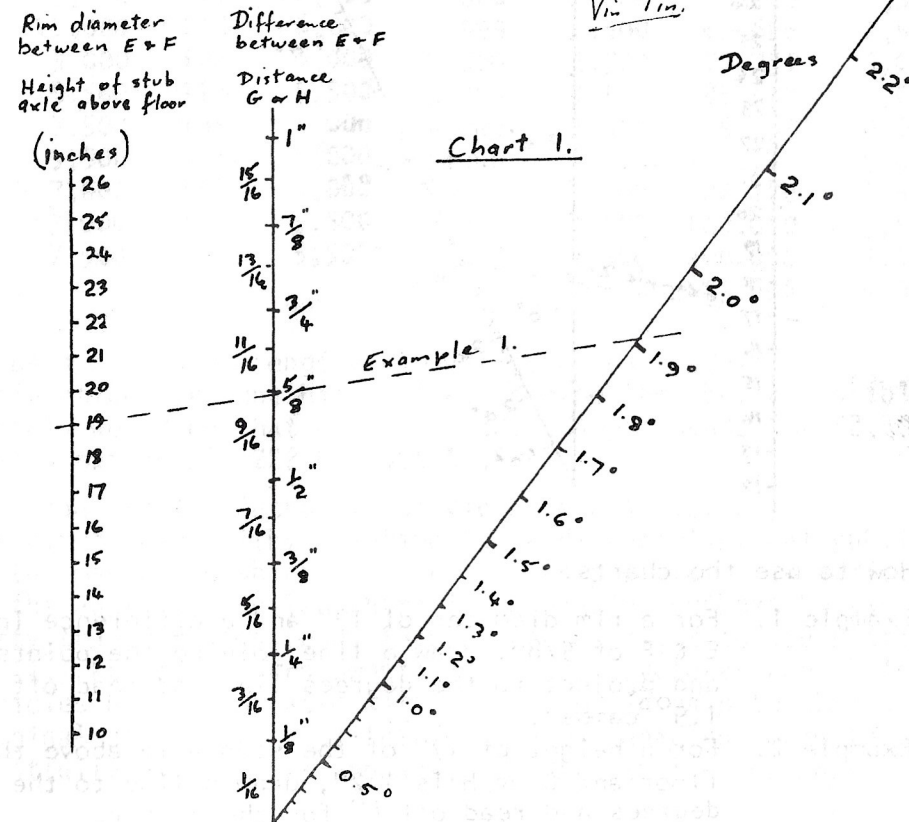
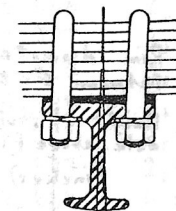
1. Jack up both front wheels and remove the rims or wheels.
2. Ensure the hubs or felloes are in a straight ahead position.
3. Take off the hub grease cap and suspend the plumb bob from the end of the axle central to the shaft and mark the floor with chalk where the plumb bob almost touched the floor.
4. Repeat with the wheel on the opposite side.
5. Shape a piece of the 1/8" welding wire to the approximate shape shown with the diameter of the eye large enough for a wheel stud or bolt to pass through.
6. Bolt the wire onto the hub or felloe with a flat washer so that the end of the wire almost touches the floor as shown below.
7. Tighten the front axle bearing nut to stop the wheel rotating by itself.
8. Turn the steering wheel from one lock to the opposite. The wire pointer will describe an arc on the floor (unless you are extremely lucky and it stays over one spot).
9. By trial and error turn the hub slightly and bend the wire towards or away from the centre of the car until when the steering wheel is turned from one lock to the other the end of the wire near the floor remains over a single spot. Mark this spot with chalk.
10. Repeat with the opposite hub.
11. Measure the height of the centre of the stub axle above the floor.
12. The diagram over the page illustrates the positions of the chalk marks on the floor if the car has positive camber. Measure the distances G and H.

