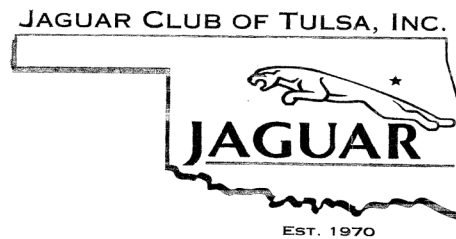


# The Cat Tale

The Official Publication of the Jaguar Club of Tulsa



Vol. 43 No. 5  
Nov/Dec 2012

## Shootout & BBQ By Roger Hanes

Well, the weather and the BBQ from Billy Simms were both scrumptious. After having had to postpone the event on two separate occasions, the eventual turnout was rather limited... but enjoyed by all who did make the event. **Stan Lackey** brought his motor home to act as a potty magnet for the ladies, which consisted only of **Georgia Snoke** who came with **Ken**. While **Georgia** does not care to shoot, **Ken** came armed to spread a little justice at the new rifle/pistol/shotgun range.

**Al Clark** made it out to the Shootout, but **Sammy** was absent... delivering her granddaughter to her new job in Italy. Heck of a place to get your first job out of high school.

**Gary Grover** was the overall winner of the turkey shoot... having a score some twenty per cent higher than anyone else. I guess all of that golf he plays also translates over to shot shell weaponry. But while **Gary** won the turkey shoot, it was **Stan** who volunteered to smoke it the next week and deliver it back to **Gary**... what a guy that **Stan** can be... or would like to be.

As the subsequent story was relayed by **Stan** at the last board meeting. High winds the next week out at **Stan's** meant that the smoker was working at full tilt and BURNT THE BIRD TO THE POINT THAT NEITHER OF THE DOGS WOULD TOUCH IT! **Stan** took **Gary** out to a nice lunch in recompence!

## B'ville Fun Run With Caffeine & Gasoline by Ian Clements

Welcome to the next in the Jaguar Club of Tulsa's series of tours in conjunction with Caffeine and Gasoline Tulsa.

This tour has been centered, by special request, around engineering and design, rather than the usual arts tour. We will be fully catered to and

have special staff on every floor to give us different information.

The discounted rate I've arranged for us is \$10 per person.

•8:00-8:30 AM, 11/10: Meet at 61st and Yale, S. Base ball lot, chat and sip coffee.

•9:00 AM: depart down a special route to Bartlesville, designed for maximum driver enjoyment. A fuel stop with 0% ethanol will be arranged. This will also permit us to bunch back together.

•11:00 AM: Arrive at Price Tower, Bartlesville OK, and begin our tour.

•1:00 PM: I've spoken with a friend of C&G who has invited us to a lovely lunch at a private golf club in Bartlesville, as long as we can get in a count of drivers in advance.

•2:30 PM: Take Highway 169 back to Tulsa, enjoy your day!

RSVP to me via email if you can make it. Early next week will really have to be the latest for RSVP, **Price Tower and our contact will need a good idea of the head-count in advance. Email:**

[ian-clements@utulsa.edu](mailto:ian-clements@utulsa.edu)

Here is the route plan. It has all been driven out a few days ago to ensure that it wouldn't get us stuck, scrape any bumper lips, and that it contained high-quality curvy sections. Also, avoiding speed traps was kept in mind.

<https://maps.google.com/maps/ms?ie=UTF&msa=0&msid=213947223821310782012.004cd88ebff9a64ac406>

Cheers on a fun drive! Hope you can make it!

## Jaguar Club Board of Director Elections by Roger Hanes

Boys & Girls, Growlers & Leapers, well here we are approaching the end of another year while

looking forward to the holidays with family and friends. As per the club's by-laws, it is time for the club members to vote for those individuals interested enough to help guide the club through another year of driving activities, dining opportunities, the exploration of adult beverages, technical issues, (overcome, still working on that, or otherwise).

## **Protect Yourself From Disaster** **By Dave Sutton**

After every natural disaster, too many people discover an awful truth: They don't have enough insurance to rebuild their homes. While we didn't lose our home, we did lose our barn and most of our tools, hay, and farm equipment during the recent wild fires in Creek County, Oklahoma. Since then I have done a little research on homeowners' insurance and would like to share with our Jaguar friends.

Nationwide, more than two-thirds of homeowners are underinsured, according to a survey by insurance services firm MSB, by an average of 18%. That means someone whose house cost \$200,000 to replace would find him or herself short by \$36,000.

Where homes and rebuilding costs are higher, the problem can be even more acute. A survey by United Policyholders, a consumer advocacy group, said 75% of California homeowners affected by the 2007 wildfires in San Bernardino and Riverside counties were underinsured by an average of \$240,000. Trying to figure out the right amounts of insurance coverage, however, is a tricky, frustrating process. Your insurance company or agent may be surprisingly little help and may even steer you wrong.

