

# February 2006

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## COMMITTEE

<b>PRESIDENT</b>	Malcolm Stewart 36 Mountain View Road TIMARU	686 1282
<b>VICE PRESIDENT</b>	Peter Hunter	688 1463
<b>I. PAST PRESIDENT</b>	Garey Hanifin	688 6663
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<b>SECRETARY</b>	Bill Ridder	03 3081904
<b>CLUB CAPTAIN</b>	Bob Stevens	688 1296
<b>SOCIAL CONVENOR</b>	Bruce Bishop	688 1204
<b>COMMITTEE</b>	Bob Duke	686 2670
	Jim Macdonald	684 7733
	Phil Rooke	686 1812
<b>EDITOR</b>	Jacqui Yarrall jgyarrall@xtra.co.nz	684 3428

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Correspondence for the Club to PO Box 1015 Timaru  
Fax 03 688-8597 email gaz.sue@xtra.co.nz  
Web Site <http://geocities.com/fordzephyr>

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Club meetings are held on the first Monday of each month at  
the SC RSA Clubrooms, Wai-iti Road, Timaru at 7.45pm

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## Notices

### FOR THOSE WHO DON'T ATTEND

Those who don't attend runs - try one - you really don't know what you are missing.

The more you attend, the more you will get to know the other members and you will find we are actually quite likeable people.

### **MARCH MAG**

Information for the March magazine needs to be with the editor by February 22nd. I will be doing the mag early.

Whether it's a full rebuild or a WOF failure, contact us for  
new mechanical spares and rubberware for

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# Upcoming Events

<b>January 29th</b>	Club run to Waimate
<b>February 19th</b>	Run to Tekapo with Morris Minor Club – Possible look at private car collection. take own lunch & a shared afternoon tea.
<b>February 25th</b>	Art Deco Weekend in Ranfurly.
<b>March 6th</b>	Club meeting S.C.R.S.A 7.45 pm
<b>March 26th</b>	Local Run. Take own afternoon tea. Davidsons Apiaries's
<b>April 1st</b>	Swapmeet Winchester
<b>April 3rd</b>	Club meeting S.C.R.S.A 7.45 pm
April 9th	Show'n'Shine. Run before display.
<b>April 14th – 17th</b>	Southern Convention
<b>May 1st</b>	A.G.M S.C.R.S.A 7.45 pm
May	Night Trial.
<b>June 5th</b>	Club meeting S.C.R.S.A 7.45 pm
<b>July 3rd</b>	Club meeting S.C.R.S.A 7.45 pm
<b>August 7th</b>	Club meeting S.C.R.S.A 7.45 pm
<b>September 4th</b>	Club meeting S.C.R.S.A 7.45 pm
<b>October 2nd</b>	Club meeting S.C.R.S.A 7.45 pm
<b>October</b>	McLeans Island swapmeet

# Buy Sell & Exchange

## FOR SALE

Mk 1 Grill Very good cond.	\$ 75.00
Cortina grill	\$ 40.00
Cortina boot fin	\$ 30.00
Cortina steering wheel	\$ 10.00
Mk 3 hub caps (6)	\$ 60.00
Mk 1 bonnet & boot badges (3)	\$150.00 each or \$350.00 the lot
Vauxhall rim	\$ 10.00
Vauxhall front shock absorbers	\$ 20.00
Mk 3 air cleaner	\$ 60.00
Early Dodge front axle	\$ 50.00
Plus many more spare parts	

**Ron Thompson Ph/Fax 03 688 6807**

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## FOR SALE

Parts for 57 Mk 2 Zephyr  
Windscreen, rear window, tail lights and speedo.

Contact **T. Edwards Phone 03 615 6324**

# Jokes

Why is it not safer to sleep on trains????

Because they run over sleepers!

What has 22 legs and 2 wings but cannot fly????

A foot ball team!!



## Coming Events cont.....

**November 6th** Club meeting S.C.R.S.A 7.45 pm

**December 4th** Club meeting S.C.R.S.A 7.45 pm

**December** Club Christmas function

## President's Report

Hi club members,

Hope everyone had a good Christmas/New Year. I would like to thank Bruce Bishop for arranging the dinner at the R.S.A. It went well and it was great to give something back to the R.S.A. for the use of the rooms upstairs for our monthly meetings.

Andy Jobson, Oamaru member, arrived around home over Christmas with a very tidy 1957 Mk 2 Zephyr. The car came from Kurorow and has not been used much as it has only 75,000 miles on the clock! Look out Bob Stevens.

Was talking to Phil Rooke in the New Year and he now has a 1957 Mk 2. It was Ron Thompsons one. Well Phil, you must have all the Mk Z ever made, that new garage maybe too small now.

Over the holidays when I was home and it was too hot or wet for gardening I was looking at my Mk 1 Zodiac, it needs 4 jacking points and still. If someone can help with new panels or made up ones, please ring me.

Yes that Mk 3 for sale in the Timaru Herald was Reg Stoke's car. Reg was saying it sold too easily. Price was good I think. The Mk 3 now lives in Timaru.

Malcolm Stewart

**Club President**

## Hidden cost of speeding

SUNDAY, 04 DECEMBER 2005

**When something as small as an undisclosed speeding ticket can cancel your house insurance, says the insurance ombudsman, we need a law change. Rob Stock reports.**

Got insurance? Don't be so sure. Failure to disclose a host of trivial details can make your policy worthless - and that is prompting calls for a change in the law.

A forgotten speeding ticket can void your home and contents insurance - a nightmare scenario if your house burns down - and that's just the tip of the iceberg, said Insurance and Savings Ombudsman Karen Stevens.

Not telling your insurer about minor modifications to your car can have the same effect.

