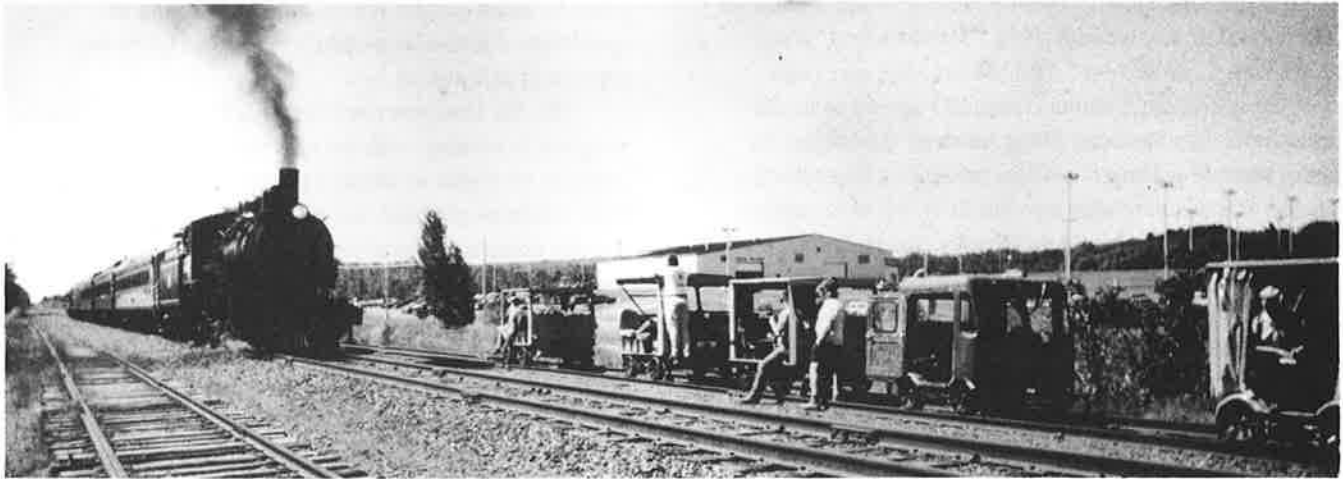
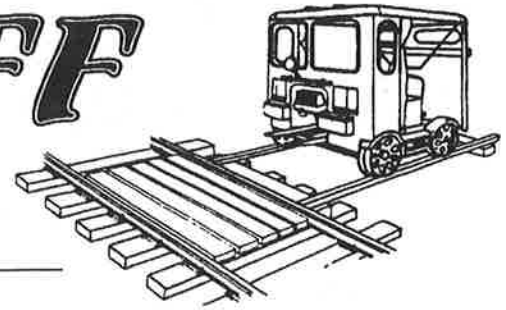


# THE SETOFF

THE OFFICIAL PUBLICATION OF THE NORTH AMERICAN  
RAILCAR OPERATORS ASSOCIATION (NARCOA)

March/April 1996



*In the photograph at the top, motorcars in the hole at Marble Siding waiting for a special steam train to pass. Marble Siding is at the point just before entering Duluth Missabe and Iron Range's CTC controlled tracks into Two Harbors, MN. This steam engine was used in Walt Disney's film, the "Iron Will," along with much of the track traveled on during this meet held in July 1995. In the lower photo, motorcars being escorted by a Burlington Northern hy-rail pose between the DM&IR ore docks in Duluth, MN, during the five-railroad meet in the arrowhead region along the shores of Lake Superior.*

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## From the President

By Ron Zammit

With this, our second issue of *THE SETOFF* for this year, we lose our Editor of the last five years, Gene Tucker. Gene has worked hard and with the best interests of our hobby in mind to improve communication among members. This is often a relentless and thankless task, and all of us owe him a big "Thanks Gene" when we see him or in writing. And thanks from me, Gene.

