

The St. Louis Corvette Club Newsletter

February 2012

Upcoming Events

February 7 STLCC Monthly Meeting

February 12 Valentine's Brunch

March 6 STLCC Monthly Meeting

March 9 Jilly's Happy Hour

March 25 Fritz's Ice Cream Run

March 31 Mid-Missouri Corvette Cup

April 3 STLCC Monthly Meeting

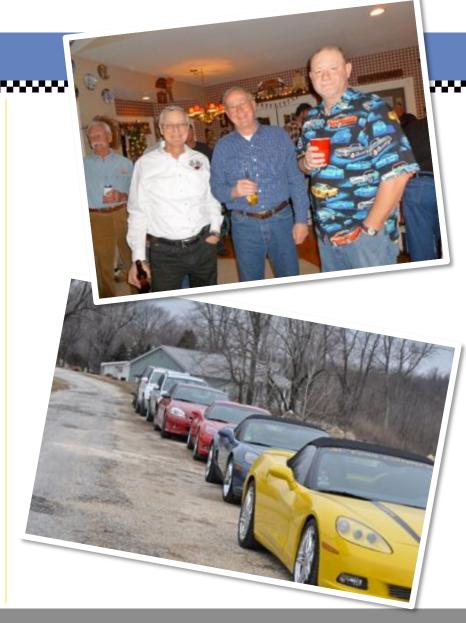
April 14 Ed Jones CEO Car Collection

April 22 Blessing of the Cars

April 26-28 NCM Bash

April 29 Fritz's Ice Cream Run





Celebrate

We often say that our Club feels like family, and it's true.
We celebrate and make memories together.
Even when it involves a 60th birthday party
and ridiculous hats and glasses.



President's Column

Hello again to all my fellow STLCC'ers! While the weather hasn't been too terrible yet this year, I'm ready for Spring. I'm guessing you are too.

As most of you know, we have another action packed year ahead of us. I'd like to thank VP Mike for a great job on directing us through the planning meeting in an expeditious manner. I'm sure we will add and delete more events throughout the year. I know this for sure – there's lots of Corvette fun coming up.

We're looking for volunteers to lead and participate on the various committees. The most urgent is the Budget Committee. I'll be asking the past/current committee heads if they still want to lead those committees. Here's what I'm tracking as the committees from last year: Budget Committee, By-laws Committee, Car Show Committee, Charity Committee, Christmas Committee, Nominating Committee, Parade Committee, VA Hospital Committee. Please let me know if I have missed any.

I look forward to seeing everyone at the next meeting! Be safe.

Kevin Bayliss
President - 2012

2012 Officers

President: Kevin Bayliss

Immediate Past President: Marty Dooley

Vice President: Michael Zlatic

Secretary: Mary Ann Hagenow

Treasurer: Rick Doerr

Sergeant-at-Arms: Dave Horstmeyer

Membership: Ron Hagenow

Webmaster: Jerry Craig





National Corvette Museum Ambassador: **Judy Dooley**, 314.894.0303



National Council of Corvette Clubs Governor: Rich Luebcke, 636.532.9620



Price's Party, Planning Mtg, Eagle Watching

For more pictures, visit our website at www.stlcorvettes.net



January Planning Meeting

Meeting Minutes

Couldn't make it to the meeting?
Find out what you missed (or what we volunteered you for) here. We meet the first Tuesday of each month at Sunset Hills Banquet Center,
13366 W. Watson Road.
5:30 p.m. open bar, 6 p.m. buffet dinner (\$12), and 7 p.m. meeting.

January 15 – Sunset Hills Banquet Center

The meeting was called to order at 1 p.m. by president Kevin Bayliss. The Pledge of Allegiance was recited. Kevin welcomed everyone and introduced 2012 vice president Mike Zlatic, treasurer Rich Doerr, secretary Mary Ann Hagenow, membership officer Ron Hagenow, and sergeant-atarms Dave Horstmeyer. Also introduced was immediate past president Marty Dooley. Club sponsor Elco Chevrolet was represented by Eric DeBruin and Mark Gerecke. Members were reminded to check sign up lists and purchase 50/50 tickets.

