



January, 2014

Volume 43, Issue 01

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This newsletter is a publication of the Vernon L. Nash Antique Auto Club of Fairbanks, which is the farthest north region of the Antique Automobile Club of America.



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If you have material you would like to contribute, please contact our editor, Rick Larrick, at the club email: vlnaacf@gmail.com



In this issue, we will explore how to get "historical" or "collector" car plates for your antique car (page 7), how to get a measure of valuation for your car (page 8), and some of the issues and tips about insuring your old car (pages 3 & 9).

Proper registration of your car can entitle you to antique plates, or "Historic Vehicle" plates. You might even be able to use the original year of registration plates on your car. If your vehicle is a hot-rod or modified car, it might qualify for "Collector's Car" plates. This issue hopes to touch on some of those registration issues and thus help those in our club new to the hobby.

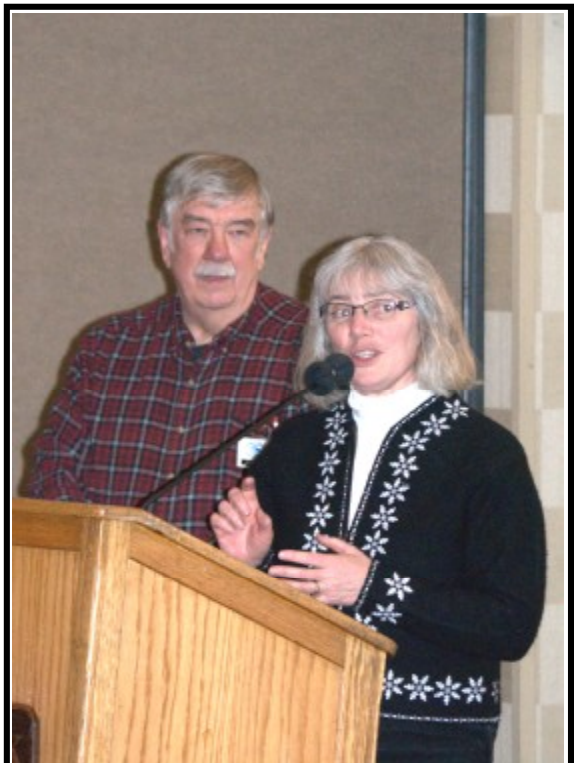
Another major issue is "how much is it worth?", or how do you properly value your car. While you probably don't need a formal appraisal, there are some very good guidelines for how to honestly evaluate the condition of your car (or a car you wish to purchase), and then knowing that condition, how to determine its fair value with some accuracy.

Insurance is yet another issue. How much is too much—both in terms of coverage and cost? Can I get special insurance, or should I just list it with my other cars on my regular policy? This month's "Nash's News" again hopes to help frame that issue for you.

The issue we will not cover in this edition, is that of obtaining a title for your car if it has none. This is involved and complicated, and we will save it for a later volume. I have had lots of help in putting this month's "Nash's News" together. Plus, I need to also thank a number of members who contributed indirectly via some interesting and detailed discussions with me over the past few months.

Your Editor, Rick Larrick

REGISTRATION VALUATION & INSURANCE ISSUE



The 2013 Club Charity Donation went to:

FAIRBANKS YOUTH ADVOCATE FACILITY

Pictured above is Marylee Bates, Executive Director of Fairbanks Youth Advocates, speaking to our group at the Holiday Party. This was just after 2014 President John McCarthy presented a \$1000 check to her on behalf of the Vernon L. Nash Antique

(Continued on page 6)

I got a new group health plan—cheap, but I can't collect until the whole group is sick



Pres McCarthy opens the meeting

Holiday Party!



Gift Hosts Jerry Krier and Willy Vinton watch as Fred Husby displays the most stolen gift of the evening



Paul Tekin calls us to dinner



Eloise Oslund explains to Jerry Krier how to pick them...



Willie Vinton and Treasurer Ron Allen open the sealed bids for the 1950 Ford which was donated to the club by Derek Price. The winner was Jerry Mustard



Jr. Catherder Grundy has a hat!



Bob Miller sees the light



Preston Smith briefly had it all...