Gene's sister, Deanna Baird, has agreed to be the new editor. She has been doing much of the behind the scenes tasks in getting the issues printed. I feel certain that this is a sound choice and the *SETOFF* will continue to grow with our hobby. Additionally, the Board has begun to realize how important it is to communicate with the membership.

To this end the following folks have agreed to submit columns/articles on a fairly regular basis: Dick Ray (Technical), Bill Holdren (Safety), Kevin Page (Insurance), and I will try some columns on legal issues (with our "legal forms" man, Mark Springer), and on the FRA. In an effort to get more information to you, the members, I'm also asking that you contact your Director or me should you have a concern or issue, and perhaps get an article written for the membership to read. Hopefully, with such efforts we may all understand the direction in which our hobby is going and the factors driving change.

The next Board meeting has been set for the weekend of Sept. 6, 7, and 8, 1996, in Wichita, KS. I urge each of you to attend. Additionally, if you have an issue of concern, contact your Board member before this meeting so that he may have enough lead time to act on your input. Mark Springer is in charge of meeting details.

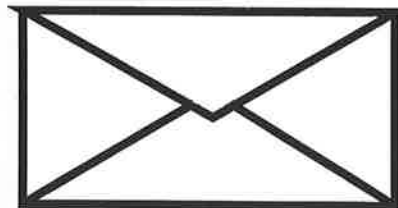
At the meeting, the major concern will be the chapter issue, and I hope to have a lawyer present to explain our options. (For example, should we have each chapter incorporated such that chapter liabilities are not transferred to NARCOA and/or other chapters via NARCOA's charter.)

Additionally we will probably have an Operation Lifesaver presenter on Saturday evening to explain the program and perhaps give a sample presentation. (Operation Lifesaver trains "presenters" to work with schools and civic groups to demonstrate the dangers of railroad crossings and track structures. I've been through the program and learned a lot of good safety information. Operation Lifesaver will provide supple-

mentary materials to make presentations, and I have found this process to be a rewarding experience. Many school children think of the railroad as a toy. And most adults do not seem to realize the dangers of running through a crossing. As an added benefit, those of us involved with Operation Lifesaver get to meet officials of railroads who may some day allow motor car excursions. An Operation Lifesaver meeting is a non threatening place to make contact with such officials, and they appreciate a motorcar person's interest in the safety aspects of railroading.)

By the time you read this, it is hoped the insurance program is running with the new policy. This could prove to be a year in which a price reduction may occur. If all works as planned, we will have a dollar "cap" and pay the company to that cap only. After the cap is reached, NARCOA could add more members to the policy without cost to us. We can then take that money, divide it, and send a dividend to all insured. Or we could build a kitty for the next down payment on future policies instead of borrowing the cash. Or a little of both. What are your thoughts? Hopefully, this new development will place the program on a firm financial foundation and allow for reduction of the individual's cost to join.

Spring is here and a new motorcar operating season opens. Please work with all to make this the safest yet. Happy motorcarring!



**Submissions to *THE SETOFF*  
for the May/June 1996 issue are  
due by May 15th. Please note  
the address of the new editor:**

**Deanna Baird  
*SETOFF* Editor  
4403 Dyes Lane  
Bealeton, VA 22712**

# Editor's Notes

By Gene Tucker

It seems hard to think that it was over five years ago that the phone rang, with Joel Williams on the other end asking whether or not I would consider taking over the editorship of *THE SETOFF*. Maybe the word had gotten out, I thought, that I'd been editing a newsletter, the *YORK MAIL*, for the Maryland & Pennsylvania RR Preservation Society in York County, Pennsylvania. Somehow, I said "yes," looked forward to another challenge and, subsequently (without her knowledge beforehand, mind you—in typical brother fashion), drafted my sister, Deanna, in assisting in the effort.

We had an excellent example to follow in the work of our predecessor, Doug Leffler, so the task was made easier. In addition, Deanna had done paste-up and design work professionally for a newspaper in years past, so I thought the task of making it look decent would be easier.