Announcements

Jerry and Armynta Craig are the proud owners of a new-to-them 1994 polo green convertible. Special congratulations to Ann Brown and Pete Sedovic. Pete popped the question and Ann said "yes!" A spring 2014 wedding is planned.

Meeting Minutes

Marya Horstmeyer moved to accept the minutes from the November 1, 2011 meeting as published in the December newsletter. Vikki Bayliss seconded the motion which was then approved by the membership.

Treasurer's Report

Rich Doerr presented the treasurer's report dated January 15, 2012. Jeff Craig moved to accept the report, with a second by Vikki Bayliss and approval by the membership. Copies of the December and January monthly expense statements were provided for the membership. Rich thanked former treasurer Ann Brown for the work she had done in preparing the financial reports passed on to him. He also indicated that the ever-present treasury dollar was apparently missing!

Membership Report

Ron Hagenow reported that there are currently 86 regular club members including the renowned "Wanda!" If you haven't had the pleasure of meeting Wanda, Ruth Howard can arrange an introduction. Ron acknowledged December and January birthdays and anniversaries. He also shared the menu for next month's meeting.

Ron referred members to page 166 of the book The Time Of Our Lives authored by Tom Brokaw. Brokaw refers to a visit with an Army veteran at a St. Louis VA hospital. A photograph of the veteran is included-taken in the garden of the Spinal Cord Unit at Jefferson Barracks Hospital, the same garden that our club proudly sponsors. Ron also had several old copies of

the publication <u>Corvette News</u> available for perusal.

Committee Reports

None available.

National Corvette Museum Ambassador's Report Judy Dooley has only eight \$10 tickets left for the 2012 torch red coupe to be raffled at the museum on February 2, 2011. She announced that Dave and Glenda Davidson's Grand Sport will be on display at the museum beginning in February.

National Council of Corvette
Clubs Governor's Report
Rich Luebcke had no report.

Newsletter Report

Kevin Bayliss reminded members to send photos of club events to **Amy Zlatic**, newsletter editor.

Website Report

Jerry Craig reported that he is working with **Marty Dooley** who has offered to try out the job of webmaster.

Old Business

A certificate of appreciation was presented to **Carl and Sharon Ballinger** who had been unable to attend the Christmas party. **Marty Dooley** also mentioned that he still has some club wine glasses available for purchase.

February Birthdays & Anniversaries



Glenda Walsh, February 14

Dave Horstmeyer, February 15

Mike Kirby, February 15

Eric DeBruin, February 17

Mike Walsh, February 21



Marty & Judy Dooley, February 7

Don & Judy Giovanoni, February 8

Ken & Judy Barron, February 16

Kevin & Vikki Bayliss, February 19

New Business

Kevin Bayliss called on vice president **Mike Zlatic** who proceeded to develop the calendar for 2012 with input from members. Please check the website to see the event calendar. Contact Mike if you would like to add an event to the calendar. Thanks to the members who have already offered to sponsor a club event.

50/50 Raffle

Congratulations to **Jeff Craig**, winner of \$70 in the raffle.

<u>Dessert</u> – Thanks to **Mike and Amy Zlatic** for providing this month's cake and to **Mary Doerr** and **Judy Barron** for serving. **Mary and Rich Doerr** will bring the cake in February.

Rich Luebcke moved to adjourn the meeting at 2:40 p.m. with approval by the membership. The next regularly scheduled meeting will be held on Tuesday, February 7 at 7 p.m. at Sunset Hills Banquet Center. Doors will open at 5:30 and buffet will be served at approximately 6:00 for those interested. February menu will feature pork loin with gravy, chicken with wine sauce and sides.

