

Montana Cross Country “T” Association

2020 Annual Fall Meeting Minutes

St. Regis, Montana

October 11, 2020

President Matt Hansen called the meeting to order at 12:18 pm, Sunday, October 11, 2020.

Meeting Attendance: 24 members and 4 guests. Members: Sandy Baren, Montana Bernard, Sonny Bishop, Charlan Bonebright, Rick Bonebright, Ralph Brevik, Rick Carnegie, Tom Carnegie, Erica Cerovski, Janet Cerovski, Tony Cerovski, Senator Mike Cuffe, Levi Dyckman, Maggie Hansen, Matt Hansen, Charley Hodges, Rose Hodges, Brooks Johnson, Brandon Langel, Kim Lukowski, Jillian Robison, Mike Robison, Nan Robison, and Mike Stormo. Guests: Judy Bernard, Martha Cochran, Representative Denley Loge HD-14, and Pat Johnson,

1. **President’s Request:**

- 1.1. Matt requested that only one person talk at a time so that all could hear and have a say.
- 1.2. Matt introduced Kim Lukowski and Denley Loge to the membership.
- 1.3. Matt asked for a minute of remembrance for Dwayne.
- 1.4. Matt relayed heartfelt “thank you’s” to Mike & Jillian, Levi, Mike Cuffe, and Rick Bonebright for their empathy, contributions, and vigilance, while helping Sonny and Dwayne during an extremely difficult time.

2. **Old Business:**

2.1. **Important: Car Insurance Coverage for the Model T.**

- 2.1.1. Sonny took the floor and explained that his insurance carrier “American Classic” did not pay a penny in settlement. The fine print in that policy covered the Model T in the garage and parked. There was no coverage for actually driving the car.
- 2.1.2. Stormo previously had JC Taylor and his agent explained the MT-500 was not covered so he switched to Haggerty.
- 2.1.3. Others stated to dump coverage by “American Classic” and “JC Taylor.” Tom Carnegie, Mike Stormo, and others stated that Hagerty covered Mark Hutchinson’s collision with a deer fully to the full insured amount of \$25,000, and Mark got the car back.
- 2.1.4. Tom stated, please review your current Model T insurance coverage with an Independent Agent and ask pointed questions, such as coverage for a timed event and get that coverage statement in writing.
 - 2.1.4.1. Someone mentioned the Hagerty coverage being valid as long as no laws were broken.

2.2. **General Liability Insurance from the Model T Ford Club of America (MTFCA).**

- 2.2.1. Rick Bonebright is on the Board Director’s for MTFCA and took the floor to lead discussion on Event Liability Insurance.
- 2.2.2. The Montana Cross Country “T” Association (MCCTA) is listed as a “Specialty Club” on the back page of the Vintage Ford Magazine. We are a Specialty Club because our (MCCTA) membership is widespread, deriving from several States and Canada.
- 2.2.3. The MCCTA could realize a potential benefit of obtaining “Free Event Insurance Coverage” through the MTFCA if we can meet the qualifications to obtain it.
 - 2.2.3.1. **Qualifications.** If all Officers and Directors and 50% of MCCTA members are MFTCA members, we could qualify.

2.2.3.1.1. Janet stated that 70% of our current MCCTA membership are listed as members of the MTFCA. Not all of our directors are MTFCA members currently. As Treasurer, Janet is the MCCTA-MTFCA contact person for membership.

2.2.4. Matt suggested that all directors become members of the MTFCA soon. The event insurance would be a liability insurance policy for our club and membership.

2.2.5. Separate Event Liability Insurance.

2.2.6. Matt related the MT-500 could get liability insurance on the whole group/club.

2.2.6.1. A policy may cost \$500/annually, if approved, the event fee would go up accordingly. Liability for the club, including non-members such as innocent bystanders.

2.2.6.2. Tom Carnegie agreed it would be worth it to pay higher driver fees for the additional coverage.

2.2.6.3. Matt suggested that we pursue this option, adding he would need help from some of the Montana members to look into policies.