Now, however, the press of events as my duties have grown with the U.S. Army Chorus, and additional responsibilities with my railroad life as Roadmaster for the Walkersville Southern have mandated that I pass along the mantle of Editor to someone else. *THE SETOFF* deserves the attention of an Editor who will be able to attend board meetings and the like, something my schedule hasn't permitted.

Deanna will assume the editorship of the newsletter beginning with the May/June 1996 issue, and I will be happy to assist her in the future with thoughts, answers to technical questions, and the like. She will bring to the position years of experience in publishing, writing, and the like. In addition, she is possessed of a good amount of common sense and an ability to communicate with others. All of this makes it easier for me to step aside.

Effective immediately, please direct all *SETOFF* correspondence to Deanna Baird at the address listed on this page in the masthead. (Please note that Deanna's address is a new one from the old Arlington address.) I will pass along anything sent to me in the meanwhile.

Finally, I thank the very many of you who've written or phoned with nice comments about *THE SETOFF*, and also to those who made constructive comments along the way (yes, I did learn to scrutinize photos and articles for signs of unsafe or questionable practices, etc.).

*THE SETOFF* is the lifeblood of NARCOA, and its publication will remain an important avenue of communication and information for NARCOA members.

## Guidelines for Submitting Materials For Publication in *THE SETOFF*

1. Our editorial policy is to cheerfully publish in *THE SETOFF* all materials received, although they may be subject to editing for space considerations.
2. Photos and materials submitted for publication in *THE SETOFF* cannot be returned.
3. We cannot publish copyrighted materials such as photos, posters, cartoons, or articles without written permission from the author or publisher. Written permission must be provided by the sender at the time of submission.
4. Meet stories, technical articles and lengthy submissions should be typed or printed. Ads, meet notices, and short articles may be handwritten. Please include your phone number with your submission in case we need to ask you questions about something we don't understand.
5. Photos should be either black and white or sharp color photos. Please label the back of the picture as to its subject matter and who took the picture. Please do not send slides.
6. Send materials to *THE SETOFF* editor by the deadline, the 15th of each odd-numbered month (January, March, May, July, September, November).

# THE SETOFF

Volume 10 Number 1

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NARCOA Roster Coordinator .....	Joel Williams Box 82 Greendell, NJ 07839

*THE SETOFF* is the official publication of the North American Railcar Operators Association (NARCOA) and is published bimonthly to promote safe operation of railroad motorcars, and to encourage fellowship and exchange of information among motorcar enthusiasts. Membership in NARCOA, which includes a subscription to *THE SETOFF*, is \$20.00 per year, and is available from Joel Williams, Box 82, Greendell, NJ 07839.



## Meets

Members who have organized meets are encouraged to advertise those events here. We will publish all notices received. Include details of the trip such as time schedule, total mileage, costs, restrictions and conditions for attending. State whether or not NARCOA rules will be in effect and whether NARCOA insurance is required. Send meet notices to: Deanna Baird, SETOFF Editor, 4403 Dyes Lane, Bealeton, VA 22712.

**PLEASE NOTE:** Advertisement of a meet in THE SETOFF does not constitute responsibility by NARCOA and/or its officers, or THE SETOFF and/or its editorial staff for meet conditions. Meet attendees must exercise caution in the observance of safety conditions and rules, and must accept full responsibility for themselves, their guests and their equipment when attending any meet.

The following meets are sponsored by regional divisions of NARCOA:

### FIRST IOWA DIVISION:

All First Iowa Division rides, with the exception of the Boone & Scenic Valley rides, are NARCOA events and require NARCOA insurance. For further information, contact Dave Pratt at (515) 674-3803 or Carl Schneider at (515) 967-5181.

May 18: Boone & Scenic Valley Railroad, Boone, IA. Motorcar and railroad memorabilia swap meet, 9:00 a.m. to 3:00 p.m. plus three round trips at 1:00, 3:00 and 6:30 p.m., 20 miles per trip. The first steam up of the JS8419 steam engine for the '96 season is also scheduled for this day.