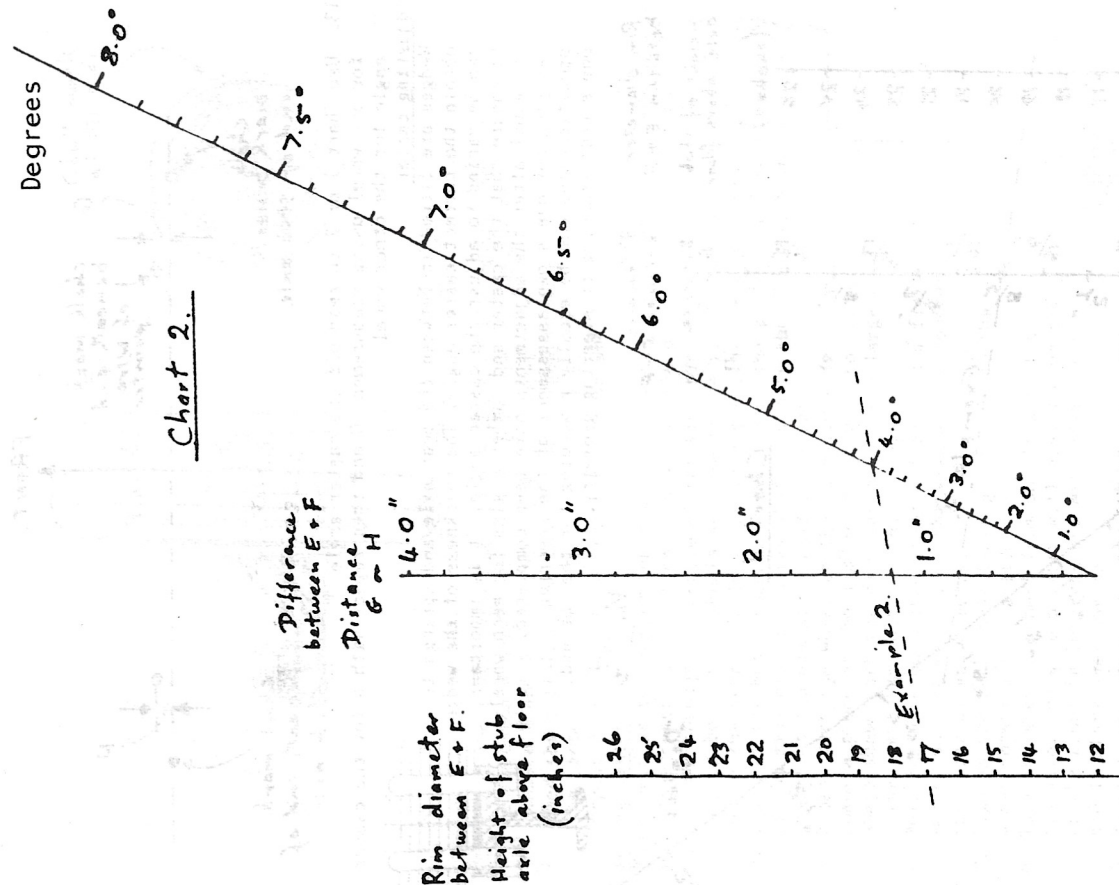


13. Use Chart 1 or 2 to read off the caster angle for one wheel using measurement G and then repeat with H for the caster angle for the other wheel.

Adjusting caster

Wedges are fitted in between the beam axle and springs to obtain the correct caster angle. The thickness of the wedge can be varied to adjust the caster angle. It is important to ensure that the caster and camber angles for each wheel are equal after the adjustments have been completed. Carrying out one's own assessment of the steering specifications can be equally rewarding for the car and one's understanding of steering geometry.





How to use the charts:

- Example 1. For a rim diameter of 19" and a difference in E & F of 5/8", draw a line joining the points and project to the degrees line and read off 1.9° camber.
- Example 2. For a height of 17" of the stub axle above the floor and G or H is 1.2", draw a line to the degrees and read off 4.0° for the caster.