2.2.6.4. Tony stated that he looked for additional liability insurance (NASCAR timed events) in the past and found it to be rather expensive, and that we may need to look at the "Sanctioned Event" requirements to qualify. He was told, a separate body of inspectors may be needed to approve the cars for such a sanctioned event.

2.2.6.5. Matt agreed, but will work toward getting quotes with the help of others.

2.2.7. Liability Waiver Forms.

2.2.7.1. Jillian asked if we need to review/update the current liability waivers. Matt and others said the Liability Waiver Form should be ok, if we do a better job of getting them filled out and signed by drivers, timers, riders, etc., but we will look at it.

3. Treasurers Report 2020.

3.1. Janet was called on to give the Treasurer's Report for 2020.

3.1.1. We have 41 paid members in good standing.

3.1.2. \$1000 was appropriated to purchase a club computer, laser jet printer, toner, and paper.

3.1.2.1. Tony did the equipment research and Janet made the purchase. This system was used by the Association's Timing Team during the 2020 Endurance Run and provided quick timing information for drivers at the end of every leg of the run. Some drivers forgot to ask for each printout and others claimed they did not know they could. The availability was announced at each driver's meeting. We will continue to emphasize this benefit.

3.1.2.2. A separate 1500W/3000W DC to AC inverter was provided by a club member to run the equipment in a timer vehicle.

3.1.2.3. After all incomes and expenses, the MCCTA has \$3933 remaining as of 10-11-2020.

3.1.3. Matt proposed that a "Packet" be sent to all members for next year which would include:

3.1.3.1. Membership dues fees;

3.1.3.2. Driver's fees;

3.1.3.3. Liability Waiver;

3.1.3.4. Hat and or T-shirt order form (sizes, quantity, etc.)

3.1.3.5. Payment by Lump Sum.

3.1.3.5.1. There was widespread agreement to do the Packet for 2021 event.

3.2. Rick Bonebright motioned to accept the Treasurer's report as presented. Sonny 2nd the motion. Passed on a unanimous voice vote.

4. Meeting Minutes From October 2019.

4.1. Matt called for a motion to accept the 2019 Meeting Minutes as written.

4.1.1. Sonny made the motion. Nan 2nd it. Passed on a unanimous voice vote.

4.2. Tony stated that he omitted an item that should have been included into the 2019 and subsequent Rules.

4.2.1. During the 2018 Fall Meeting it is shown that Rick Carnegie motioned "Radial Tires not allowed." Rick Bonebright 2nd the motion. Passed.

4.2.2. So, the 2019 & 2020 and subsequent Rules will be amended to include "Radial Tires are not allowed." to Rule B2n, and the change will be propagated into the 2021 Rules and posted on the websites and newsletters.

5. Awards:

5.1. Bud Peters “Most Inspirational” Award.

5.1.1. Matt suggested Bill Comer as a recipient of the Bud Peters “Most Inspirational” Award. Tony moved the motion, Janet 2nd the motion. Passed unanimously.

5.2. Dwayne Lukowski “Rattle Can” Award.

5.2.1. Matt opened discussion to start a Dwayne Lukowski Memorial Award, in memory of Dwayne. After some discussion and agreement, the new award would be called the “Rattle Can” Award for the person demonstrating compassion to another driver, and suggested that Levi be given this award this year.

5.2.1.1. Mike Cuffe moved the motion. Rick Bonebright 2nd. Passed unanimously. Levi is the first recipient of the Dwayne Lukowski “Rattle Can” Award. Thank you Levi.

6. Following Montana Driving Laws (Rules of the Road):

6.1. Matt stated that everyone needs to abide by and follow ALL laws and rules of the road.

6.1.1. Everyone needs to make a complete stop at all stop signs.

6.1.2. Everyone needs to abide by posted speed limits.

6.1.2.1. Someone asked if a motion is needed. Sonny and Stormo stated that the current rules should be appropriate as written.

6.1.2.2. Tom suggested adding a section to the waiver, “I will follow laws to the best of my ability.”

6.1.2.3. Tony noted it might already be in the waiver. Matt agreed and added, it should probably be clarified and called out.