June 23: Iowa Northern Railroad, Manly to Cedar Falls, IA, 135 miles round trip. Depart Manly at 7:30 a.m. with stops at the restored depots in Greene and Rockford.

July 6 and 7: Cedar Valley Railroad, Waverly, IA. Join us as we help Waverly celebrate the 150th anniversary of the state of Iowa. There will be a railroad memorabilia swap meet on Saturday and we will be riding the 12-mile, round-trip line two or three times each day.

August 3: Nebkota Railroad, Chadron to Merriman, NE. Beginning point will be in Gordon, NE, running both directions, 140 miles round trip. This is all that's left of the old C&NW "Cowboy Line".

August 31: Missouri & North Arkansas RR.

September 14: Appanoose County Community Railroad, Centerville to Albia, IA, 62 miles round trip. Barbecue at the restored depot in Moravia.

October 12: Ft. Leonard Wood Army Base, Ft. Leonard Wood, MO. Two round trips including a night run, 40 miles per trip.

October 13: Burlington Northern Railroad, Cuba to Buick, MO, 92 miles round trip. Depart Cuba at 8:00 a.m. This line is featured in the April 1996 *Trains* magazine.

October 26: Boone & Scenic Valley Railroad, Boone, IA. Join our annual Halloween ride. Three trips, 20 miles per trip. Cookout at the Frasier Siding/Park.

### HOOSIER RAILCARS:

Contact Stan Conyer, 9333 W. State Rd. 46, Columbus, IN 47201 for information.

May 5: Indiana Railroad.

June 8: Madison Railroad.

### ILLINOIS DIVISION:

More meets are still pending than those listed below. For information on the Illinois Division of NARCOA, send \$5.00 for meet list and newsletter to Michael Mitzel, Illinois Division NARCOA, P.O. Box 79, Waterman, IL 60556, or call (815) 264-7979. (Some dates listed below are still pending.)

April: Fox River Trolley Museum, South Elgin to Coleman, IL. Approximately 3 miles round trip. Work/run day. NARCOA insurance required.

April: Commonwealth Edison, Ransom, IL, to LaSalle power station. Approximately 13 miles round trip, beginning at noon. NARCOA insurance required.

May 26: Burlington Northern, Zearing to LaSalle, 25 miles one way. Very scenic Illinois Spring valley area with a lot of history. NARCOA insurance required.

June 9: Burlington Northern, Zearing to LaSalle, 25 miles one way. Very scenic Illinois Spring Valley area with a lot of history. NARCOA insurance required.

July: Kankakee, Beaverville & Southern. The run last year was so successful they invited us back to try another line towards Indiana this year. NARCOA insurance required.

September 22 and 23: Monticello Railroad Museum. Annual Railroad Days. NARCOA insurance not required.

October 20: Commonwealth Edison, Byron Branch Fall run, 14 miles round trip. With large bridge over the Rock River. NARCOA insurance required.

### KANSAS WHEATLANDS DIVISION:

For information, contact the Kansas Wheatlands Division, P.O. Box 12514, Wichita, KS 67277-2514.

May 11: NEKM, Elwood to Hiawatha, KS.

May 18: Railfair 1996, Cherryvale, KS. Passenger excursions and swap meet.

May 25: Central Kansas Railway, Lincoln to Osborn, for Danish Heritage Days, Denmark, KS.

**MISSISSIPPI VALLEY DIVISION:**

Contact Craig Blushke, 10916 Spring Creek Rd., Blue Mounds, WI 53517.

June 1: Board meeting in Plover.

August 10: Badger Ammunition Plant, Baraboo, WI.

October 5: Board meeting and motorcar meet at Green Bay RR Museum.

**NORTH CENTRAL RAILCARS LTD.:**

June 22: North Central Railcars Ltd., a newly-formed Wisconsin non-profit corporation, proudly announces its first excursion on the Lake Superior & Ishpeming Railroad, from Marquette, MI, to Republic Mine. Motorcars on the ore dock is a distinct possibility! NARCOA insurance required, and motorcars must be equipped with automatic brake lights. Cost is \$45.00 per motorcar with a 25-car limit. Send long SASE for details and application for registration to LS&I - Summer '96, c/o Mike Paul, 1780 Maricopa Dr., Oshkosh, WI 54904.