Nathan Helms wins Most Improved Vehicle Award

Pictured above is President John McCarthy, and Director Ed McLaughlin presenting the award to Nathan Helms at the Annual Meeting / Holiday Party

Nathan Helms was presented with the club's Most Improved Vehicle Award for 2013. The committee reported a really close competition this year—so close that recognition plaques will be given to several of the other contenders this spring when pictures of each can be taken. We look forward to an article about Nate's restoration of his 1971 Dodge Charger. Pictures were shown at the party of the extent of the restoration work completed on this fine four year effort. A major consideration in the award, as reported by the selection committee, was extent of the restoration required and the amount of work completed by Nathan himself. Nathan started on the project in 2010, when he was 18. His car is wonderful!



Sherry Camarata on the prowl...



John McDonald's new toy...



Wyan and Hank Grant:

We don't know what it is either, Wyan—but Hank's got tools!

The 2013 Holiday Party was a great success and enjoyed by all. Paul and Joyce Tekin, and all who helped, did a great job on arrangements.

INSURANCE CONSIDERATIONS

First of all, you should never drive any car on the road without liability insurance. Doing so is both illegal and very dumb. For most drivers with reasonable driving records, liability coverage (typically \$300,000 liability for each accident, \$1000 medical, \$300,000 uninsured motorist) is reasonably priced, and most policies don't have additional charges for more than three automobiles. What is potentially expensive on an antique or collector car is collision and comprehensive coverage. There are three kinds of coverage for that:

Actual Cash Value: This is what you probably have on your "modern" cars. It is the most popular type of policy. It will only pay out the value determined by the insurance company at the time of your total loss accident. It is usually based on used car prices rather than the value in the collector car market.

Stated Value: This is popular in collector car circles. You determine the amount that your car is insured for. If you have a total loss claim, that amount is the starting point for depreciation or other adjustments made by the insurer before settlement. You receive the lower of the stated value you insured for or the actual cash value amount.

Agreed Value: This is generally the best approach for very old, true antique vehicles. It is what the antique car insurers like J.C. Taylor, Grundy, or Hagerty write. You and the insurer agree on the amount of insurance and the premium is set accordingly. If you have a total loss claim, you receive the full amount of the agreed value. The key word is agreed value—the insurer will want pictures of all four sides of the car and will only be comfortable if the value is reasonable for average condition as pictured; if you want to insure it for more, an appraisal will be needed. Cost varies from company to company, but is generally in the range of \$7 per \$1000 of agreed value per year.

Most insurance agents will also probably advise you have an "umbrella policy" to cover any gaps in coverage.



January, 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7 BOARD MTG—Sam's Sourdough	8	9 MEMBER MTG—The Bakery Res- taurant	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Vernon L. Nash Antique Auto Club Region AACA

- Tuesday, January 7th: **Board Mtg**, 6:30 pm Sam's Sourdough Cafe
- Thursday, January 9th: **Membership Meeting**, at The Bakery Restaurant. Meeting at 7pm; dinner before (most folks arrive at 6pm)
- Tuesday, February 11th: **Board Mtg**, 6:30 pm Sam's Sourdough Cafe
- Thursday, February 13th: **Membership Meeting**, The Bakery. Meeting at 7pm, dinner before (~6pm)

Antique Auto Musers Region (Anchorage) AACA

- January 8th: **Membership Mtg**—Installation of Officers. Robbie's Clubhouse.
- June 22-26: **Long Distance Model A Tour to Wiseman** (contact Jim Fredenhagen @ 907-243-5214)



National AACA Events

- February 6-8: **AACA National Annual Meeting**, Philadelphia, PA
- February 20-22: **AACA Winter Meet**, Port St. Lucie, Florida

DUES ARE PAST DUE!

Dues are still \$50 for a single membership and are \$65 with a spouse (or associate). Of these dues, \$35 pays for the AACA Magazine, Antique Automobile, and your AACA dues.

Other Events

- February 22, 23rd: **Fur Rendezvous**, Anchorage (contact AAMA's Kurt Rein @ 907-344-5554 for information)

3rd MIDNIGHT SUN CRUISE-IN



Fountainhead Antique Auto Museum

JUNE 20-21, 2014



President's Headlights - John McCarthy

Season's greetings to car club members, families and friends. The VLNAACF December/ Christmas event marked my first meeting as your club president. We had 87 members in attendance. Once again, our meeting was at the Westmark Fairbanks where our hosts, Paul and Joyce Tekin, did a terrific job setting up the event and were on hand to greet members at the door of the Gold Room. The North Star Strings opened our social hour followed by an excellent slide show of 2013 club events prepared by David Karpik. The Westmark chefs prepared an excellent buffet style meal which was

a change up from our usual served meal.