Modifications that must be reported include installing a more expensive car stereo, attaching mag wheel trims, even replacing the knob at the top of the gear-stick with a plastic skull.

Non-disclosure pitfalls are just as fraught in medical, life and other health-related insurance.

A 50-year-old who did not tell an insurer they were treated for a knee problem as a teenager could have an income protection insurance claim for a stroke turned down, and the policy cancelled ("avoided" in legal jargon).

Insurers have even tried to cancel policies for non-disclosure of conditions that never existed, based on throwaway comments in doctor's notes of which the policy holder was unaware.

# Insurance what you don't know

Some-  
thing  
to  
write  
about



# Something to write about



## Why Zephyrs?

I first became interested in Zephyrs in the early 70's when I purchased my first Zephyr, a 1964 MkIII with 60'000 miles on the clock. I kept it for a number of years and ran it up to about 135,000 miles. I then bought an HQ HOLDEN.

Many years later I was talking to Stick about Z Cars. He said "you should get back into the old cars and enjoy them". I said no, but later I weakened and bought a 1965 MkIII off Wayne Irving. It was fairly rough. I decided to do it up as money became available. First the gearbox and clutch (very noisy) then the hood lining and dash as it was all torn. While the windows were out for this I put new window rubbers on them as they were perished. Painting! Who to get to do it? I was talking to a friend and he said his son Paul might do it. He would, so we took it up to Christchurch where he worked. Three months later I picked it up looking immaculate. On went the bumper etc. A few years later the upholstery was done then about a year ago I put some period mags on it. This was something I had always wanted to do with my first Z Car but didn't. I think it dressed it up nicely.

I enjoy driving the Z Car and especially enjoy the fellowship of other Z Car owners.

Bruce Bishop

# Insurance what you should say

In one case, an insurer cancelled a policy when it found a reference to the claimant having felt "stressed" at work, which it claimed had not been disclosed.

The claimant was bemused because he had never suffered from stress, never been diagnosed with stress and never been treated for it. Stevens investigated and the doctor admitted the note was just a jotting, and never intended as a record of a diagnosis.

In that case, the claimant complained to the ombudsman, who ruled the company had to reinstate the contract and pay the claim.

But, said Stevens, people could not protect themselves because most had no idea what they had to disclose, or the draconian consequences of failing to disclose something.

"Consumers have difficulty understanding how the non-disclosure of speeding tickets can impact on a claim made as a result of a house burglary, or how the non-disclosure of asthma can impact on a claim for critical illness benefit after the life insured has been diagnosed with a malignant tumour."

Once someone has had a policy avoided, they may become uninsurable, and without house insurance, they may find it impossible to get a mortgage.

No one knows how many insurance policies are at risk of being legally avoided by insurers for non-disclosure.

Insurers believe the problem is small. State says it pays 98% of claims. AMP says it pays 95%.

# Insurance always read the small print

But both say that most claim rejections are because of innocent non-disclosure, rather than fraud.

The numbers may be small, but higher value claims get the most attention from insurers. The bigger the claim, the harder the insurer will look for a loophole.

Insurance Council chief executive Chris Ryan said contracts spell out what people needed to disclose, as did application forms. But few people read them. "People have to take responsibility for their own lives. There are people insuring homes worth half a million dollars or more who don't feel that reading the insurance contract for that investment is worth the bother."

But Stevens, a former barrister, said insurers could do more. She is pressing for changes to the law to shift the legal duty for disclosure back to insurers, and away from the ill-informed public.

Ryan warned such a move would inevitably mean more intrusive questions being put to those applying for insurance. It could also mean premiums rising as insurers would take longer to arrange cover, and could raise privacy issues.

New Zealand law draws no distinction between innocent and blameworthy non-disclosure, unlike Australian law.

New Zealand insurers have the legal right to avoid contracts when people make innocent mistakes. In Australia, when innocent non-disclosure is discovered, the insurer has to recalculate the premiums it would have charged the policyholder had it had all the facts. It then calculates, using the new premiums, how much cover the policyholder would have received for the premiums they paid, and reduces their payout by as much.

That would be far fairer, says Stevers. But Ryan, one of the 10 members of the Ministry of Economic Development's advisory committee on insurance law, does not believe it is considered a high priority.

# Insurance do your research and ask questions!!!

John McMurdo, general manager of AMP Life, does not believe such a change in the law is necessary. AMP distinguishes between innocent and blameworthy non-disclosure, following the rules governing its Australian parent.

How do people protect themselves?

First, said Ryan, it was better to say now if you thought there may be something you forgot to disclose, rather than wait until you need to make a claim. The worst that would happen is your premiums might go up a little, or an existing medical condition would be excluded from your cover.

## Do not adjust your glasses

Typoglycemia

Don't delete this because it looks weird. Believe it or not you can read it ....

I cdnuolt blveiee taht I cluod aulacly uesdnatnrd waht I was rdanieg. The phaonmneal pweor of the hmuan mnid Aocodnig to rscheearch taem at Cmabrigde Uinervtsiy, it deosn't mttar in waht oredr the ltters in a wrod are, the olny iprmoatnt tihng is taht the frist and lsat lttter be in the rghit pclae. The rset can be a taotl mses and you can sill raed it wouthit a porbelm. Tihis is bcuseae the huamn mnid deos not raed ervey lteter by istlef, but the wrod as a wlohe. Such a cdonition is arpposately cllaed Typoglycemia

Amzanig huh? Yaeh and yuo awlyas thought slpeling was ipmorantt.

## Something to write about

Leslie Beckingsale, Neil Brown and Ross Brunton are the next in line to the "write anything you like" (within reason) for the magazine for the March 2006 edition. My email is at the front of the magazine and our address is on the membership list that came with the November 05 magazine.

Thanks to Bruce Bishop for this months write up.

Editor Jacqui