Many victims of Hurricane Katrina said their agents had told them they didn't need flood insurance when, clearly, they did. Courts ruled that insurers didn't have to pay for damage caused by flooding. Likewise, many homeowners who lost property in the 2003 San Diego County wildfires complained that their agents had used a computer survey that vastly underestimated the cost of rebuilding their homes. The survey, called Quick Quote, was part of a larger software package sold to insurers to estimate replacement costs and was later removed.

Homeowners often compound the problem

by failing to report renovations to their insurers or by simply assuming their coverage is keeping up with inflation and replacement costs, which probably isn't true. You might think insurers would err the other way, pushing folks to over-insure their homes. But that's generally not the case.

Insurance analyst Brian Sullivan says the annual premiums paid on most policies are too small for insurers to spend much time doing a detailed assessment of customers' needs. "If you ask most insurance companies what they're insuring -- how many hardwood floors, how many fireplaces -- they have no idea," said Sullivan, the editor of Risk Information, an industry newsletter. "It's only companies like Chubb that have (policies with) premiums in the thousands of dollars that will come out and appraise your home and everything in it." Homeowners are often lulled into complacency because they have "guaranteed-replacement" or "extended-replacement" policies, which sound like they'll cover the rebuilding of a home regardless of the cost. But true guaranteed-replacement policies are almost extinct, and virtually all insurers cap their payouts at 100% to 150% of the amount for which the home is insured.

The optimum way to be sure you have adequate coverage is to buy the highest cap you can afford and take the following steps:

Use Web tools to estimate replacement costs. AccuCoverage, an MSB site that charges \$7.95 and walks you through a questionnaire that usually takes 20 to 30 minutes to complete.

Another site, HomeSmart Reports, charges \$6.95 and takes less time but offers less detail. HomeSmart Reports gives low and high estimates of what it would cost to replace your home, plus a standard cost of construction in your area, but it doesn't account for custom features.

Compare the estimate with your policy limits. You'll find them on the declarations page of your policy. If your insurer can't explain discrepancies to your satisfaction, start shopping for another insurer.

Don't be cheap. Make it clear to your insurer or agent that you want the best coverage for your money, not the lowest possible premi-

ums. Decide on disaster coverage. Floods and earthquakes aren't covered by your homeowners insurance. If you're in an area considered at high risk for hurricanes, you may have to buy insurance from a special windstorm-coverage pool. Unless you're prepared to walk away from your home after a disaster, you need to consider such coverage.

Check your "loss of use." Homeowner policies typically provide money to pay your rent and related living expenses while your home is being rebuilt. Again, you should find this coverage on the declarations page. If the amount offered wouldn't cover you for two full years, ask for a higher limit or find another insurer.

Get "replacement cost," not "actual cash value." It's not just rebuilding coverage that falls short. Many policies severely restrict how much money you'd get to replace your stuff and limit or even exclude some common household items from your policy. If you have a policy that pays out actual cash value on your home's contents, for example, you'd get a check for what your possessions were worth when they were destroyed, not what they would cost to replace.

It's much better to spring for replacement cost on your contents. You'd typically still get an initial check for the depreciated value of your items, but after you replaced them (and provided receipts to your insurer), you'd get another check to make you whole. The cost of this coverage is typically about 10% to 20% more than actual-cash-value coverage.

However, you still could be vulnerable. Some policies provide replacement-cost coverage for most items but make exceptions for others. Your policy might give you a check to buy a new couch, for example, but decide to depreciate your carpet and give you only a fraction of the replacement cost.

The only way to know how you're protected is to read your policy, front to back. Many policies peg your contents coverage to a percentage of your overall policy limit. If your home is insured for \$200,000, for example, your contents coverage might be \$80,000 or \$100,000 or \$150,000, depending on the insurer's policies. Obviously, there's a lot of variation, and these limits don't reflect whether your furniture consists of Chippendale or chipped-and-dented. The only way to be sure you're adequately covered is to do a detailed household inventory, writing down all

of your possessions and what they would cost to replace. A drag? Of course. But it's time you'll be glad you invested if you're ever faced with making a claim.

Make sure the good stuff has its own insurance. If you own something truly valuable, chances are good that your policy restricts how big a check you'd get. Most policies put payout limits of \$1,000 to \$2,500 on such items as jewelry, firearms, artwork and antiques. If you want full coverage, you need to purchase a "floater," or "rider," on the items at added cost. Consider your individual needs. Your policy likely has some other gaping holes.