Our business meeting consisted of the introduction of new officers and board members, treasurer's report, 2014 raffle car info and ticket distribution, most improved vehicle award, and the presentation of our charity donation to the Fairbanks Youth Advocates. One change up to this year's program was the opening of sealed bids for the 1950 Ford Tudor that was donated to the club and auctioned to the highest bidder. Congratulations to Jerry Mustard on his winning bid.

Immediately following the business meeting, Jerry "Santa" Krier and Willy "Elf" Vinton entertained us with the club's Chinese gift exchange. Once again, this was a real hoot with lots of great gifts that were exchanged, stolen and re-stolen all in the name of fun. Thank you to all that participated and made the December/ Christmas meeting a successful endeavor.

While many of us are busy working on our classic and antique vehicles, or just watching our cars resting in our garages or under a snow

pile in the back yard, your board members are already busy preparing for the 2014 driving season. January is a big club paperwork month and we are busy preparing AACAA regional reports, membership rosters, officer signature cards, club insurance, preparing our policies and procedures manual and a host of other chores. Soon, I will ask the membership to participate in our annual scheduling meeting which will likely take place in February. This meeting sets up a tentative schedule of events for the summer driving season and assigns primary persons responsible for these events. I look forward to your input and participation.

In the meantime, please ensure that your 2014 dues are paid, consider selling some raffle tickets, and get involved with your fellow club members and friends by helping them with their old car projects. All projects go better and are more rewarding when others take an interest and lend a hand. Our newsletter editor is always looking for articles of interest for inclusion in our club's award winning newsletter and this might be an excellent time for you to submit an article. If you need some assistance, I am always available to help you put an article together. From changing your flat tire in the rain to putting the first dent in your Dad's Hupmobile, tell us your story. Together, let's make 2014 the Vernon Nash Car Club's year of friends, family and fun. I wish you a Happy New Year.

- John

Member Advertisements



1947 Ford Super Deluxe coupe, new brakes, exhaust, battery. Flathead V8, Runs and drives great, needs interior work.

\$8000.00 OBO—Ralph Moore flat-headv81947@gmail.com

LOST: PURPLE PICKUP: I'd like to put in a request to all members for info on Dusty Johnson's old '52 ford pickup. It was purple the last time that he saw it and he had (regrettably) replaced the old flathead V8, when he had owned it. He also says that when he saw it last, it had the bed next to it. Any info would be appreciated. I'm willing to act as point of contact at 441-1272. Thanks! Art Casserberg

Birthdays



- 6 - Dave Rockney
- 8 - Pat Cromer
- Sharon Whittedge
- 9 - Randy Bezdek
- 14 - David Hughes
- 16 - Marnie Hazelaar
- 19 - Dan Gullickson
- Sam Tovar
- 20 - Jessica Cahill
- 22 - Bernie Saupe
- 28 - Art Casserberg

Anniversaries



- 12 - Lori & Tom Hinchsliff
- 19 - Rhonda & John Morgan

Sunshine Club



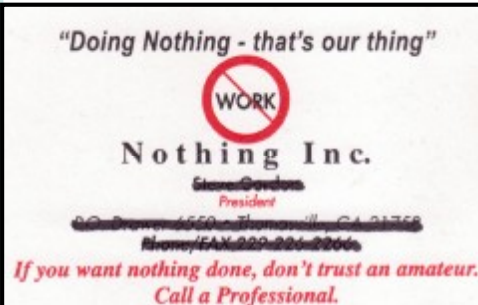
No cards were sent out this month, and neither Tracy nor our Board knows of a member in poor health or in special need of extra cheer. Everyone have a Happy, Prosperous, & Healthy New Year!

Tracy McLeod is the Sunshine Contact. Please give her a call or send her an e-mail if you know of a club member who could use a little "sunshine". Tracy can be reached at home: 456-7877. or by e-mail: tksplits@yahoo.com

EDITOR'S LEFT (on) BLINKER



For those of you nearing retirement, you need to think about an avocation....something to do when you retire. I have a friend in Georgia who passes out the calling card below, which says it all...



