

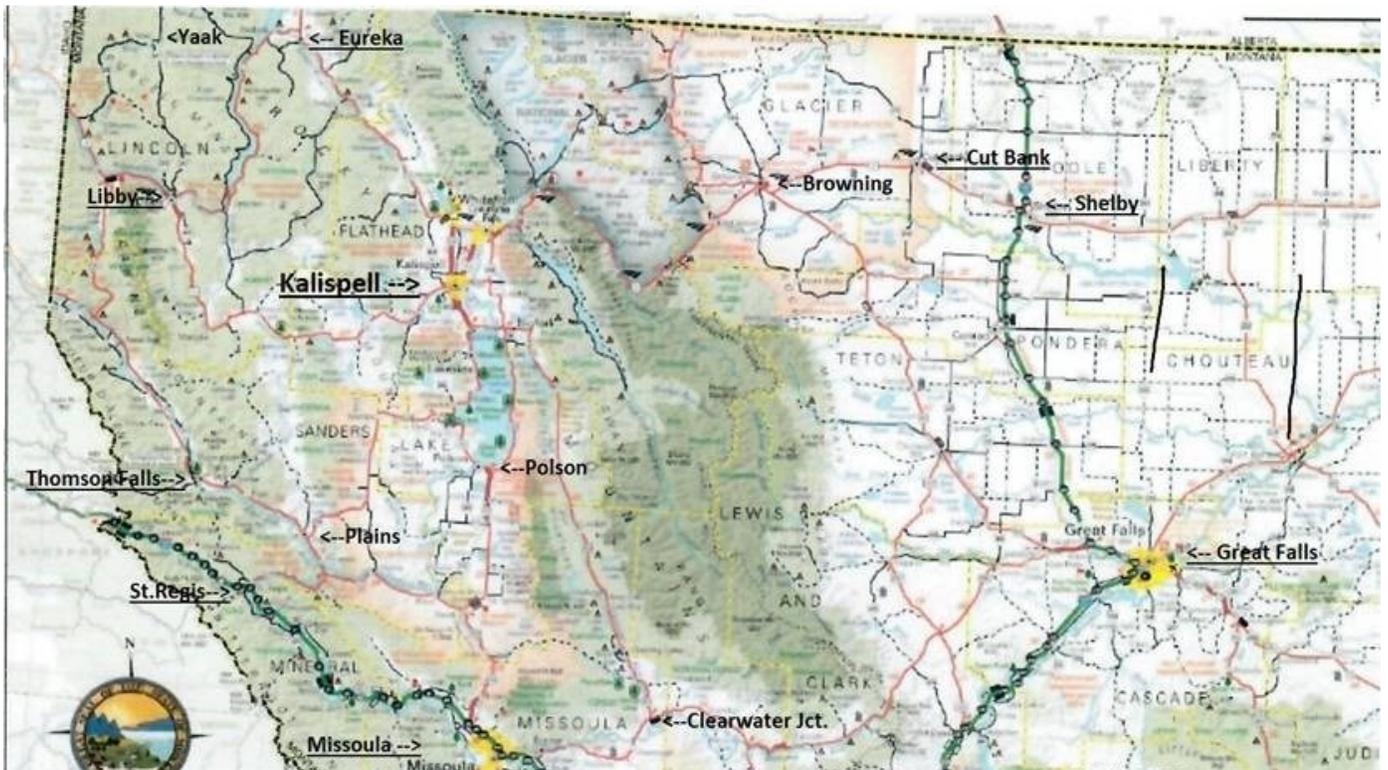
The Montana 500 Newsletter

Volume 60, Number 6

October 2020

Kalispell Selected for 2021 MT-500

- **Motel:** To be Determined, Kalispell, Montana.
- **Reservations:** Call 406-xxx-yyyy before mm/dd, 2021.
- **ORG.** Montana Cross Country “T” Association MT-500
- **Block Dates:** Arrival Saturday, June 19, departure Wednesday AM, June 24, 2021
- **Motel Location:** ***** near *****.
- **Trailer parking:** Please unload and park trailers at, located *****.
- **Inspection:** Inspection will start at Noon, Sunday June 20th, 2021 at ***.