Homeowners insurance typically won't replace equipment you use for a home-based business. Property belonging to a tenant is usually excluded. Damage from certain causes, such as a flood or sewer backup, won't be covered either. In these cases, you can get supplemental coverage -- and you probably should.

Protect yourself from lawsuits. That's the role of liability coverage. Chances are pretty good that you don't have enough protection, which means you could be in danger of losing everything you own to someone who decided to sue you. Again, choosing how much liability to buy is tough. You can't predict who is going to sue you or for how much.

Although most insurance experts advise buying liability coverage equal to one or two times your net worth, a jury could come back with a whopping award that bears no relationship to what you own or could earn in a lifetime.

Still, trial attorneys tend to go for the easy money and often settle for the amount of your policy -- unless you're vastly underinsured. Then they're likely to go to the time and trouble of identifying, and going after, all of your available assets. That means buying the maximum coverage your policy allows -- typically \$250,000 to \$500,000 -- plus an "umbrella" or personal-liability policy that provides coverage up to \$1 million. Fortunately, boosting your liability coverage is still relatively cheap. A \$1 million umbrella policy usually costs \$200 to \$300 a year.

The time to make these adjustments is now. It's too easy in the chaos of living to put off investing in your coverage, but it's too late once a disaster strikes.

**JAGUAR CLUB OF TULSA, INC.**

Ballot for 2013 Board Members

Your Board will need five new members for 2013. Please vote for a maximum of **four** candidates. To be counted, **the ballot must be postmarked or received on or before 11/30/2012**—please give us comments below, it's IMPORTANT!

- Ada Jean West                       Mike Webb
- Ian Clements                       Clark Frayser

The club will sponsor its 7th Euro Expo car show June 7th-9th, 2013. Do you plan to attend the show? Yes \_\_\_\_\_  
No \_\_\_\_\_

Do you prefer driving events or social events? Driving \_\_\_\_\_ Social \_\_\_\_\_

What event did you enjoy most in 2012? \_\_\_\_\_

Do you have a suggestion for an event?----- \_\_\_\_\_

Any other comments? \_\_\_\_\_

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**Jaguar Club of Tulsa**  
**P.O. Box 471134**  
**Tulsa, OK 74147**

**Happy Motoring in a Jaguar!**

**Phyllis A Dewitt, Esq.**  
**9726 E 42nd St, # 221**  
**Tulsa, OK 74146**

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Many with the Jaguar  
Select 6-year/100,000 mile limited warranty \*

\*See sales staff for complete terms & conditions  
of Select Edition limited warranty.

2007 S-Type (P103) 3.0L V6 Porcelain White w/ Tan interior, 69,200 miles, \$16,995

2011 XJL (P100) 5.0L V8 Ebony w/ Jet Leather, 22,700 miles, \$59,995

## New Jaguars

2013XF S/C 5.0L V8 (116) Ultimate Black w/ London Tan leather, \$70,275

2013 XJL (114) 3.0L V6 Carnelian Red with Truffle interior, \$75,475

2013 XJ Portfolio (117) 5.0L V8 Polaris White with Truffle interior, \$82,075

2012 XJL Portfolio (102) 5.0L V8 Midnight, \$83,075

2012 XJL Portfolio (103) 5.0L V8 Grey, \$81,575

2012 XJL Portfolio (104) 5.0L V8 Crystal Blue with Navy leather, \$81,575

2012 XJL Portfolio (112) 5.0L V8 Stratus Grey, \$84,075

2012 XJL Portfolio (106) 5.0L V8 Polaris White, \$87,075

2012 XJL Portfolio (107) 5.0L V8 Claret Red, \$81,575

2012 XJL Portfolio (101) 5.0L V8 Ebony Black, \$82,925

2013 XK Convertible (103) 5.0L V8 Lunar Grey, \$91,375

2013 XK Convertible ( 119) 5.0L V8 Ebony Black with Caramel Leather, \$85,875

2013 XKR Coupe (113) 5.0L S/C V8 Italian Racing Red with Charcoal,( Call for Price)

## **JAGUAR LAND ROVER TULSA** SUPPORTS THE **JAGUAR CLUB OF TULSA, INC.**

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**1/4 page—\$225.00 per year**  
**1/4 page—\$90.00 4 months**  
**1/2 page—\$400.00 per year**

**2012 & 2013 COMING EVENTS CALENDAR**

**Nov 10—An event hosted by Caffeine & Gasoline, a drive to Bartlesville and discounted tour of Price Tower, designed by the fabled Frank Lloyd Wright, plus dinner at a country club... RSVP required. Email [lan-clements@utulsa.edu](mailto:lan-clements@utulsa.edu)**