I was happy to see the familiar poem reprinted in the column by Hylon McCraw on page 9. It certainly is timely as we begin the "work" of the club planning events and activities so that we can have the "fun" part next summer. Please don't just sit back and wait to see what others have done, get involved now in the planning and then again in all the summer activities. If retired, we have lots of "nothings much" projects which fit the spirit of the business card—if everyone does just a little, then nobody has to do a lot.

This is the time of year that your Board and other volunteer leadership does the hard work, and sometimes I'm sure each of them would say it feels a little lonely in their efforts. We will begin the Event Planning Process soon, and the easy part is the big meeting where we can just fill the calendar with ideas—the work is the planning and effort it takes to make each of those ideas into a real club event. Scott Grundy is planning our tour for this year, and I am sure is wanting more input and help in his efforts, too. Please support President McCarthy and the Board with this important planning.

(Continued from page 1)

Auto Club. This was just a week before the grand open house at the new Youth Facility, called "The Door", which is located at 138th 10th Ave. While the new facility was built with the help of a Community Block Grant, operation of the center depends on donations. As John commented, it was great to be able to give to such a wonderful charity in its initial startup phase. Marylee explained how the mission had started as an overnight shelter at First Presbyterian Church, but the need for shelter and support is full time, and thus the need had outgrown the resources of an overnight only shared space.

Marylee explained that as an educator pursuing the causes of the high dropout rates as well as study obstacles, she became aware of the extent of the homeless teen problem in Fairbanks. Now, at The Door, vulnerable youth find shelter in times of personal crisis, providing



a safe place for a teen who can't go home for one reason or another. The new facility will be staffed 24 hours a day. It will supply the basic essentials of a warm place to stay, hot meals, and supportive, caring adults.

As of publication of this newsletter, the support fund drive for the shelter is at about 1/3 of their financial goal. Call 378-3610 to learn more about the shelter or to donate—or visit www.fairbanksyouthadvocates.org

If you are interested in nominating a charity for next year's gift, please have an appeal letter from the charity submitted to our Board by October, with any supporting information you can provide.

2014 RAFFLE CAR

The first thousand raffle tickets (of the total of 3500) were distributed by Fred Husby and Rick Larrick at the Annual Holiday Party at the Westmark. Fred plans to organize ticket sales events this year for the Carlson Outdoor Show, the Carlson Women's Affair Show, and of course at our annual Carlson Car Show (if we have any left this year—we were sold out by the car show last year!). The winning ticket will be drawn at the Golden Days Club Picnic at Pioneer Park on July 19th. Tickets are \$5 each or 5 for \$20.



Historic Plates And Collector Car Plates

by: **Amy Erickson, Director**
Division of Motor Vehicles
State of Alaska
Department of Administration
1300 W. Benson Blvd., Suite 900
Anchorage, Alaska 99503



Amy Erickson in her 1978 VW Super Beetle Convertible

November 26, 2013

Greetings to the Vernon L. Nash Antique Auto Club of Fairbanks. As a historic vehicle owner (1978 VW Super Beetle), member of the Arctic Air-Cooled VW Club, former Fairbanksan, and Director of the Division of Motor Vehicles (DMV), I appreciate the opportunity to report to Nash's News the regulations and procedures that relate to historic vehicles in Alaska.

HISTORIC VEHICLES:

Alaska statute defines "historic vehicle" as a motor vehicle 30 years or more in age. The procedures for registering historic vehicles vary depending on whether the vehicle is used primarily for historical exhibition, or for [normal roadway use](#).

According to Alaska regulations, historic license plates are available for vehicles that will be driven or moved upon a highway for the primary purpose of historical exhibition or similar activity (like for the Golden Days parade, or a car show). These vehicles are not permitted to be driven for normal roadway use since no registration fees are collected, and, therefore, month and year tabs are not issued. Historic vehicles are issued license plates that state "historic vehicle." Unfortunately, historic plates are

not available for personalization. The license plate fee is \$10.

To qualify as a historic vehicle for normal roadway use, an applicant must supply a set of any Alaska plate that corresponds with the year the vehicle was manufactured, provided it does not duplicate a license plate already in use, and does not exceed six characters. Registration fees are \$100, plus a \$30 license plate fee (and, in some parts of the state, Motor Vehicle Registration Tax). Applicants will receive a month and year tab to display on their license plate.