Map of Region around Kalispell, Montana

The President's Message

Rick Bonebright, President 2021-2022 rcbonebright@gmail.com

Who would have ever thought 2020 would be the year of unexpected. It's much like the weather, we experience the seasons, but they are never the same. Winter can come early and Spring comes late and so on and so on. This year's MT. 500 gave us our first major accident and sadly our first ever fatality, in the sixty years of running this event. Our hearts were saddened by the loss of Dwayne Lukowski and we will miss him deeply. At the Fall meeting we had a moment of silence to remember him and for those able to attend we were blessed by the presence of Kim Lukowski, Dwayne's wife. She drove from Kansas City, accompanied by a painted photo of Dwayne, of which, she shared at the meeting. We so appreciate her coming.

We now have two new awards. Bill Comer of Illinois was awarded "Most Inspirational Driver" based on his constant excitement and upbeat attitude. Being a rookie and in Bill's words "bringing a knife to a gun fight" did not dampen his spirits. Thank you Bill for being a part of the event this year. Another new award at the meeting was the "Rattle Can Award". As many of you know Daniel and Dwayne (Lukowski) named their Model T the Rattle Can. This award will be given to a 500 driver that exemplifies compassion and willingness to help others. This year the award was presented to Levi Dykman, another rookie driver. A "Big" MT. 500 THANK YOU to Bill and Levi.

On a business note let's talk insurance. The accident this year was a painful learning experience for Sonny Bishop. As with most of us when we purchase insurance, we think we're covered. Are you?? Sonny, purchased insurance from a local California agent who placed him with American Standard Insurance. Now this is where the other wreck happened. When Sonny submitted to the agent what had happened and looked for help in the loss, he was shocked to learn all he received was a "Dear John" letter with no real help. It seems that in the fine print there were exclusions that Sonny was unaware of – like changing drivers, competitive event, timed event, etc. All this totaled \$0 for his loss.

Please take the time to review your coverage with your agent. Make sure they have full knowledge of the event. There is coverage available. Haggerty is a good place to shop.

In closing there were no changes for this next year, as far as, your car is concerned. So you can still refer to the current guide lines for preparing your car.

Looking forward to seeing everyone in 2021

Rick

Endurance Run: The Endurance Run is based in Kalispell. The Motel base, routes, and particulars will be forthcoming in the next month or so. Hopefully, we will have more things ironed out and published in a late December 2020 newsletter.

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 MTFCA 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 respectively 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 »](#)

2500

[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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[Privacy \(/corporate/Privacy-Policy\)](#) [Site Help](#)



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

MCCTA “MONTANA 500” RULES VERSION 2018.10.14

Updated OCTOBER 11, 2020

Note: All cars that tour along must meet the rules flagged with a *.

Note: 2020 newly adopted or changed rules in italics.

A. GENERAL INFORMATION

A1. * *These rules dated October 11th, 2020 supersede all others.* These rules are intended to outline current acceptable practices. Deviation beyond these practices may result in disqualification or time penalty. Directors are responsible for interpretation of all the rules pertaining to the Association and assessment of time penalties. Decision of the Directors is final.

A2. * All cars must comply with Montana license and insurance requirements.

A3. * No alcoholic beverages will be allowed in competing cars. Substantiated violation is cause for disqualification.

A4. * Drivers exhibiting un-sportsman-like behavior or demeanor will receive one warning. Second infraction may result in disqualification upon review and affirmative vote of 2/3 of the remaining drivers.

A5. Not more than two people are allowed per endurance car while under time.

A6. * All drivers and relief drivers must be a paid-up member of the MCCTA.

A7. * Do not tailgate or draft any vehicle. All drivers must maintain a safe following distance, but no closer than the ratio of 10 feet per 10 mph, i.e., 50 feet at 50 mph and so on. Report any infraction to the President. One infraction incurs one warning, a second infraction incurs disqualification.

A8. *All participating cars must have attached or placed directly on both sides a sign with name of sponsor or owner and hometown. Use three (3) inch letters preferred.