September 28: Lake Superior & Ishpeming RR. Same conditions as above.

Date unannounced: Duluth, MN. The St. Louis County Rail Authority has agreed to two runs between Duluth and Two Harbors, MN, 26 miles one way including trackage of DM&IR. For run dates, contact North Central Railcars, c/o Mark Arnold, 6345 335th St., Stacy, MN 55079.

**NORTHWEST RAILCAR:**

June 8 and 9: Northwest Railcar presents a two-day motorcar meet on Canadian National Railway's Okanagan Subdivision. Total run of 182 miles on some of the most scenic rails in British Columbia. Space is limited to 20 railcars. DAY ONE: Vernon, B.C.- Kelowna, B.C. and return, passing alongside Kalamalka and Woods Lakes and through some of the many beautiful fruit orchards for which the Okanagan region of British Columbia is known; 70 memorable miles. DAY TWO: Armstrong, B.C. - Campbell Creek and return. Highlights include Monte Lake, the horseshoe curve at Duck Meadows and the steep, rocky descent to Campbell Creek overlooking the South Thompson River valley. Total length for day two is 112 miles. Vernon, B.C. is headquarters for CN's Okanagan Subdivision and will be the meeting point for the weekend. It can be reached via numerous routes with a scenic 349-mile trip from Seattle averaging about 5.5 hours. The new Coquihalla Highway toll road is a drive to be remembered. Rooms at discounted Northwest Railcar rates are available at The Prestige Inn, 1-604-558-5991 (\$46/single, \$53/double). Full details on accommodations, routes and itinerary will be sent to registered participants. Railcars will be under the watch of security Saturday night hired especially for the occasion. Registration fee for Northwest Railcar

members is \$125.00, U.S. funds, for both days or \$80.00 for either of the two days. Non-members are \$10.00 additional for either one or two days. Deadline for registration is May 15, 1996, and all operators must have current NARCOA insurance. The average temperature in June is between 65F and 85F degrees, so the running should be great! Checks payable to "Jeff Robertson" should be sent along with NARCOA insurance number(s) to Jeff Robertson, 954 Kirkland Place, Kamloops, B.C., Canada V2B-3Y6. Phone (604) 376-9138. Questions can be phoned to Don Piercy in Washington state, M-F, 8:00 a.m. to 5:00 p.m. PDST, 1 (800) 869-7114, x247. Jeff's e-mail address is [blade@netshop.net](mailto:blade@netshop.net) and Don's is [piercy@iwbk.com](mailto:piercy@iwbk.com).

**OHIO RAILCARS:**

Possible meets in Ohio for June and September. For information, send LSASE to Dave Verzi, 10059 Aldridge Dr., Columbia Station, OH 44028.

The following meets are sponsored by motorcar organizations or by individuals:

**MOTORCAR OPERATORS WEST:**

May 25 - 27: North Coast Railroad, Eel River Canyon, Willits - Arcata - Willits, California, 300 miles, Memorial Day Weekend. Popular trip with limited capacity. Experienced operators and seasoned cars only. NARCOA Insurance and MOW License required. \$175.00. First come, first served. Two-stamp LSSAE with extra LSSAE to: Denny S. Anspach, 710 Coronado Blvd., Sacramento, CA 95864. Please, no phone calls! Deadline April 15. (MOW License information: LSSAE to MOW, 8678 Fairmont Way, Fair Oaks, CA 95678).

August 31 - September 1: (Pending) Historic Fifth Annual Nevada Northern RR, Labor Day Weekend tour Ely - Shafter - Ely, Nevada, 284 miles. Popular traditional trip with no car limits. Camping at Shafter, with very limited accommodations at Currie. NARCOA Insurance and MOW License required. \$60.00. LSSAE with extra LSSAE to: Denny S. Anspach, 710 Coronado Blvd., Sacramento, CA 95864. Deadline August 17th. Please, no phone calls! (MOW License information: LSSAE to: MOW, 8678 Fairmont Way, Fair Oaks, CA 95678).