**Nov 21—Board meeting, Rib Crib, NW corner, 81st & Yale, 6:00 pm dinner, 7:00 meeting. Members & non-members are Invited.**

**Dec 1—Breakfast at First Watch, 8178 S Lewis Ave, Tulsa, say 9:00 am**

**Dec 7—Christmas party at the lovely home of Don & Carol Wright! RSVP [allgau@cox.net](mailto:allgau@cox.net)**

**Dec 19—Board meeting, Rib Crib, NW corner, 81st & Yale, 6:00 pm dinner, 7:00 meeting. Members & non-members are Invited.**

**Jan 5—Breakfast at First Watch, 8178 S Lewis Ave, Tulsa, say 9:00 am**

**Jan 16—Board meeting, Rib Crib, NW corner, 81st & Yale, 6:00 pm dinner, 7:00 meeting. Members & non-members are Invited.**

**Jan ???—Installation Dinner**

**Feb 2—Breakfast at First Watch, 8178 S Lewis Ave, Tulsa, say 9:00 am**

**Feb ???**

**Mar ???—Newly routed Oklahoma Dam Run, poker rally & dining event. Watch for further details.**

**Apr ???— Maybe a joint Slalom with Caffeine & Gasoline... who knows... maybe it could happen.**

**Jun 7 thru 9—EuroMotor Extravaganza, Sand Springs.**

**Sep ???— Scottish Festival on the west side of River Parks.**

**ADDRESS CHANGE?**

Have you changed your address? Your name? Is the your e-mail address correct? If there are any changes to be made, e-mail the information to [mmra@valornet.com](mailto:mmra@valornet.com) or call the Editor at (918)258-8320 to make the corrections.

**REMEMBER!!** You can read all these articles and see the picture in **COLOR** on the Club web site at:

**[www.jaguarcluboftulsa.com](http://www.jaguarcluboftulsa.com)**

Also check out the show web site at [www.eumoex.com](http://www.eumoex.com) and the Cross Roads of American slalom site at [www.crossroadsautox.com](http://www.crossroadsautox.com) to keep up with the latest in auto cross/slalom activity.

**CLASSIFIED**

**Classified ads are free to club members. To place an ad, e-mail to [Roger.hanes@cox.net](mailto:Roger.hanes@cox.net) or call (918)663-6627. Ads will also appear on the club web-site: [www.jaguarcluboftulsa.com](http://www.jaguarcluboftulsa.com)**

For Sale: 1974 Jensen-Healey. Good engine, runs well. Pale yellow. Good roll bar fitted. Top fairly new. Needs brake troubleshooting and some body work. Recent carbs rebuild and tuning by Wil Wing. \$2900 OBO. Contact Jim Jensen - home- 479-855-1485 or cell - 479-685-8248.

For sale: 1937 Morgan three wheeler in VG condition. \$20K firm. Contact David Freeman at [dlfreeman@cableone.net](mailto:dlfreeman@cableone.net)

Jaguar Club of Tulsa  
P.O. Box 471134  
Tulsa, OK 74147

**PLEASE RETURN YOUR BALLOT  
BY NOVEMBER 30!!!**

Jaguar Club of Tulsa, Inc  
PO Box #471134  
Tulsa, OK 74147

The Jaguar Club of Tulsa, Inc. is a non-profit club organized for the purpose of promoting and encouraging the appreciation, enjoyment, good maintenance and preservation of fine automobiles in general and Jaguar brand automobiles in particular; and promoting and encouraging fellowship among people who possess these similar goals.

Membership is open to all individuals regardless of race, creed, color or national origin, who profess an interest in the purpose of the Club. **Membership dues are \$50.00 per year\***. Full membership includes: membership in JCNA, a subscription to the *Jaguar Journal*, the national publication and sanctioned event insurance. Checks should be made payable to the Jaguar Club of Tulsa and mailed along with an application for membership to the above address. PayPal is also available through the Club web site at: [www.jaguarcluboftulsa.com](http://www.jaguarcluboftulsa.com).

Jaguar Club of Tulsa Inc. Application for Membership

Name \_\_\_\_\_ Spouse's Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip Code \_\_\_\_\_ E-mail address \_\_\_\_\_

Home phone (\_\_\_\_\_) \_\_\_\_\_ Business/cell phone (\_\_\_\_\_) \_\_\_\_\_

Jaguar(s) owned (not a requirement for membership) Year \_\_\_\_\_ Model \_\_\_\_\_

New \_\_\_\_\_ Renewal \_\_\_\_\_ Year \_\_\_\_\_ Model \_\_\_\_\_

\*Associate Membership in the **local club only** is \$30.00 per year and **does NOT** include membership in the National organization, JCNA and its benefits.

Associate renewal \_\_\_\_\_