

### THE ANTIQUE MOTORCYCLE CLUB OF MANITOBA

P.O. BOX 1074, WINNIPEG, MANITOBA

R3C 2X4

Rust n Pieces - Number 7 Volume 22 - July 1999

1999 Executive

President-Jim Harrison-837-9093 Treasurer-Siggi Klann-668-7679 Editor-Ed Pauch-832-0255 Secretary and Librarian-Mike Baraschuk-757-2368 Property Manager-Richard Gibbings-897-0639

Meeting Notice

Meetings are held at the Woodhaven Community Club on the last Tuesday of the month, 7:30 P.M. This month: July 27. Next month: August 31.

President's Note

As noted in the above executive listing Richard Gibbings is taking over as the club property manager. Ray Houde is busy with other duties and says he may come back to our club when he has more time. We thank Ray for his effort as property manager over the past few years and hope to see him out again in the future. We thank Richard for taking over the job.

This month the newsletter has an entirely typed look, Ed the ed. is away on family vacation to New Brunswick so little-old-me is typing the whole issue.

Our Meeting of June 29th

Seven members showed up on what was looking to be a dark and stormy night. No one came by motorcycle as none of our members have an amphibious bike. Hon. secretary Mike was absent as he was attending his daughter's graduation.

A highlight of our evening was a description of Bert, Siggi, and Richard's trip to this year's motorcycle rally at Farmington, Minnesota. They had a good time although the weather was very hot. As Bert says it is hard work looking at motorcycles all day then spending the evenings dining and socializing. ( He only went because he needed a gas cap for his Mobylyte autocycle.)

While in Minnesota the above members went on a tour to the current Henderson-Excelsior factory. The tour included lunch and a demo of a machine being dyno tested and then crated. Richard and Bert wondered about an apparent lack of human activity although the factory is automated and is said to turn out twenty-five v-twins a day. (Siggi would like one in each colour 4 they are only \$18000.00 U.S. each ).

I thank the fellows for bringing factory material to show us. I was lucky enough to come away from the meeting with a beer can cooler and a kerchief.

Mary Cooper recounted a recent experience he had with an old helmet. He was out motoring on his Beemer when the dried out foam from inside his helmet began to blow into his eyes. The resulting eye irritation made it almost impossible to see. It was still bothering him on the Tuesday night at the club. So, beware of dried out old helmets.

Apparently Bert wants as many people as possible to buy Indian Motocycles. He even helped one fellow with his purchase of one.

Treasurer's Report

Siggi reports we have abbalance of \$500.00. Also, as requested by the club, he has purchased the 1999-2000 Miller's Classic Motorcycles Price Guide -\$32.05 with taxes. It is to be used to assist in doing appraisals.

We finished up the evening by adjourning to club house B, by the Charleswood bridge, for coffee and doughnuts.

Jim H.

Uncoming Events

Biggar British Bike Reunion. Biggar Saskatchewan, July 31-August 2,1999-last one.

HenryFord Day at Lower Fort Garry-Bikes Welcome-July18

AMCM Corn Roast, August 28, Saturday.

Tin Lizzie Swap Meet, September 2 and 3

Hill Climb Sackatoon Farm just west of Augtin Mb. Sunday.

Hill Climb, Saskatoon Farm, just west of Austin Mb. Sunday, July 18. Phone 204-735-2875.

Note that our corn roast is early this year.

I'm finishing this letter late some of the events are past. sorry about that.

Jim H.

Elsewhere in this issue is a copy of an article by Mark Perry regarding motorcycle insurance. Mark is a member of our club.

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# Motorcycle owners cheated

otorcyclists are a bunch of whiners. Why should they be allowed to ride around on fuel-and-space efficient motor vehicles anyway? After all, they might even be having fun while they're doing it.

Those machines are just the same sort of motorized pestilence as snowmobiles, ATVs and Jet-

Those bad attitudes don't help, either. Why, some motorcyclists

even belong to criminal gangs. Hey, most of them must belong to criminal gangs or why else would they want to ride motorcycles in the first place?

But far, far worse than all that, of course, is that our beloved "publicly-owned" automobile insurance corporation doesn't like to insure motorcycles.