A9. *Violating posted speed limits. Any driver exceeding the posted speed limit by 6 miles per hour (MPH) will incur a 6-minute penalty. The 6-minute penalty will be increased by 1 minute per every mph over the posted speed limit. I.e., 5 mph over posted speed limit has no penalty, 6 mph over incurs a 6-minute penalty, 10 mph over incurs a 10-minute penalty.

A9.a. Challenge Exception. Electronic device challenging the Radar Gun reports. If you have evidence from within the posted speed limit zone from an electronic device that clearly indicates your vehicle, the speed limit sign, and your vehicular speed, you may use it to challenge the Radar Report. Show your evidence to the Directors and they will decide to impose the Radar Report penalty or not.

A10. Drivers are responsible for following the prescribed route. Failure to travel the entire prescribed route will result in an assessment of slow time for that leg plus a penalty of fifteen minutes. Flaggers or signs may be posted as deemed necessary or advisable.

A11. Routes will be planned to avoid running through stoplights under time.

A12. * All Ts will be available for subsequent inspections at any time. Any member may initiate an inspection at any time, subject to approval by a majority vote of the director's present.

A13. * All drivers and relief drivers must sign an Endurance Run Waiver and Inspection Form.

A14. Every year new lead inspection seals will be placed on each competing car.

A15. Placement position results for cars that do not complete the entire endurance run will be based on actual mileage completed.

B. GENERAL RULES

B1. Body must be painted. Body parts must be stock for year of car, sawed off touring cars allowed. Cars must have four fenders, splash aprons, running-boards, and if so equipped: front splash apron, dash, and radiator shell, and all replacement body parts must be made of metal. Chassis parts may be assembled from any year T parts. Gas tank must be stock for that year of car and mounted in stock position. Exception: 1925 and earlier cars may have gas tanks raised 1-5/8 from the stock position". No fuel additives are allowed. Cars must use straight automotive pump gas as fuel during the Endurance Run time, starting with inspection and continuing until the end of the Run.

B2. All T's must be assembled from stock parts and/or reproduction parts equal to stock specifications, with the following exceptions:

B2a. * All competing cars must be equipped with two headlights and one or more rear stop and tail light in working order. The stop and tail light does not have to be a single unit.

B2b. * Horn of any type in working order required.

B2c. * Rear view mirror of any type required.

B2d. Windshields must be stock for year of car. No altering. Must have safety sheet or safety plate glass top and bottom. Windshields to be completely closed and sealed by an inspector.

B2e. * Padded seat and back rest of any type required.

B2f. Original turtle deck may be replaced by some type of substantially built box or turtle deck. Minimal length and width equal to size for stock turtle deck on that year of car, with floor, sideboards and end-gate. Sides and end no less than six (6) inches high from the floor and made of no smaller than 3/4" wood.

B2g. Fuel line not to exceed 3/8" I.D.

B2h. * At least 36 inches of 1 1/2" exhaust pipe required, properly attached to and extending from the exhaust manifold.

B2i. Only stock cast iron or stock aluminum or new manufactured intake manifolds with ports not to exceed 1 1/8" diameter are allowed. No grinding or performance enhancing alterations of the intake or exhaust ports allowed. Chaffin's manifolds under current production are allowed as long as the gland ring is 1 1/8" or less.

B2j. Only stock Ford roller type, New Day, Anderson flapper type timers, Crystal or TW timers allowed. A Rush Roller is allowed in Ford Timers. Quick couplers NOT ALLOWED in timer wires.

B2k. Holes must be drilled through the heads of the following bolts for braided seal wire: two center head bolts, middle two small pan bolts, and a hole must be drilled through the threaded end of both bolts that fastens the carburetor to the intake manifold. Please paint the heads of the drilled bolts a contrasting color.

B2l. Only NH swayback or Ford "F" swayback carburetors allowed. Carburetor must be complete, including choke butterfly. [The Association's 0.710" gauge](#) MUST NOT go through the carburetor from either side. The club's [W gauge](#) shall not pass from the choke side of the carburetor. [Carburetor must conform to the diagram as printed.](#) No material can be added to the interior of the carburetor. The spray needle diameter must be 1/8" +/- .015".