7. Fall Meetings:

7.1. Proxy voting is allowed, but proxies can only be used to vote on issues stated in the agenda.

7.1.1. New business can be discussed, but not voted on at the current meeting to allow all members an opportunity to vote.

8. Spring Meeting Proposal at the Spring Endurance Run:

8.1. Matt said some members do not find it practicable to attend the Fall Meeting, but these members should be able to participate in a meeting during the Endurance Run. These members are feeling deprived of the right to vote because they cannot attend the Fall Meeting.

8.1.1.1. Sonny requested that we have a meeting like the Fall Meeting at the Endurance Run. We should allow members to propose rules and host city nominations at the Endurance Run meetings. Tom suggested a separate meeting would produce better results. Nan said it could impact vacation schedules. Erica suggested the Fall Meeting by Zoom. Bonebright asked to set aside 2 hours of social visiting time at the Run and have a meeting of the members. Sonny agreed. Matt said, rule changes should be proposed ahead of time, before the Fall Meeting starts. Rick Bonebright added that all drivers should have a voice. Matt added “all drivers and members.”

8.1.2. Stormo made a motion: Keep the Fall Meeting as usual, in St. Regis for those who can attend in person and ZOOM for those who can’t be in person. Nan 2nd. Unanimously passed.

8.1.2.1. Fielding Membership Suggestions: Officers and Directors are to field suggestions from the members in June, and at other times. Place these items into the agenda of the Notice of Fall Meeting for voting.

8.1.2.2. Methods of Voting at the Fall Meeting:

8.1.2.2.1. Multiple voting methods can be used on agenda items at the Fall Meeting.

8.1.2.2.1.1. ZOOM voting,

8.1.2.2.1.2. in person voting,

8.1.2.2.1.3. mailed ballots and

8.1.2.2.1.4. emailed Proxies.

8.1.2.2.1.5. Please note that Smartphones might also be used on agenda items.

9. E5 Rule Change Posted in Agenda.

9.1. Janet requested that rule E5 be changed to read, “E5. Trailered cars will receive slow time *plus a 15-minute penalty* for each leg not completed. Cars trailered on the last day are not eligible for prize money or trophies.”

- 9.1.1. Mike Robison felt the 15-minute penalty was adding insult to injury, since final standings showed any trailered car behind every car that drove the entire route.
- 9.1.2. Tom agreed with Mike Robison and said he believed the rule was removed to better compare your car to other's (cars), and send out the fastest cars first and avoid potential dangerous traffic congestion. Nobody cares. Insult to injury. The faster cars should go out ahead of slower cars.
- 9.1.2.1. **History.** The oldest rule on this (1965?) stated "trailered cars were to receive *slow time for the day plus a one-hour penalty*". Around 2011, the rule was reduced to '*slow time for the leg*'.
- 9.1.2.2. Janet said our event is an Endurance Run. It does not seem fair to give a trailered car the same time as a driven car on that leg.
- 9.2. Janet motioned that rule E5 be changed to read, "E5. Trailered cars will receive slow time *plus a 15-minute penalty* for each leg not completed. Cars trailered on the last day are not eligible for prize money or trophies." Tony 2nd. Votes were counted by a show of hands. 7 votes for, 7 votes against. 10 votes abstained. A Tie.
- 9.2.1. President Matt was called on to break the tie vote. Matt said, we draw for leaving order on Day 1. On Day 2, we position slow cars out first. That shoots down the reason for faster cars first discussion.
- 9.2.1.1. Matt voted in favor of adding 15-minutes to the slow-time for trailered cars on each leg. Motion carried. 8 for, 7 against, 10 votes abstained.
- 10. **Election of 2021-2022 Officers.**
 - 10.1. Matt called for nominations for President.
 - 10.1.1. Rick Bonebright was nominated by Tony. 2nd by others.
 - 10.1.2. Mike Cuffe was nominated by Mike Stormo. Mike Cuffe respectfully declined.
 - 10.1.3. Janet Cerovski was nominated by Tom Carnegie. Janet respectfully declined.
 - 10.1.4. Matt Hansen was nominated by Rick Carnegie. Matt respectfully declined.
 - 10.1.5. A motion for nominations to cease and elect Rick Bonebright by unanimous ballot was offered and 2nd. Rick Bonebright is the new President.
 - 10.2. President Bonebright called for nominations for Vice President.
 - 10.2.1. Tony Cerovski was nominated by Brandon Langel.
 - 10.2.2. Brandon Langel was nominated by Mike Stormo, 2nd by Tony and others.
 - 10.2.2.1. After some discussion, Tony respectfully declined and threw his support to Brandon. Brandon was elected Vice President on a unanimous ballot.
 - 10.2.3. Rick Bonebright called for nominations for the Secretary-Treasurer.
 - 10.2.3.1. Janet was nominated. Elected by unanimous ballot.
 - 10.2.4. Bill Mullins resigned his Director position. Rick B called for the nomination of a Replacement Director to fill the remainder of Bill Mullins term, a 2-year remaining term.
 - 10.2.4.1. Sonny was nominated by Erica. 2nd by Tony.
 - 10.2.4.2. Stormo was nominated by Nan. 2nd by Tom.
 - 10.2.4.2.1. Sonny was elected by paper ballot. Sonny's term is 2021-2022.
- 11. **Choosing a town for the Endurance Run.**
 - 11.1. Mike Cuffe nominated Hot Springs, Montana.
 - 11.2. Brandon Langel nominated Kalispell, Montana.
 - 11.3. Discussion lead to a ballot vote and Kalispell was chosen.
- 12. **Choosing the Endurance Run Dates:**
 - 12.1. Rick Carnegie motioned for Inspection on Sunday June 20, Run dates of 21-23. 2nd by Tony. Unanimous ballot set the dates.
- 13. **President Rick Bonebright called for a motion to adjourn.**
 - 13.1. Meeting adjourned at 2:35 PM. (2:17 in length.)