CUSTOM COLLECTOR PLATES: (Available for 1948, and older model vehicles)

According to Alaska regulations, a "custom collector vehicle" is a vehicle whose body and frame were manufactured before 1949, or a replica of a vehicle whose body and frame were manufactured before 1949, and that has been modified for safe road use. In this case, "modified" means a material alteration of the drive train, suspension, brake system, or dimensions of the body. Special license plates are also available for vehicles manufactured prior to 1949. Normally this would include model years of 1948 or older, but there may be some exceptions in which a vehicle manufactured prior to 1949 was assigned a later model year. These exceptions are decided by DMV on a case by case basis.

These plates may also be issued to vehicles that are replicas of vehicles manufactured prior to 1949. This may include both kit vehicles, and reconstructed vehicles. Custom collector license plates are \$50, and full registration fees (\$100) are collected allowing normal highway use.

TO APPLY:

If the vehicle is not currently registered in the owner's name, applicants for these special plates must complete the Application for Title & Registration (Form 812), and follow normal titling procedures. If the vehicle has an existing Alaska record, the applicant must complete form 821. On each of the forms, the applicant must write a statement in the affidavit or comment section of the application requesting the special historic or custom collector plates.

I hope this information is useful to your membership. Your Fairbanks DMV team is always available to assist with the process, and the location has just undergone a major remodel. We welcome you to stop by.

Sincerely,
Amy Erickson

*Many thanks to Amy Erickson for
accepting our club's invitation to write this
article for this edition of Nash's News*
Editor

What's it Worth ?

Any honest appraisal, whether you pay the long dollar to bring up a professional from Seattle, or just want to put a range on your car's value yourself, begins with an honest judgment of the car's condition. Most car owners over-rate their car's condition, not out of dishonesty but more likely out of pride.

There are very few #1 Excellent cars in the world, and most of us

home to the Museum, where it is important to the management that it be mechanically maintained and driven. It doesn't take long to be honestly appraised as a top quality #2 car, a "superior restoration; extremely well maintained".

Most professionally restored cars, or really excellent amateur restorations when fresh are #2 quality—"Excellent" or "Fine". These are usually the "Best of Show" cars we see and enjoy. Everything is correct, and they are nearly perfect.

They are driven modestly, to shows or maybe on short paved road tours. Hagerty's website says "The vehicle will drive as a new car of its era would. The one word description for #2 cars is "excellent".

The Hagerty website says of #3 cars, "These cars are not used for daily transportation but are ready for a long tour without excuses, and the casual passerby will not find any visual flaws". #4 cars are daily drivers, with "flaws visible to the naked eye"... "fair is the one word that describes a #4 car.

There are several rating systems for car appraisals. Printed here, with permission of

Old Cars Report Price

Guide, is one of the most common. Go out to your garage and stand by your car. Some of our best treasures are #3 condition, or maybe somewhere between the #2 and #3 rating of "Excellent" to "Good" if they are really special. A larger share of our drivers and tour cars are #4 "Fair", to at best a #3. Nothing to be ashamed of or embarrassed by—I personally would rather enjoy driving a #4 than worrying about and sheltering a #2!

Now, armed with that information, get a copy of the Price Guide, or NADA book, the Hagerty website, or

other values publication and look up your vehicle or a vehicle you want to buy. If you are looking for an estimate of value for insurance (see Insurance Considerations article), then slant your value to the high side because you are looking for a replacement value. If you are negotiating a sale or a purchase, then be a little more critical, and probably focus on the lower number. Here is the valuation from the Price Guide for

1955 Century Series 60, V-8					
4d Sed	800	2,400	4,000	9,000	20,000
4d Riv HT	990	2,750	4,600	10,350	23,000
2d Riv HT	1,320	3,950	6,600	14,850	33,000
2d Conv	1,960	5,880	9,800	22,050	48,000
4d Sta Wag	1,000	3,000	5,000	11,250	25,000

my 2dr HT Riviera Buick. When I bought it in the lower 48, I paid a little more than the \$14,850 #3 value, but far less than the \$23,100 #2 value which also was the seller's asking price (and then paid to ship it here...) And here is the information from the NADA website or book on the same:

Low Retail: \$12,750
Avg Retail: \$20,800
High Retail: \$33,600

How about our raffle car? Here

1968 Beetle, 53 hp					
2d Sed	660	1,980	3,300	7,430	11,550
Conv	740	2,220	3,700	8,330	13,500

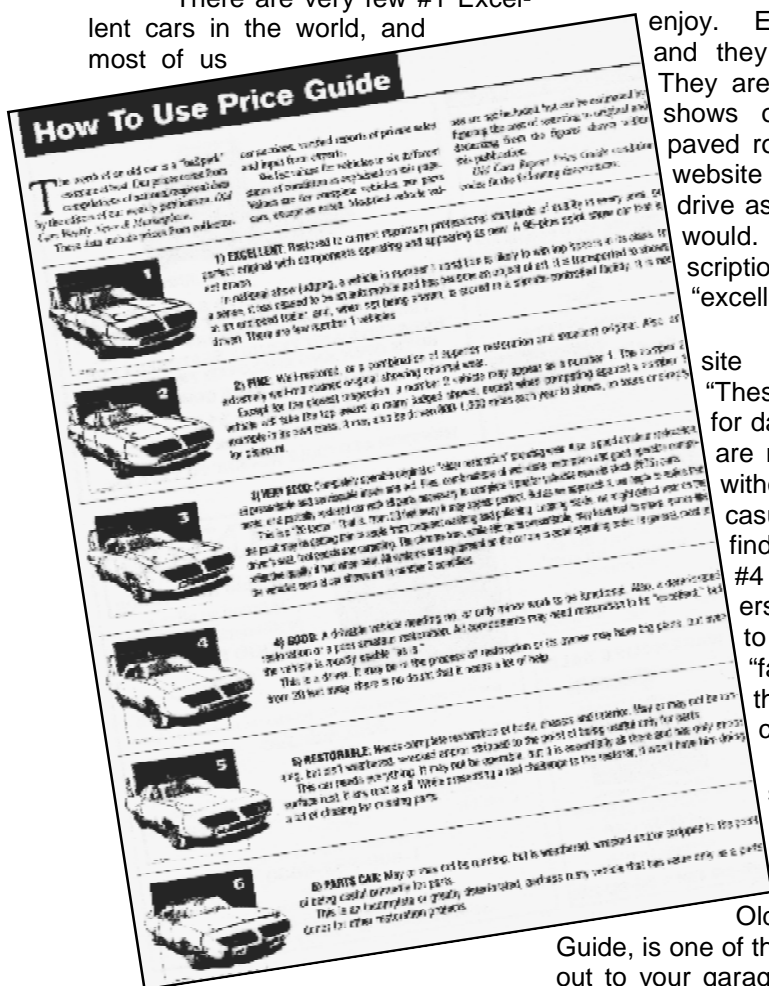
NOTE: Add 10 percent for sunroof.

is the Price Guide listing showing a #3 value at \$7,430 and a #4 at \$3,300:

There are many guides available on the web or in magazines or guidebooks for purchase. You will find a range of condition descriptions and of values, but if you check two or three and are honest with yourself on condition, you will have a pretty accurate assessment of the vehicle's value. Most sellers will be biased to not only over-rate the car they are offering for sale, but will start by asking the high end of what they think it is worth—so don't buy or insure a vehicle without doing your homework to determine its value, and use your research to negotiate with the seller.

In many cities in the lower 48 there are auto appraisers who are part of organizations that "certify" their appraisals. A typical appraisal, without travel costs, is about \$350, based on their advertising literature. There are no professional or certified auto ap-

(Continued on page 10)



probably wouldn't really want to have to care for one. These are the "works of art" that are never driven, only maybe idled off and back on to an enclosed trailer at Pebble Beach, and most sit unused in museums for years. When Fountainhead has a fresh restoration, it is a #1 car, as close to perfect as can be (and maybe better than new). It is a #1 car—a show winner—the Hagerty website classifies them as "best in the world". But then it is brought

Insuring Antique Autos

These are key qualifiers for specialty insurance:

Type of Vehicle – Vehicles are usually required to be 25 years or older. Some companies expand this requirement by a few years.

Use of Vehicle – Most specialty insurers require the vehicle to be used for hobby purposes with an occasional nice day drive.