B2n. Only Model T type wire wheels, Model T type wooden spoke wheels, Model T type disk wheels, Model T type aluminum spoke wheels, Model A 21" wire wheels, or 30 by 3 1/2" wire wheels are allowed. 4.40-4.50 and 4.50-5.00 tires allowed on above 21-inch wheels. *Radial Tires not allowed (2019.)*

B2o. Only stock Model T or Ruckstell rear-ends and axles with 3.64: 1 Ratio:

- standard eleven tooth pinion

- forty tooth ring gear

- stock roller bearings

- Ruckstell rear-ends must be locked in high.

B2p. Cast iron or aluminum pistons of stock Model T type required. Cast iron pistons must have a full set of .250" width rings in place. Aluminum pistons must have two (2) .125" width compression rings and one (1) 0.1875" width oil ring in place. Pistons must conform to the attached diagrams. [Refer to Illustration for Piston Dimensions](#)

B2q. There must be one stock piston, rod and cap assembly in the engine. Exceptions: Cap may be drilled for dipper, and grooved for oil. The other three (3) assemblies can be balanced to this one. Piston is not to exceed a height of .400" above the head gasket.

B2r. Rods must be Model T Ford script. Maximum center to center distance of 7.030" measured from center of rod journal to center of wrist-pin.

B2s. Any cast iron original Ford script head is allowed, but the combustion chamber is limited to 270cc minimum. The head will be measured without the head gasket, without spark plugs, and the spark plugs holes will be plugged with clay to be flush. One stock combustion chamber is required, the other chambers to mimic the stock chamber. No material can be added to the combustion chamber to equalize.

B2t. The crankshaft must be Model T Ford Script with a stock stroke of four (4) inches + / - .030. Chroming, hardening or grinding of journals allowed, not to exceed 1.250" maximum or 1.208" minimum diameter.

B2u. For all valves use a minimum stem diameter of 5/16", a maximum head diameter of 1.500" and seating face of 45 degrees. Use either pins or two-piece keepers. Radiused, 45 degree or three angle seat grinds allowable.

B2v. Any cam that doesn't require modification of the block may be used. Bearing bores must be standard size, no relieving of the bearing bores. Adjustable timing gears allowed.

B2w. Adjustable flat tappet lifters (push rods) of stock dimensions, stem oversize to 1/32" allowed.

B2x. Only stock Model T Ford and Model A Ford valve springs are allowed.

C. NON-OPTIONAL ITEMS

C1. * Emergency brakes must be in good working order.

C2. * All transmission bands must be in good working order.

C3. * Complete set of floorboards required.

C4. Rebuilt or new radiators allowed. Must be built to stock dimensions including tanks and side brackets.

C5. No modifications of the inside oiling system allowed.

C6. Non-Model T style and size tops not allowed.

C7. Throat of carburetor may be smoothed as long as the Association's .710" gauge does not pass. No altering of the basic design of the carburetor allowed. Carburetor must be complete including all butterflies, adjusting needle, and stock spray needle. Choke and throttle rods must pass a visual inspection for stock uniform shaft dimensions with no obvious modifications. Butterflies must be original size.

C8. Bolts on wishbone at rear of pan must be safety wired. Front wishbone accessory braces on pre-1920 cars allowed. Use standard wishbone sizes.

C9. Use stock configuration spring sets with a minimum of seven leaves per spring set.

C10. External auxiliary accessory type brakes are not allowed.

- C11. Belly bands are allowed and if the motor mount breaks the car takes the standard penalty. The belly bands cannot be used for support at any time.
- C12. Accessory pan arms are not allowed except for as an emergency repair while under time.
- C13. Steering dampeners are not allowed.
- C14. Ignition battery must be 6-volt type.
- C15. Accessory battery charging devices must be disconnected.
- C16. Battery disconnect switches and fuses are allowed in the primary circuit, excluding the ignition system.
- C17. Original type ignition switch required.
- C18. Cylinder bore not to exceed 3.825" maximum or 3.750" minimum
- C19. Counter-balanced crankshaft not allowed.
- C20. E-timer is not allowed.

