

The Newsletter of the Ohio Valley Early Birds

March 2020

President's Message

Greetings OVEB Members.

We had a great turnout on a snowy day for our exploration of two Dayton car museums. Many thanks to Cathy and Art Barnes for organizing the event.

The British Transportation Museum was very interesting. I was particularly fascinated by a red English Ford Consul located near the museum entrance. From the front grill and turn signals, it looked like a 1955 Ford Thunderbird. Even the dash cluster resembles the *Astra-Dial* speedos used in '55-'56 T-Birds. Only the rear treatment, back seat and the small four cylinder engine deviated from the T-Bird theme. It was nice to see so many BTM volunteers there on a cold Saturday restoring and repairing the large collection of British automobiles. I even met a friendly Anglophile whose wife owns a 1956 T-Bird and invited them to join our club.

After enjoying a delicious lunch at the Troll Pub, we headed over to America's Packard Museum. The original 1917 Art Deco Packard dealership building houses the largest public collection of Packard automobiles and memorabilia in the world. Our guide shared some of the history of the Packard Motor Car Company and then gave us a tour while answering our many questions. The elegance of the custom coachbuilt Packards from the company's founding through the 1930s is breathtaking. A separate building houses later Packards from the 1940s and '50s as well as Packard WWII engines and many historical artifacts.

Please enjoy some photos from our visit elsewhere in this issue. For many more images, please visit our website.

Our next outing is a visit to the historic Cincinnati Observatory on Sunday, March 8. Please send your RSVP to Jill Hulsmann as soon as possible. We're looking forward to a great turnout for this interesting tour.



Brad

TWO Upcoming March Events

Cincinnati Observatory—Sunday, March 8

We'll be touring the historic Cincinnati Observatory on Sunday, March 8 at 3:00PM. As the nation's oldest professional observatory, the facility on Mount Lookout was designed by famed Cincinnati architect Samuel Hannaford in 1873. After our tour, we'll head to Cincinnati's historic Columbia Tusculum district for an early bird dinner at Allyn's Café. Please RSVP by email to RSVP-March@oveb.org or call Jill Hulsmann at 513-770-4244. For complete details and driving directions, please view the event flyer here:

https://oveb.org/documents/Cincinnati_Observatory_Flyer.pdf



Bonus Mid-Week Event—March 25 @ 12PM

Tea at Doscher's or Lunch at 50 West Brewing

You can choose between a beautiful high tea or a more casual brewpub lunch at this special mid-week outing. Couples are free to choose either option, because the venues are less than a mile apart.



Tea lovers will want to attend a lovely afternoon luncheon in the Doscher's Candy Company's black and white tea room. Tea sandwiches, quiche, scones and sweets will be served along with a specialty tea from Tea Forte. The cost is \$28 plus tax and an optional gratuity.

If beer is more to your liking, plan to attend the fun, casual lunch at the Fifty West Brewing Company. Fifty West produces an excellent selection of craft beers on tap and in cans.

Please RSVP by email to RSVP-Tea@oveb.org or call Lisa Nogar at 513-474-5197. When responding, please indicate which lunch(es) you will attend. This will be a fun way to break up your week and spend some social time with your OVEB friends.

For complete details, please view the event flyer here: <https://oveb.org/documents/>

2020 OVEB Officers

President	Brad Nogar	513-474-5197	president@oveb.org
Vice President	Gary Grimm	513-939-0084	vp@oveb.org
Secretary	Lisa Nogar	513-474-5197	secretary@oveb.org
Treasurer	Bill Curtis	513-598-6768	treasurer@oveb.org
Authenticity	Walt Bernhardt	513-574-7350	authenticity@oveb.org
Web Master	Bill Curtis	513-598-6768	webmaster@oveb.org

HAPPY BIRTHDAY

Skip Quitter—March 10
Harley Carter—March 18
Tom Abercrombie—March 19
Amanda Conrad—March 24

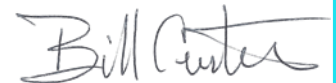
Get Well Soon!