RESULTS OF MELBOURNE HISTORIC PLATE AUCTION

HISTORIC PLATES - white on black enamel with VIC vertically on left side. These prices were realised at the Heritage Plate Auction held on October 21, 1984:

	1	9	10	20	29	31	35	36	40	48	51	52	60	62	65	67	69	71	72	76
\$165,000	78	\$	7,500	176	\$5,000	2,222	\$2,500	2,222	3,333	2,500	2,222	3,333	2,500	2,222	3,333	2,500	2,222	3,333	2,500	2,222
31,000	81	7,500	177	6,500	2,500	3,333	2,500	3,333	2,500	2,222	3,333	2,500	2,222	3,333	2,500	2,222	3,333	2,500	2,222	3,333
75,000	83	7,500	185	5,500	3,500	4,444	3,500	4,444	3,500	3,500	4,444	3,500	3,500	4,444	3,500	3,500	4,444	3,500	3,500	4,444
38,000	84	7,500	188	6,500	2,500	5,555	2,500	6,666	2,500	2,500	6,666	2,500	2,500	6,666	2,500	2,500	6,666	2,500	2,500	6,666
21,000	88	10,500	400	4,500	2,500	6,666	2,500	6,666	2,500	2,500	6,666	2,500	2,500	6,666	2,500	2,500	6,666	2,500	2,500	6,666
16,500	89	8,000	500	5,000	3,500	7,777	3,500	8,888	3,500	3,500	8,888	3,500	3,500	8,888	3,500	3,500	8,888	3,500	3,500	8,888
16,000	92	8,000	600	4,500	3,500	9,999	3,500	11,111	3,500	3,500	11,111	3,500	3,500	11,111	3,500	3,500	11,111	3,500	3,500	11,111
15,000	93	7,500	700	4,500	3,500	12,222	3,500	13,333	3,500	3,500	13,333	3,500	3,500	13,333	3,500	3,500	13,333	3,500	3,500	13,333
17,000	95	8,500	555	6,000	2,500	14,444	2,500	15,555	2,500	2,500	15,555	2,500	2,500	15,555	2,500	2,500	15,555	2,500	2,500	15,555
14,500	96	9,000	666	6,000	2,500	16,666	2,500	17,777	2,500	2,500	17,777	2,500	2,500	17,777	2,500	2,500	17,777	2,500	2,500	17,777
11,000	99	21,000	777	8,000	3,500	18,888	3,500	20,000	3,500	3,500	20,000	3,500	3,500	20,000	3,500	3,500	20,000	3,500	3,500	20,000
9,000	101	12,000	888	11,500	2,500	21,111	2,500	22,222	2,500	2,500	22,222	2,500	2,500	22,222	2,500	2,500	22,222	2,500	2,500	22,222
11,000	113	6,000	999	6,500	2,500	23,333	2,500	24,444	2,500	2,500	24,444	2,500	2,500	24,444	2,500	2,500	24,444	2,500	2,500	24,444
9,000	122	6,000	2,000	3,500	3,000	25,555	3,000	26,666	3,000	3,000	26,666	3,000	3,000	26,666	3,000	3,000	26,666	3,000	3,000	26,666
8,500	126	5,500	3,000	2,500	3,000	27,777	3,000	28,888	3,000	3,000	28,888	3,000	3,000	28,888	3,000	3,000	28,888	3,000	3,000	28,888
7,500	134	5,000	4,000	2,500	3,000	28,888	3,000	30,000	3,000	3,000	30,000	3,000	3,000	30,000	3,000	3,000	30,000	3,000	3,000	30,000
9,500	136	5,000	5,000	2,500	3,000	29,999	3,000	31,111	3,000	3,000	31,111	3,000	3,000	31,111	3,000	3,000	31,111	3,000	3,000	31,111
7,000	145	6,000	6,000	2,500	3,000	31,111	3,000	32,222	3,000	3,000	32,222	3,000	3,000	32,222	3,000	3,000	32,222	3,000	3,000	32,222
7,000	157	5,500	7,000	2,500	3,000	32,222	3,000	33,333	3,000	3,000	33,333	3,000	3,000	33,333	3,000	3,000	33,333	3,000	3,000	33,333
7,500	162	5,500	9,000	2,500	3,000	33,333	3,000	34,444	3,000	3,000	34,444	3,000	3,000	34,444	3,000	3,000	34,444	3,000	3,000	34,444

Numbers bearing carengine capacities or car model designations brought high prices as expected, but a possible anomaly would be that number 22.222 changed hands for \$2,500 whilst number 222.222 brought \$3,500.