D. ITEMS WITH OPTIONS

- D1. Optional equipment must serve the original purpose and no other purpose.
- D2. Optional equipment includes:
- Balancing of rotating parts
 - Band material type
 - Body color
 - Bronze or roller thrust washers and neoprene seals on Model T or Ruckstell rear ends and axles
 - Camshaft bearings and seal
 - Camshaft gear may be drilled
 - Camshaft timing gear material type
 - Coil box material type
 - Engine splash pans
 - Fan use and type
 - Fourth main type
 - Gas strainers allowed
 - Gas tank. 1925 and earlier cars may have gas tanks raised by 1-5/8".
 - Gauges
 - Grooving and drilling of the rod bearings and main bearings
 - Hardened valve seats
 - Hood use
 - Hot air stove, original type
 - Internal timer material type

- Knurling of piston
- Maximum of one outside oil line allowed
- Muffler use and type
- Multi-piece piston rings
- Neoprene seals use
- Rod bolts and nuts choice
- Shock absorber use and type
- Spare tires and type of carriers
- Stainless steel and swirl polished valves
- Timers, ball or needle bearing rollers, Anderson flapper, Crystal timer, Ford Roller, New Day timer, Rush Roller, and TW timer.
- Tops of open cars use
- Transmission oil screen and steel band drums allowed
- Turn signals
- Use and type of high-speed clutches, such as Watts and Turbo 400
- Use of offset key between crankshaft timing keyway and the crankshaft timing gear keyway
- "V" type belt and pulleys
- Water pump design and use
- Windshield wiper of any type
- Zerk fittings in place of oil and grease cups

E. TIMING, PENALTY, AND TEARDOWN RULES

- E1. Timing will begin as designated for each car whether or not the car is on the starting line. Starting times can be adjusted at the timer's discretion. If the timers recognize a beneficial savings in time, a lagging car may be sent out ahead of its designated time. Usually this will be discussed with the Directors ahead of time. Time will start for this car when it leaves the starting line.
- E2. * Each car will come to a complete stop before starting at the timer's direction.
- E3. Removal of head or pan while at stop (not under time) or on tour day, if tour day occurs during the endurance run, will impose a time penalty of 1 hour. Report this infraction to the directors immediately. Removal of head or pan under time must be reported to the directors at the first opportunity for replacement of seal.
- E4. Changing the carburetor imposes a time penalty of 15 minutes. Report the infraction to a director immediately. Replacement carburetor must meet the requirements stated in the Inspection Rules.
- E5. Trailered cars will receive slow time *plus a 15-minute penalty (2021) for each leg not completed*. Cars trailered on the last day are not eligible for prize money or trophies.
- E6. Replacement of complete engine is cause for disqualification.

E7. All Directors are expected to attend the teardown. The top car will be torn down immediately following the last flag. Additional teardowns will be put to a vote of the Board of Directors. Directors will discuss and vote to accept or reject items of question.

E8. The first-place car will be torn down by a panel of five inspectors. The driver in the top position at teardown cannot be an inspector, but the next five place drivers are required to be inspectors for teardown. If the first-place car is disqualified, the next place lower will be inspected, until a car has been found qualified. All inspectors must vote. Any driver has the right to consult with an inspector on any issues concerning the cars. The five teardown inspectors have final say in what is brought to the vote of the drivers.

E9. The [Tear-Down Manual](#) is a supplement to printed Rules. If there is conflict then the printed Rules will take precedence.

Montana Cross Country “T” Association

A Schedule S nonprofit Montana Corporation

Founded in 1961

Background:

The Ford Model T was voted the “Car of the Century” which was an international award given to the world's most influential car of the 20th century. The election process was overseen by the Global Automotive Elections Foundation with a narrowed field of 200 cars. The winner, the Ford Model T, was announced at an awards gala on December 18, 1999 in Las Vegas, Nevada.

The Montana Cross Country “T” Assn. is dedicated to rebuilding, refurbishing, preserving, and proving stock Ford Model T’s. In some cases, members fully restore these cars to a “new car status” in most every aspect.

The Assn. also allows the above Model T’s that meet written safety requirements to be endurance-tested at their annual runs. The Montana 500 is sort of a proving ground for the owner, engine builder, chassis builder, and electrical systems builder.

We highly recommend that you get yourself a Model T and join these endurance runs. Expect to have some old school (or new school) fun. It is a friendly helpful atmosphere.