Condition of Vehicle – Vehicles should be in reasonably good condition and as close to original as when it was first manufactured.

When submitting an application, there are two main areas to consider. First, customers should match liability limits and other Section I coverage, such as Medical and No Fault, with their regular auto limits. Second, be sure that you get Agreed Value Coverage on Physical Damage (Collision and Other Than Collision) on the vehicle.

Establishing the value of your vehicle through one of the many value guides available is also an important step of the process. Guides that are available are obtained through NADA, Old Cars Value Guide, and Google search.

Contact a specialty insurance provider for an application and underwriting requirements. Once submitted and accepted, you're ready to *Drive Through Time with Peace of Mind™*.

John Cookson

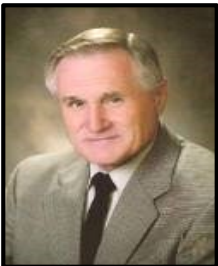
Marketing Director

J.C. TAYLOR INSURANCE

www.jctaylor.com

Editor Note: J.C. Taylor is one of several stated value antique auto insurers. They are who the club has insurance with on our raffle car, and with whom AACA carries liability insurance for all Regional Officers (including our club).

National News: From the publication "The Rummage Box":



What is a Member?

By Hulon C. McCraw
VP Class Judging

Hopefully by the end of this article we can find the definition of the title.

I just returned from the 68th annual Glidden Tour in Chattanooga, TN. where over 225 vintage vehicles and 500 plus members enjoyed a week of touring two lane country roads through the mountains of Georgia and Tennessee. All week I saw the fellowship of those in attendance who had not seen each other since last year's Glidden tour. Many plan their vacations around the Glidden Tour schedule making it a tradition. One individual, Steve Gordon, has done so, making Chattanooga his 47th Glidden tour. Steve's daughter, son-in-law and grandchildren are carrying on the tradition having attended several Glidden Tours.

Traveling in a 1923 Ford "T"

Model as the navigator one has the time to site see, think and raise some questions. Here are a few of the thoughts I had and questions I asked myself along the week.

AACA offers several opportunities for members to enjoy the antique automotive hobby. Touring in my opinion is by far the most relaxing and enjoyable. You slip back in time to two lane roads winding through the country side and shed the stress of big city traffic jams.

Another opportunity is showing your pride and joy at National Meets. Here sometimes, the adrenaline level rises since you are competing for that first place award. The wiping and preparation, let alone the anticipation of the judges arrival to begin their judging, adds to the excitement.

Last but not least, you can become a judge and share the excitement of the owner when they earn the award sought, knowing you played a key role in their accomplishment. Having taken inventory of all the offerings for member's enjoyment, one question kept haunting me. Why aren't more members taking advantage of enjoying the benefits offered by our club.

AACA has over 60,000 members but less than 1% are enjoying the hobby on the Glidden Tour. Unfortunately, the same results can be found when attending a national meet.

Maybe it's time to reflect on what is a member and define ourselves. The Think-It-Over comments could be an eye opener.

THINK IT OVER

Are you an active member
The kind who would be missed
Or are you contented that
Your name is on a list
Do you attend meetings
And mingle with the flock
Or do you criticize and knock
Do you take an active part
To help the work along
Or are you satisfied to be
The kind who "just belongs?"
Do you ever work on committees
To see there is no trick
Or leave the work to just a few
And talk about the clique?
So come to meetings often,
And help with hand and heart;
Don't just be a member
But take an active part
Think it over, brother
You know right from wrong
Are you an active member,
Or do you.....just belong?
(author unknown)

THE ADVENTURES OF TROLLELLA

(How I spent my winter vacation)
By Trollella (and Marily Naquin)

Dear Diary,

We saw Santa Claus!

Remember what I said about no snow, well the weather proved me wrong. It snowed here on Christmas Day and it hadn't snowed here (in TX) on Dec 25 since 1932. Granted it was only a smattering of snow but it was the white stuff.



(Continued from page 8)

praisers in Alaska. If for legal reasons you must have a certified appraisal, it will cost big money to bring in a professional from the lower 48. If you just need honest advice, or an appraisal accepted by most of the Banks and local insurers, then Willy Vinton, Manager over at the Fountainhead Museum and club member, is an excellent judge of condition and an honest judge of value.