The Road Traffic Authority of Victoria has cleverly exploited the wealthy, sentimental and/or egotistical public by the manner in which the auction was promoted. In addition to the auction "spoils" there is an ongoing spinoff by way of hefty transfer fees (e.g. \$3,500 for the right to use Plate No. 1.) For many years owners of vintage, veteran and classic vehicles have negotiated with the R.T.A. in vain to obtain original-style number plates for use on vehicles where they rightfully belong. It appears, however, that government

bodies are only interest in history when it suits them, namely for political or monetary mileage.

On the credit side of the action, the RTA has stated that after the auctioneer's cut and "other expenses", the remainder of the \$1,070,900 will be used for road safety promotion and education.

(The above condensed version reprinted with permission of Peter Gabe, Editor, "The Vintage Driver". - MEL POPE)

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A REPORT FROM THE INSURANCE OFFICER

G.I.O.'s reply to Victor Jacobs' letter re veteran car insurances.

"Dear Mr. Jacobs,

I refer to our discussions regarding insurance of vehicles of members of the Veteran Car Club.

I am pleased to advise that a special package has been prepared for your Club and it contains some changes in the cover previously held by the Club.

The package has been designed to encourage your members to include Third Party Property Damage cover as well as the compulsory personal injury cover. In addition, cover is available for damage to the Insured's own vehicle.

Details of the changes involved are as follows:

Compulsory personal injury \$25 plus 15¢ Stamp Duty
Third Party cover only

Compulsory personal injury \$30 plus 30¢ Total Stamp Duty
Third Party plus Third
Party Property Damage cover
to a limit of \$20 million
any one loss

Damage, Fire and/or Theft
cover on Insured vehicle:

- (i) Where vehicle is insured - \$2 per \$1,000 sum insured
for full value Plus Stamp Duty of 70¢
(Min. premium \$10) per \$1,000
- (ii) Where vehicle is not insured for full value - \$4 per \$1,000 sum insured
(Min. premium \$10) Plus Stamp Duty of 70¢
per \$1,000

Other items relating to the premium changes are:

1. All policies are free of a compulsory excess for the first amount of any loss.
2. No refund of premium for policies cancelled during the currency of the year.
3. Damage to Insured's vehicle excludes the cost of air freight of parts.
4. In the event of a total loss settlement the salvage will remain the property of the owner/insured and the value of such salvage will be taken into consideration when arriving at the settlement figure.

I understand there are about 20 veteran motor bikes included in the Club vehicles and the same premium rates will apply for Third Party Personal Injury and Property Damage cover. Fire, Theft and/or Damage cover can be arranged for these vehicles on the following basis:

\$1 per \$1,000 Sum Insured with a minimum premium of \$5 and subject to Stamp Duty of 70¢ per \$1,000.

I should point out that these quotations have been prepared for your own Club in view of your previous record and claims experience. If other Clubs wish to arrange a similar policy the premium charged would be in relation to the claims experience of each Club. Other specific matters have been raised by you and clarification is as follows:

1. The contact for your members in relation to these insurances is Mr. Peter Hilan who can be contacted on 268.3774.
2. Where registrations are required between 1st July and 31st December premium will be charged at half the annual rate for Third Party Personal Injury cover.

3. There is no problem if one veteran car is involved in an accident with another veteran car as policies are issued to individual vehicles and each owner maintains his own insurance protection.
4. Cover will be extended to include the owner and/or the Veteran Car Club for Third Party Property Damage claims.
5. Where members have more than one car and wish to have Comprehensive cover on all of them special consideration will be given but naturally this will vary in individual cases.
6. A special Fire and/or Theft premium rate for cars under restoration and not on the road will be allowed at a discount of 50% from the rate applicable for cars insured at less than full value. The rate will increase once the car is registered as roadworthy.
7. Where a member belongs to two Clubs it will only be necessary to pay one premiums for Third Party Personal Injury cover and Third Party Property cover but two certificates of insurance can be issued.
8. Where members have a current Third Party Property Damage cover with another insurer they can wait until policy expires or cancel and obtain a refund when insuring with G.I.O.

Yours sincerely,

(SIGNED) KEVIN ISON

Chief Manager
Domestic Insurance Division"

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