Gary Rieder
John & Linda Fleeger

OVEB Treasurer Report

January 1 thru January 31, 2020

Beginning Balance:	\$2,652.73
Total Deposits:	\$40.00
Total Payments:	(\$54.33)
Ending Balance:	\$2,638.40



Bill Curtis, Treasurer

Caution—Please Don't Feed the Trolls!

Between our visits to the British Transportation Museum and America's Packard Museum on February 8, we stopped for lunch at the Troll Pub in Dayton's historic Oregon district. Here are a few photos the restaurant. To see many more pictures of the event on the OVEB website, [Click Here](#).



<https://oveb.org>

AGREED VALUE VS. STATED VALUE – WHAT'S THE DIFFERENCE?

by Gary Grimm, CIC CPCU



You finally purchased the baby bird that you dreamed about for years. You've called your insurance agency and had it added to your policy. You are looking forward to showing it off to everyone at next month's Early Bird meeting. But then the unthinkable happens. **You are in an accident and the car is damaged beyond repair!** At least you and your passenger were not hurt. The insurance adjuster comes out and informs you that your 1950s era T-Bird has a book value of \$2,000, even though you just paid \$40,000 for it a few months ago! Now what?

Understanding the types of coverage available is paramount to obtaining an auto insurance policy that is appropriate for your situation. There are three different ways auto insurance policies address valuation. The first one we'll examine is the one that's typically used for policies written on everyday vehicles.

Actual Cash Value (ACV)

If your vehicle is wrecked, the insurance company will send an adjuster out to ascertain the damage and determine the settlement amount using Actual Cash Value (ACV). ACV is, in essence, the amount that it would cost to replace your car with one of like kind and quality and is calculated using sales data based on the year, make, model, options, mileage, location, and condition of your

car. If the amount to repair the damage is more than the ACV, the car is considered a total loss (or "totaled") and a check is issued to you in the amount of the ACV. Since people are usually unaware of the current ACV of their vehicles, the result of this method of valuation is often a feeling of frustration by the customer (this is what happened in the example above). While the ACV valuation can be contested by presenting contrary evidence, the insurance companies are usually quite fair and thorough when presenting their settlements.

Agreed Value

So what happens if you have a classic vehicle for which ACV data is not relevant (i.e. your vehicle is worth way more than book value)? The answer would be to purchase an Agreed Value policy. These policies are typically available through specialty companies, are advertised as "classic car insurance," and almost all of them feature an Agreed Value settlement form. Agreed Value, which is sometimes expressed as "Guaranteed Value," means that the valuation of the vehicle is determined at the time the policy is written. The Agreed Value is sometimes based on an authorized appraisal obtained by the customer, but



Article continues on next page

Auto Insurance—Continued

often is just an amount the customer feels the vehicle is worth that was accepted by the insurance company underwriter. This amount is subsequently listed on the policy declaration page and is the figure on which a settlement determination is based. If you are purchasing "classic car" insurance, make sure the Agreed Value settlement form is included in the policy. It's usually very simple, with the exact form being very similar to this: *In the event of theft or a total loss, we will pay the Agreed Value listed in the declarations.*

There is one more valuation method to cover, one that is usually confusing to customers and often mistaken as Agreed Value (but it most certainly is not).