You may also need an appraisal for a loan, if needed to buy an antique or collector car. A local bank loan can probably be made with a local appraisal as above, but the national lenders may need a "certified" appraiser—so if buying in the lower 48, pay to have it appraised there before hauling it or shipping it back home. Even with certified appraisals, collector car loans are expensive, typically 7% for a 60 month loan, even in today's low interest environment.

Appraisals are also needed when obtaining a new title on a car without one or with a lost title. Bond will need to be set with the DMV and bond is a multiple of the appraised value of the car. Generally, with good documentation, a local appraisal is accepted, but there are often special circumstances. The best advice for most of us is to not buy a car without a title—insist that the seller get a clear title to sign over to you before you will buy.

Old Cars Report Price Guide is priced at a one-year subscription price of \$28.98 for six issues, not all of which cover all years. If you look online on your computer, the Old Cars Price Guide is at: www.subscribe.oldcarspriceguide.net. Hagerty and NADA resources on the web at NADA.com are free, but NADA puts out more detailed information for appraiser and insurers in books which they sell. In any case a \$20—\$30 investment is worth it, to seller or buyer.

- Rick Larrick



Dear Diary,

HAPPY NEW YEAR! We are going out on the town to celebrate out with the old and in with the new.

Have you met our friend Captain Morgan? He makes excellent drinks.

Yum! Nothing like a Tequila Sunrise to start the celebration. Since our hosts are the designated drivers we can live it up and worry about the hangover tomorrow.

BORED NOTES FROM BOARD AND MEMBERSHIP MEETINGS IN DECEMBER

- There was no board meeting in December. The next board meeting will be January 7th.
- The December meeting was our Annual Meeting and Holiday Party at the Westmark Hotel. Attendance was 87. There was a Treasurer's Report, Report on Raffle Car finances, Presentation of the club's 2013 Charity Gift to the Fairbanks Youth Advocate Facility, Presentation of the Most Improved Vehicle Award, and our annual gift exchange, with most of those activities reported elsewhere in the newsletter.

Never judge a person's horsepower by his exhaust



<u>Item</u>	<u>Description</u>	<u>Pricing</u>	<u>No. Wanted</u>	<u>Size</u>	<u>Price</u>
1	Club Magnetic Signs	\$16 per Pair (\$8 each for more)			
2	Club Lapel Pin	\$2 each			
3	Red Ball Cap	\$8 each			
4	Club Lined Jacket	\$41 each for M, L, or XL			
	(embroidered with name)	\$44 each for 2XL			
		\$47 each for 3XL			
5	Solid Red T-Shirt	\$12 each for M, L, or XL			
		\$14 each for 2XL			
		\$16 each for 3XL			
6	Red Ring T-Shirt	\$20 each for M, L, or XL			
		\$22 each for 2XL			
		\$24 each for 3XL			
7	Blue Ring T-Shirt	\$20 each for M, L, or XL			
		\$22 each for 2XL			
		\$24 each for 3XL			
Contact Rochelle Larson (590-8593) to purchase items				TOTAL	

CONTACTS:

VLNAAC Website: <http://local.aaca.org/fairbanks/>

President	John McCarthy	452-8805	gt500@acsalaska.net
Vice-President	Bret Helms	460-1912	chelms@ptialaska.net
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Secretary	Cathi Beck	347-5505	fuschiaorchid7@yahoo.com
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Director	Ed McLaughlin	452-5234	mcbug@gci.net
Director	Terry Whitledge	479-6814	whitledge@gci.net
Membership Chair	Rochelle Larson	590-8593	rochelle1987@hotmail.com
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Website	Tony Martin	978-4985	phone_masterus@yahoo.com
Sunshine Club	Tracy McLeod	456-7877	tksplits@yahoo.com

NEXT MEETINGS

The membership meeting is always the second Tuesday of the month. January's Meeting is January 9th at our usual spot at The Bakery Restaurant on College Road. Meeting starts at 7pm and most folks arrive at 6pm for dinner from the menu before.

Board Meetings are the Tuesday before the Membership Meeting—this month on January 7th— at Sam's Sourdough Restaurant on University. Meeting starts at 6:30pm, with dinner before. Board Meetings are open to members.



George—please say it wasn't you....



Vernon L Nash Antique Auto Club
P.O. Box 71253
Fairbanks, AK 99707