Membership Information:

Active Membership includes all the privileges of the Association including issues of the Montana 500 Newsletter. Annual dues are \$10 and entitle the member one vote at meetings.

Touring & Endurance class: \$35.00/Run.

Current members and those wanting to become members should send a check to:

Attn. Treasurer, Janet Cerovski

1004 Sioux Road, Helena, Montana. 59602

Montana 500 Web Information:

1. <http://montana500.com/>
2. <https://www.facebook.com/pg/Montanafivehundred/posts/>
3. <https://themontana500.wordpress.com/>
4. <https://mt500.info>

Executive Officers:

President: Rick Bonebright Florence, MT

Vice Pres: Brandon Langel Whitefish, MT

Treasurer: Janet Cerovski Helena, MT

Current Directors and terms:

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Correspondence and Newsletter: Tony Cerovski

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Direct all Newsletter & Photo correspondence to: tcerovski@bresnan.net

Direct all other inquiries to:

Rick Bonebright rbonebright@gmail.com

Past Presidents of the Montana Cross Country "T" Association

Past Presidents	Home Town	Years served	Starting Town
Ed Towe-1 st Leader	Circle, Montana	1961-1962	Bonner, MT to Fairview, MT
1. Ken Cook	Bozeman, Montana	1963	Bozeman to Lewistown '63
2. Ray Habel	Dutton, Montana	1964	Baker to Helena '64
3. Bill Walters	Bozeman, Montana	1965-1966	Great Falls '65, Laurel '66
4. John Foos Jr.	Laurel, Montana	1967-1968	Lewistown '67, Dillon '68
5. Bud Peters	Ledger, Montana	1969-1970	Shelby '69, Helena '70
6. Rich Armstrong	Helena, Montana	1971-1972	Bozeman '71, Miles City '72
7. Al Rieker	Boulder, Montana	1973-1974	Helena '73, Livingston '74
8. David Meuli	Conrad, Montana	1975-1976	Great Falls '75, Helena '76
9. Ed Delzer	Shelby, Montana	1977-1978	Lewistown '77, Helena '78
10. Rich Armstrong	Helena, Montana	1979-1980	Great Falls '79, Libby '80
11. Chuck Worthington	Livingston, Montana	1981-1982	Conrad '81, Livingston '82
12. Terry Peters	Ledger, Montana	1983-1984	Bozeman '83, Helena '84
13. Marian Cook	Bozeman, Montana	1985-1986	Helena '85, Helena '86
14. Dale Schuler	Carter, Montana	1987-1988	Butte '87, Billings '88
15. Jim Halseth	Dutton, Montana	1989-1990	Great Falls '89, Bozeman '90
16. George Nickol	Ledger, Montana	1991-1992	Butte '91, Great Falls '92
17. Terry Peters	Ledger, Montana	1993-1994	Butte '93, Bozeman '94
18. Tony Cerovski	Helena, Montana	1995-1998	Fairmont '95, Helena '96,
19. Tony Cerovski	Helena, Montana	1997-1999	Lewistown '97, Lewistown '98
20. Simon Nickol	Ledger, Montana	1999-2000	Missoula '99, Great Falls '00
21. Sam Nickol	Ledger, Montana	2001-2002	Kalispell '01, Helena, '02
22. Tom Carnegie	Spokane, Washington	2003-2004	Bozeman '03, Eureka '04
23. Rick Carnegie	Spokane, Washington	2005-2006	Lewistown '05, Dillon '06
24. Mark Hutchenson	Spokane, Washington	2007-2008	Haver '07, Thompson Falls -08
25. Mike Robison	Valleyford, WA	2009-2010	Livingston '09, Fairview->Bonner '10
26. Mike Stormo	Davenport, WA	2011-2012	Conrad '11, Butte '12
27. Mike Cuffe	Eureka, Montana	2013-2014	Fort Benton '13, Libby '14
28. Tom Carnegie	Spokane, Washington	2015-2016	White Sulphur '15, Dillon '16
29. Bill Mullins	Spokane, Washington	2017-2018	Missoula '17, Shelby '18
30. Matt Hansen	Colbert, Washington	2019-2020	Columbus '19, Helena '20
31. Rick Bonebright	Florence, Montana	2021-2022	Kalispell '21