Stated Value

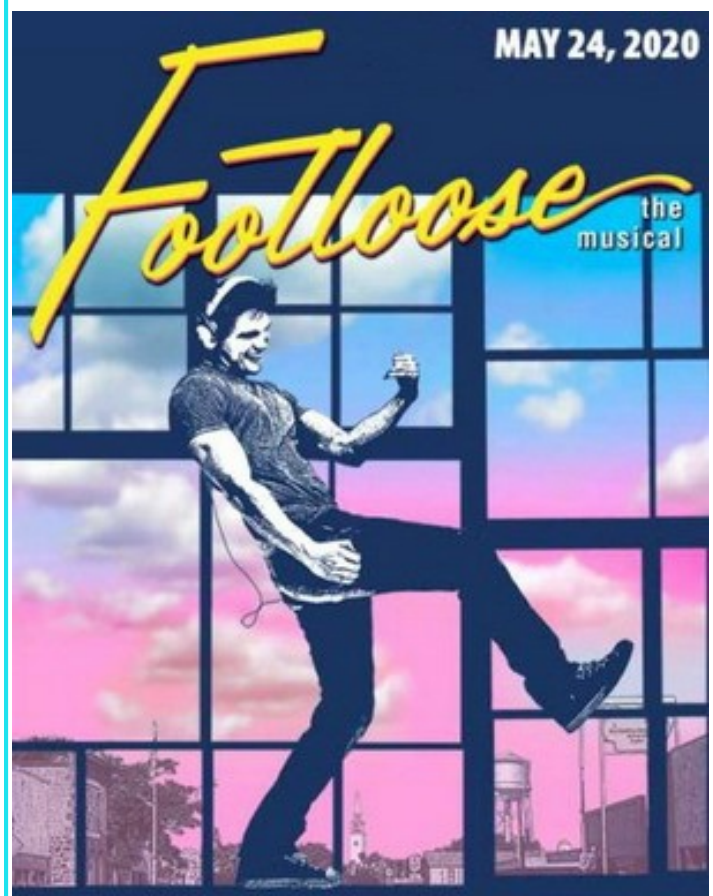
When writing coverage for older vehicles on a standard policy, insurance companies typically use the Stated Value method of valuation. This is because it is difficult for insurance companies to properly value older vehicles and this method allows for the insurance company to collect the appropriate amount of premium based on your valuation. The Stated Value clause usually reads something like this: *In the event of theft or total loss, we will pay the lesser of Stated Value or Actual Cash Value.*

With this type of policy, the responsibility of determining the proper valuation falls on the insured (you) rather than the insurance company. This value directly determines the amount of premium the company will charge. Underestimating the value will save you some premium dollars, but the settlement will be for less than the vehicle is worth. Overestimating the value allows the insurance company to collect more premium than necessary to cover the settlement. Therefore, it benefits you to come as close as possible to an accurate valuation.

As you can see, ensuring that you have the right type of policy is very important in determining if you are "covered." Make sure you know the difference. If you are not sure, consult with your insurance agent or give me a call.

Insurance professional Gary Grimm is an OVEB member

Footloose Tickets Going Fast



OVEB to Visit LaComedia Dinner Theatre on May 24

We're going back to the LaComedia Dinner Theatre in Springboro on Sunday, May 24, to see their production of *Footloose*. As of this writing, Bill Strader has already received 22 RSVPs for this fun event. This means that we have qualified for the special group rate of only \$44.00 per ticket—a savings of \$24 per ticket.

Bill reserved great seats for us, arranged in tables of four. The **MAXIMUM** number of tickets available in our section is 28, so if you want to join us, please RSVP right away. **There are only six seats left!** LaComedia requires that we prepay for group reservations, so the club will pay the total bill and members will then reimburse treasurer Bill Curtis for their tickets. All reservations are final.

Please RSVP to Bill Strader via email to RSVP-May@oveb.org or by phone to 937-432-9188. You can learn more about the show here: <https://lacomedia.com/event/footloose/>

These are just a few photos from our visit to Dayton, Ohio on February 8 to tour the British Transportation Museum and America's Packard Museum. Please visit the photo gallery on our website to view many more images of this and other recent club events.