Respectfully submitted,

Mary Ann Hagenow Secretary 2012



Ever wonder how to tell when you need new tires or how to check your fluid levels? The National Corvette Museum is offering a great day of mini sessions to teach you all the need-to-know details about your car. This class is designed for the ladies, and mother-daughter pairs are encouraged. The fee is \$10 for students and \$12 for adults, which includes the sessions, lunch and Museum admission. Check out www.corvettemuseum.com for more information.

February Menu

Roasted Pork Loin w/Gravy
Chicken w/White Wine Sauce
Rosemary Roasted Red Potatoes
Amaretto Carrots
Garden Salad • Rolls, Butter • Dessert

Please contact **Ron Hagenow**if you have menu suggestions
and if you plan to eat at the February meeting.

Helpful & Fun Corvette Sites

National Corvette Museum

National Council of Corvette Clubs

www.corvettesnccc.org

Official Corvette Site

Boone Trail Corvette Club

Original Corvette Club of St. Louis

Corvette Racing

Mid America Motorworks

Elco Chevrolet www.elcochevroletcadillac.com

Corvette Motorsport http://www.corvettemotorsport.com

Corvette Central http://www.corvettecentral.com





NCCC General Insurance FAQs

Q: One of the benefits that the NCCC provides to constituent clubs is third party liability insurance. The NCCC has contracted with Philadelphia Insurance. What is third party liability insurance and what does it provide for?

A: Third party liability is insurance coverage for damages in case of a spectator's bodily injury or property damage that is caused by a member or participants. The coverage provided by Philadelphia is contingent upon having a signed waiver & release form that was completed before the start of the event.

Q: Are member clubs insured under the NCCC policy?

A: Yes. The NCCC policy provides a total limit of \$5,000,000 of liability (1,000,000.00 Basic with a 4,000,000.00 Umbrella for a total of 5,000.000) for all club sponsored activities including meetings, rallies, autocrosses, gymkhanas, slaloms, time trials, drag events, etc.

Q: Some clubs only have one family member that is interested in Corvette activities. Their spouse or significant other has either little or no interest and only comes to periodic club events. Should an incident arise involving one of these reluctant spouses, are they covered by the NCCC insurance if they have a signed waiver for the event?

A: Any person that is on the premises at an NCCC event would be covered for any negligent act caused by the NCCC. However, competitive event participants (including car shows) must have a signed waiver in-order for coverage to apply.

Q: If our club invites guest or Non-Members to a sponsored event, what coverage's are afforded at this event?

A: The NCCC policy would be in full force for the sponsored event and provide coverage for the club and its members. Non-Members brought into a claim as an individual, would not have personal protection and thus would have to seek their own counsel. This is just one of the many benefits of being an NCCC member.

Q: My club is having a caravan/tour or some other event that is not sanctioned. Is my NCCC policy providing coverage for these events?

A: The NCCC policy does protect you in these situations provided these events are sponsored and the event is "Published to the Public" (IE. Websites, newsletter, written meeting announcement, etc.).

Q: Does the NCCC policy provide coverage for members while driving to and from club meetings?

A: This is not a covered event. Driving to and from meetings or an event is the responsibility of the individual and his/her personal auto policy.

Q: As a competitor of a Drag race, Autocross, or similar track event, is my Corvette covered for physical damage under the NCCC policy?

A: If the cause of the accident was due to gross negligence on the part of the NCCC, then there is a \$300,000 limit. If the accident was caused by driver error, then there is no coverage.

Q: I've heard several clubs say they are not "racers." All they do is hold car shows and socialize. Therefore, they have no need for third party insurance.

A: Not all accidents are related to speed events. In fact, because of the controls and risk management provided at speed events by the track organizers, it actually makes them very safe for everyone involved. In contrast, car shows and concourses have their own dangers as well. In such events, spectators and other competitors are encouraged to view participating vehicles. Many of the products

NCCC General Insurance FAQs (cont.)

used on tires like silicon tire shine can cause very slippery conditions that may cause slip and falls. Should a spectator fall and injury himself, he is covered by the NCCC policy.

Q: Some clubs do not participate in any NCCC sanctioned events. Therefore, it would seem they do not benefit from the NCCC policy.