"For every dollar that is paid in premiums, \$1.50 is paid out in claims," drones Manitoba Public Insurance Corp. flack John Douglas.

Such is the justification for an intended 11 per cent hike in motorcycle premiums. And expect another 35 per cent in the future, says Douglas.

This would be on top of the past series of jumps of 12, 14 and 17 per cent. And that's only for collision and liability: fire, theft and vandalism are extra.

As Sun reader Ken Wardell laid out in a letter to the editor last week, MPIC trots out the "motorcycle accidents cost more" wheeze every time it jacks up the rates. Yet the pool of insured motorcyclists alone is penalized for claims, even though, as Wardell notes, "the majority of accidents involving motorcycles are caused by drivers of other types of vehicles."

In effect, say, even if a motorcycle were stopped at a red light and rear-ended by a pickup truck and written off, the claim would penalize only the motorcycle pool, not the entire insure vehicle pool — as it ought to. After all, the driver, not the type of vehicle, was at fault.

So Douglas's prediction of a future 35 per cent hike on bikes becomes a self-fulfilling prophecy, as rising rates discourage ownership, shrink the motorcycle insurance



mark perry

## **Autopac uses doubletalk** to set unfairly high rates

pool and fewer and fewer owners have to cover all claims, regardless of their actual safety record.

Reader Wardell tells how his bike, for which Autopac bleeds him \$2,600 for basic coverage (with merit discounts) and a further \$600 for fire and theft, would only cost him \$500 — total — if he were privately insured in Ohio. (Indeed, the premiums on my own little Honda, were I to insure it for all perils for the full year at full value, would be far more than the bike is, in fact, worth. And, come to think of it, Autopac's rates are closing in on the value of my car, too.)

Bad drivers of all kinds are already penalized with

licence surcharges.

Fair enough. Yet, now "no-fault" Autopac can penalize any and all Manitoba drivers, good, bad or indifferent, simply for their choice of vehicle through its CLEAR rating system, and motorcyclists in particular.

"This is not insurance. This is not a no-fault insurance

policy," Wardell says, and he's right.

Wardell says if the public insurance corporation doesn't want to insure motorcycles, then it should get out of this segment of the market and let private insurers take over.

Sadly, MPIC's bean-counters display an utter lack if imagination. If they wanted to improve the motorcycle safety record, they could press for graduated licences or mandatory training (the Manitoba Safety Council runs an excellent national-standard course).

But no. So much tidier, the bureaucrats must think, just to get those actuarial inconveniences off the roads.

A fellow rider once said "Autopac hates motorcycles." Barry Davidson, of the Harley Owners Group, says, "For some reason they've got this motorcycle thing up their butts.

I think, though, he might have used less-delicate lan-

Mark Perry is a Winnipeg Sun copy editor.

1980		

## SATURDAY, AUG. 28/99 A.M.C.M. CORN ROAST

ANTIQUE MOTORCYCLE CLUB

AT JOHN & PAT CHOQUETTE'S

ROAD 77 N. EAST SELKIRK

BY INVITATION

FAMILY

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BRING

POM OLD SELKIRK

BRIDGE

(THE HAT WILL BE PASSED.)

ROAD THROUGH
TOWN OF
E. SELKIRK

POWER

STATION

HOUSE ON THIS SIDE OF THE ROAD

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AT NOON:

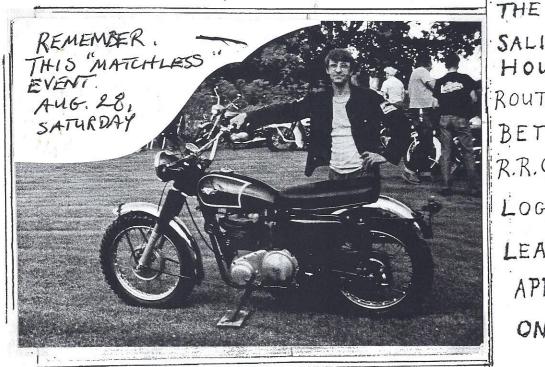
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LEAVE AT

ONE P.M.



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MORTH