Concerning Item 2.1 **Important: Car Insurance Coverage for the Model T** in the minutes shown above:

- **American Modern:** On Thursday, October 15, 2020 (after the meeting), Tony reviewed his “American Modern” policy covering their 5 Model T’s and 5 collector vehicles. The policy states exclusions (no coverage) for liability, medical, collision, comprehensive coverages during “Race, speed contest, timed trial, gymkhana, test and tune, driving exhibition, driver’s education, etc.” Does a timed Endurance run qualify for complete coverage with American Modern? Probably not with American Modern.
- **Hagerty’s coverage “by usage”.** When entering in the particulars for your Model T on Hagerty’s website, you should eventually see a webpage like the image below.

✓ Start

2 Vehicles

3 Personal

4 Results

Your Vehicle: 1927 Ford Model T Base 2dr Runabout

Vehicle Details

To save you time, the selections below reflect what we find to be common for a 1927 Ford Model T. Please update them to fit your situation.

Is the vehicle stored in a Private Garage/Barn/Pole Building? [Help »](#)

☒ Yes ☐ No

Please Specify the Usage for this Vehicle (Check All that Apply)

- ☐ Show, Club or Parades
- ☒ Pleasure (Examples are fun stuff like cruises, a trip to the ice cream shop, or occasional driving to work)
- ☐ Seasonal Driver (Regularly driven to work and/or for errands up to 5 months a year)
- ☐ Driven Daily (Primary, everyday transportation)
- ☐ Business Use
- ☐ Towing, Utility or Off-road
- ☐ Racing, timed events, autocross, high performance drivers education or similar use

← here

Miles Driven Each Year [Help »](#)

[Help me estimate my driving](#)

NEXT

Hagerty offers a Guaranteed Value policy and will agree to insure the car for what it is worth. In the event of a covered total loss your client is guaranteed to receive the full insured amount, less any chosen deductibles.

Agent Offline

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Hagerty's website

is”<https://www.hagerty.com/apps/manifold/Direct%20Quote/AllVehicles/SpecificVehicle/0/Vehicles/VehicleDetailsUSA>

Notice the lower check box for “Racing, timed events, autocross,” etc., shown above.