A: This is not necessarily the case. There are many situations in which third party liability may arise. Let's use an example: A club that was not an NCCC club, is engaged in a social activity and held a local car show. A strong gust of wind came through and blew a Club-Owned canopy into a 1963 Split Window with original paint. One can only imagine the cost of the damage. If this club were under the NCCC policy, the claim would be paid if the club didn't properly secure the canopy to the ground or display other gross negligence that contributed to the damage.

Q: In the situation above, suppose the canopy was set up by the "morning shift." After working several hours, the morning shift was relieved by another team of people who continue the work for the day. In the "Morning Shift" crew was not an NCCC member, who would cover the claim?

A: Ultimately the responsibility lies with whatever club was hosting/organized the event. The hosting club has the responsibility to ensure that all facets of the event are safe and that they have performed their due diligence to prevent any injuries or property damage from occurring.

- Q: As an active member of my club and a Director/Officer, what coverage is provided under the NCCC policy?

 A: The NCCC policy provides protection for the individuals members who are Directors, Officers, Stewards for any Occurrence arising out of their official duties with regard to an insured event or fiduciary responsibilities.
- Q: A member is going to the NCCC convention and uses the club website and club general meeting time to advertise that he/she is going and wants to know who else wants to convoy. The club is not funding the cruise in any way and has no organization presence at the NCCC convention. Is there coverage?

A: Simply, no. However, if the club has posted this convoy and made it public knowledge, then this would be a covered cause of loss.

Q: Our club is thinking about getting its own insurance and not be with the NCCC any longer. Can you give us an idea of what the insurance would cost?

A: This option would not be financially equitable. The buying power of the NCCC's policy is tremendous and to break separate from this policy would result in significantly decreased coverage and higher premiums. As of 2011, the cost of insurance per NCCC member is \$7.66/year. You simply cannot get \$4,000,000 of coverage elsewhere for the price.

Q: Is there a limit to the number of club events during a calendar year?

A: There is NO limit to the number of event during the year. There is also no surcharge associated unless higher limits of liability are required by a track or separate organization.

Q: Is there a difference in deductibles between a High Speed event and Low Speed event.

A: There is no deductible in regards to liability.

General Waiver and Release Form FAQs

Q: I am frequently asked to sign a Waiver and Release form. What does this form do for us and why do we have to sign it at every event?

A: This form is the single most important document the NCCC has. The Release and Waiver of Liability is the form that protects the NCCC and its member clubs if an injured participant, worker, or volunteer sues you. All participants must sign a **Hard Copy Release** form at each event.

Q: I usually have my waiver form photo copied. Is this okay to do?

A: YES! The form may be photocopied or printed directly from the NCCC website.

Q: Suppose a spectator, participant or worker does not want to sign the waiver?

A: Anyone that refuses to sign a waiver is **NOT** permitted to participate, work, or enter **ANY RESTRICTED AREA** at any NCCC event.

News from the National Corvette Museum

by NCM Ambassador Judy Dooley

Mark your calendar for April 26-28...it's time for the annual NCM Bash! The 2012 NCM Bash offers new models, new tours and new activities, including road tours, a visit to Opryland and the Grand Ole Opry, new seminars and demonstrations on striping, sculpting from Corvette Design, Powertrain Development, Track Rat team members Jim Mero and Jeff Mosher on setting records at the Nurburgring, unveiling the 2013 Corvette, rides in the Museum's 1963 vintage racer Z06, seminars by the Corvette race team



members Doug Fehan, Corvette Driver Tommy Milner and Danny Binks and many other activities you'll only find at National Corvette Museum events! The Ladies' Oasis continues with an expanded Garage Party with women of the GM Corvette Team. New poker runs, the return of Paul Koerner, C4/C5 Specialist and new activities add to the event excitement. On-line registration closes at 5:00pm central time on Wednesday, April 11. All activities are open to Event Registrants only. On-line registrants will receive a hardcard credential, lanyard, event pin and dash plaque. Lifetime registration is \$10pp, member registration is \$15pp and non-member registration is \$25pp.