[Click here to see more photos](#)

British Transportation Museum



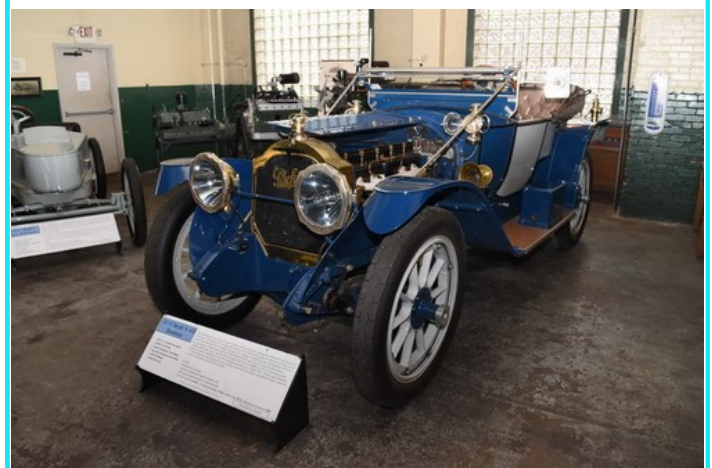
Doesn't this English Ford Consul resemble a '55 T-Bird?



America's Packard Museum



Ultimate Packard luxury—"Ask the man who owns one"



2020 OVEB Event Schedule

(For more details, click line above to go to web schedule page)

Jan 18:	OVEB Planning Meeting. Bravo Restaurant Centerville, OH 45459	Jul 18:	Saturday — Annual OVEB Picnic
Feb 8:	Saturday — British Transportation and America's Packard Museums	Aug 21-23:	Friday - Sunday — Road Trip to Coshocton
Mar 8	Sunday — Cincinnati Observatory	Sep 12:	Saturday — Northern Kentucky Back Roads Wine Trail Driving Tour
Apr 4:	Saturday — Butler Private Car Collection	Oct 16-18:	Friday - Sunday — Canton, OH Overnight Weekend Excursion
May 24:	Sunday — LaComedia Dinner Theater production of <i>Footloose</i>	Nov 13:	Friday — The Bicycle Museum of America and the Airstream Factory Tour
Jun 27:	Saturday — Historic Loveland Castle, School- house Restaurant & Civil War Museum	Dec 5:	Saturday — OVEB Christmas Party at Heritage Pointe Clubhouse in Mason

Other Events of Interest

(For more details, click line above to go to web schedule page)

Mar 25:	Wed—Tea at Doscher's Tea Room or Lunch at 50 West Brewing	Jun 25-27:	Weekend—Arthritis Foundation Car Show, Dublin, OH
Apr 26:	Sunday—Sharonville Annual Car Show	Sep TBA:	Thunderbird Anniversary/ITC Convention, Dearborn, MI — Details Coming Soon
Jun 5-7:	Weekend—All Ford Nationals Thunderbird Reunion, Carlisle, PA	Oct 11:	Sunday—Spring Grove Cemetery 14th Annual Car Show
Jun 14:	Sunday—Informal gathering of OVEB members at the Cabana on the River		



CTCI Convention in Sarasota Florida is May 4-9

The Trail Birds of Southwest Florida are proud to host the 2020 CTCI International Convention on May 4 - 9, at the Hyatt Regency in Sarasota, FL.

Please note that this year's convention will take place on Tuesday through Friday. The banquet will be held on Friday night rather than on Saturday.

The Hyatt Regency is offering a great rate of \$145.00 per night. This rate will also be honored for three days prior to and three days after the convention, should you wish to extend your visit in beautiful Sarasota.

***** Discounted Sarasota Convention Hotel Rooms Going Fast *****

If you are planning to attend the CTCI International Convention in Sarasota, Florida and you haven't yet booked a room at the Hyatt Regency Sarasota, please do so immediately. **As of mid-February, 240 of the 250 rooms blocked at the special convention rate of \$145 per night have already been reserved.** There are very few rooms left, so if you have been waiting to reserve a room, you had better do it now. You should lock in the convention rate while discounted rooms are still available. You can always cancel your room later.

Hotel Reservations can be made by calling the Hyatt Regency, Sarasota at 1-877-803-7534. The discount rate code is: CTCI. To download convention registration form: [Click here.](#)