When the ‘Racing’ box is checked, with coverage at \$25,000 with \$500 deductibles it renders an annual bill of \$202 for one car. I’ll try to view this policy further and report back to the membership.

Concerning Item **2.1 General Liability Insurance from the Model T Ford Club of America (MTFCA).**

To clarify the requirements to qualify for General Liability Insurance from MTFCA, a scan from the MTCA Operations Manual / January 2017 is presented below.

GENERAL LIABILITY INSURANCE FOR CHAPTERS OF THE MODEL T FORD CLUB OF AMERICA

LIMITS OF LIABILITY General Liability coverage limits are shown on the Chapter's annual copy of the MTFCA insurance policy or by calling the MTFCA Headquarters.

GENERAL

Insurance coverage is on an annual basis.

Submission of roster and list of officers from the Chapter is due on or before March 1st each year.

The insurance policy covers the MTFCA and its Officers and Directors, the local Chapter and its Officers, Directors, and any persons appointed by them for a specific event, against claim for loss or damage arising from their negligence. The Policy does not provide automobile insurance for the individually owned cars of the Chapter members. All cars participating in a Chapter-sponsored event must be individually insured, and Chapter officials must verify such individual coverage.

The program assumes that Chapter's sponsored events, such as meetings, parades, and similar events follow the MTFCA Safety Guidelines.

These guidelines include verifying that participating vehicles are in safe condition by inspections similar to those used on MTFCA Tours, and verifying that any automobile(s) participating in a Chapter event is in compliance with the Financial Responsibility Law of their State. In the event of a loss, the Chapter Officers will be required to attest that the safety guidelines of the MTFCA were being observed.

The program does not include any timed events such as a race, hill climb, or Gymkhana; however, these may be covered on a specific basis with a special additional coverage certificate furnished by our insurance agent.

All specific questions as to coverage should be addressed to our insurance agent.

Some municipalities or private organizations may require that they be added to our policy as an "Additionally Named Insured." There may be an extra charge for so amending the policy, and such requests may be made directly to our insurance agent. The individual Chapter requesting such an amendment shall be responsible for any additional premiums incurred.

WHAT ARE SOME OF THE EVENTS THAT MIGHT BE COVERED?

Meetings, old car shows, swap meets, parades, local tours, auctions, and other similar club events.

WHAT IS NOT COVERED

- 1) Individual automobiles for either liability or physical damage.

- 2) Loss or damage arising from events where the safety guidelines of the MTFCA, outlined under our Tour Policy and Safety Inspection, have not been followed.
- 3) Losses occurring outside the United States of America or Canada.
- 4) Accidents relating to automobiles are not considered a part of the MTFCA liability insurance program.
- 5) As outlined above, EVERY participant MUST have his own automobile liability insurance.

This insurance coverage protects the Chapter in the event of some mishap but in no way covers insured or uninsured owners and drivers in auto related accidents.

It is the responsibility of the Chapter to be sure every participant complies with the laws of the state in which an event is to occur. Failure to do so could result in the cancellation of coverage.

QUALIFICATIONS & COST

In order to qualify for inclusion under the Model T Ford Club of America (MTFCA) insurance program, a chapter must meet a number of qualifications:

- 1) The Chapter must meet the minimum qualifications for an active chapter in that there must be a minimum of five (5) MTFCA members in the chapter, and all Officers and Directors of the chapter must be members of the MTFCA.
- 2) A minimum of 50% of the chapter members must also be members of the MTFCA.
- 3) The Chapter must provide an up-to-date roster of all Chapter members, with their addresses, and a list of the current Officers and Directors by March 1st each year. The MTFCA will verify each name to confirm that the requirements under 1) and 2) have been met.

TO ENROLL

Send Chapter roster, with a list of Officers and Directors to:

MTFCA Chapter Insurance

P. O. Box 996
Richmond, IN 47375-0996

Please feel free to contact the Club's insurance agent directly:

Harrington-Hoch Insurance

P. O. Box 337
Richmond IN 47375-0337
Phone: 765.962.9502 Fax: 765.962.9506