NCCC General Insurance FAQs (cont.)

Q: If a club sponsored an Autocross and during the event, a participant recklessly decides to take the vehicle off the course and causes property damage. How will this claim be paid?

A: Hopefully the track organizer for the NCCC has formatted the track in such a way that a participant couldn't take their vehicle for a joyride off the track; However, if property damage would occur, the NCCC's policy would cover such damage.

Q: You have emphasized the signed waiver and release forms in your responses multiple times, so I guess it's important.

A: Correct – This is the MOST important form you have to protect yourselves from a lawsuit and for coverage to apply.

Q: If an accident were to occur to a member's vehicle, who would pay for such damage?

A: The member is required to control their vehicle at all times - As such, if an accident were to occur due to "Driver Error" than the coverage would not apply. Inversely, if the NCCC displayed gross negligence that caused the accident, then the policy would cover those damages.

Q: Some clubs participate in parades. They do this to show their vehicle or to chauffer local dignitaries. At such events there is little spectator control. Should an accident occur at one of these events, are NCCC members covered by the NCCC insurance program?

A: Yes. These activities should be treated as "Events" and participants, including those who are riding as passengers within the cars, must sign a waiver in-order for coverage to apply.

Q: For a Youth driver, do both parents need to sign the Minor Waiver?

A: For every Minor signature, their parent(s) or legal guardian(s) must countersign the form jointly in-order for coverage to apply. If the Minor has 2 parents/legal guardians, then it is recommended that **BOTH** parents sign the form to eliminate a "He-Said, She-Said" situation.

O: Must the Guardian sign their full name, and not "Mr. or Mrs. Doe?"

A: Correct. The parent or legal guardian must sign their Full Legal Name.

Q: Most parades or homecomings are not club organized. Should we check if the school or organizing body covers the event?

A: Yes, but most likely, the school will require the club to provide a Certificate of Insurance.

Q: If the school covers the activity, should we still get waivers signed?

A: Yes. You may provide the waivers to the school ahead of time and request that the Parent consents are returned with both parent's signatures, or at least secured from both parents the day of the event.

NCCC General Insurance FAQs (cont.)

- Q: Do I still have to fill out a Rally Waiver?
 - A: NO! Rally Waivers are no longer required by the NCCC's insurance program. Hallelujah!
- Q: Which waiver should we use for parades or homecomings?
 - A: For Adults, a General Waiver is sufficient. However, Youths (under 18) must sign the Minor waivers and have it be countersigned by both Parents/Guardians.
- Q: If both parents have not, or cannot sign a Minor Waiver, can the child stay at the event or should they be asked to leave? Example: A person who is not an NCCC member who comes to watch a friend compete?

 A: The club should be aware of the waiver precedures for all persons that are going to be attending a competitive event. The

A: The club should be aware of the waiver procedures for all persons that are going to be attending a competitive event. This includes persons entering restricted areas during an event. Whether an adult or minor is a friend of a competitor, the club is required to follow the insurance guidelines/procedures.

- Q: If a club runs out of Youth Waivers at an event can photocopies be made?

 A: Absolutely YES!
- Q: What is the age limit for a participant to drive at an NCCC event?

A: A participant/driver must be at least 16 years old and have a valid driver's license. It is imperative that all Youths (under 18) MUST sign a Minor Waiver & Release Form.

Q: A progressive dinner is held annually at 4 different member's homes with cruise in-between courses. The total event takes 6 hours to complete and involves 100 miles of driving. What is the club's host coverage?

A: If this is a "Published Event" that is posted for all members to see, then this would be covered event.

- Q: Once a month a local restaurant hosts a "Vette-together." Members drive individually to the social event, and at the end the event, several drive in a convoy to a local Sonic for an after-hours get together.
 - A: If the "Vette-together" was published to the entire group, then this would be a covered event. However, the "After Party" would not be covered since it was impromptu.
- O: How many different Release Forms are there?

A: General Waiver for Adults (18+). Minor Waivers (less than 18). Parental Consent Forms that must be countersigned by a Legal Guardian(s) or Parent(s).

- Q: What if the club participates in a parade or car show they are not hosting? Are waivers required?

 A: To maintain good Risk Management, we recommend Yes. Even though the NCCC is not hosting the event and all responsibility falls upon the organizer of the event, it is best practice to indemnify your club from any subrogation that the claimant may bring upon the NCCC.
- Q: We are going to be in a Christmas parade with children from our charity. These children have special needs and are all minors. Their parents accompany them on the float and within our vehicles. Will there be a problem if both parents do not accompany the child? Which Waivers must be signed in this case?

A: In this case, both parents would need to sign the General Waiver for themselves and a Minor Waiver/Parental Consent for their child. If the child is NOT accompanied by their parent, then just the Minor/Parental Consent waivers must still be signed. In any case the coverage would still be provided for the child if they were injured.

-Special thanks to NCCC Governor Rich Luebcke for providing these informative FAQs.



April 7, 2012



PRESENTED BY

CORVETTES OF ENID

Saturday, April 7th, 9:00 a.m. - 4:30 p.m.

Admission:

Adults \$3.00, Children under 12 \$1.00

Largest indoor Corvette show in Oklahoma!

Chisholm Trail Expo Center Garfield County Fairgrounds 111 W. Purdue, Enid, OK

CORVETTE AMERICA'S ONLY TRUE SPORTS CAR



Show and Shine JUDGING AND AWARDS

Host Cars will NOT be included with participating class judging

Trophies • Dash Plaques • Door Prizes

Judged classes • Class awards • Presidents Choice • Best Interior, Best Paint • Best Engine • Best of Show

S150 TO CLUB WITH MOST REGISTERED FOR CHARITY S100 TO BEST OF SHOW S50 TO INDIVIDUAL ENTRY TRAVELING FARTHEST

SILENT AUCTION!!!

There will be a silent auction for GREAT ITEMS so bring some extra cash!!!

Blood Drive Saturday

HOST HOTEL

Comfort Inn Midwestern Square

210 N. Van Buren - Enid, Ok 73703

To make reservations call 580-234-1200. Don't forget to mention that you are registered with the CORVETTE EXPO for your DISCOUNT!

Forward any que	stions to Gene Kno	ouse gknouse?	egmail.com (or Cell: 580	-330-8135
Free shuttle serv	ice is available to a	and from hotel	Friday nigh	t Saturday	morning.
	Corv	ettes C	nlyl		

Early Arrivals/Registration

Friday April 6th at the Chisholm Trail Expo Center - 3:00 to 9:00 PM Food, Fun and Shine Time

PREREGISTRATION:

Send a check or money order made payable to:

CORVETTES OF ENID P.O. Box 1285 Enid, OK 73702

REGISTRATION FEE:	\$25.00 PER	VEHICLE. (After March 1	5 , Keg. is \$50.00)	
그림 - [1001년]					

Corvette Owner(s): Address:		
City, State, Zip_		
Phone #(s):	Entry(s):	Enclosed:5
Corvette YR, Body, Engine & Colors:		12.5557.627.6
Corvette Club:	Email Address:	

HOLD HARMLESS AGREEMENT: I agree to assume the risk of any and all damages or injuries, and to indemnify and hold harmless Corvettes of Enid for any acts or omissions which result in the theft of or damage to my property, or injury to me or others occurring during or as a consequence of this event.

Signature:	Date:
	10.55.117.00

We are proud and grateful to
Elco Chevrolet for their
generous sponsorship.

Please visit ELCO Chevrolet Cadillac when shopping
for a new vehicle. And let them know the St. Louis
Corvette Club sent you!

Line Chevrolet

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www.elcochevroletcadillac.com

St. Louis Corvette Club Newsletter

Amy Zlatic, Editor 1427 Bopp Road Des Peres, MO 63131