**WILDERNESS TOURS:**

Wilderness sponsors only NARCOA-insured tours. Please call Hank Brown, (608) 839-4939, or write for details, 622 Oak Street, Cottage Grove, WI 53527.

June 25: Central Montana Rail, Moccasin to Geraldine, MT, 164 miles.

June 27: Alberta Prairie Excursion RR, Ferlow Jct. to Dinosaur Jct., Edberg to Stettler to Munson, Alberta, Canada, 216 miles.

(Continued on next page)

## Meets

(Continued from previous page)

June 29: Canadian National RR, Kamloops, British Columbia.

July 2 - 6: Canadian National RR, Roma Jct. to Hay River, 764 miles. Flight to the Arctic Ocean. Six spots remain for the northwest territories.

October 15 - 22: Ferrocarriles Chihuahua Al Pacifico, Mexico. Chihuahua to El Fuerte, 760 miles. Copper Canyon Tour. Please note the date change.

April 20: First ever motorcar meet on the CHESA-PEAKE RR on Maryland's Eastern Shore. Tentative plans call for set-on at Ridgley, MD. The meet will be between Clayton, Delaware and a point near Easton, Maryland. Round trip distance is approximately 70 miles, but could be more. NARCOA insurance will be required. Railroad has not decided whether to use NARCOA Rules. Send SASE to: John von Briesen, 2715 St. Pauls Street, Baltimore, MD 21218. Phone (410) 243-1983.

April 27-30: MOUNT RAINIER SCENIC RR. Four spectacular days of steam railroading and motorcar touring on the Mount Rainier Scenic RR-Tacoma Eastern Railway on the former Milwaukee branch lines between Tacoma and Morton and Chehalis in Washington state. Ride the "Geared Triple Header" on Saturday followed by three days of motorcar trips on the Tacoma Eastern Railway and the former Milwaukee Branch lines between Tacoma and Morton and between Tacoma and Chehalis. NARCOA insurance required. Cost is \$180 for the four-day package (including one Coach triple header steam excursion ticket); \$100 for two days; and from \$35 to \$70 for single days. Register by April 5th. Send SASE for information to Julie Klontz, 12604 23rd Street Court East, Puyallup, WA 98372 or phone (206) 863-7915 evenings.

May 11: Northeast Kansas & Missouri Railroad, Elwood to Hiawatha, KS, 80 miles round trip. This is not a First Iowa Division ride. Please contact Dave Gentry at (816) 233-0741 for information.

May 18: Spring meet on the M&H RR. Run seven miles one way; run several times. Set on at 9:00 a.m. Afternoon stop at Indian Echo Caverns for those who are interested. Cost is \$20.00 per car. NARCOA rules and insurance required. Send SASE to Brian Backman, 275 Vinegar Ferry Rd., Marietta, PA 17547, or call (717) 426-3092.

May 18 - 19: Oil Creek & Titusville RR. Annual Work/Run Meet over the line which runs in the "Valley that Changed the World." See Drake's Well, drilled in 1859. Bring your own tools for brushcutting/clearing. Set-on

each day at 7:30 a.m. at Perry Street Station, Titusville, PA. Cost is \$10.00 per car, no insurance required. Send SASE to: Victor W. Maire, 261 Home Avenue, Butler, PA 16001. Phone (412) 285-9614.

May 26 and 27, September 14, and January 1, 1997: Great Smoky Mountains Railway. Runs start in Bryson City and Andrews, NC, and cover the full length of the line, more than 60 miles. There is a tunnel, a high bridge, white-water river gorge, and a 5.5% grade three miles long. All runs will be limited to 30 cars total. NARCOA insurance required. Cost is \$25.00 per car. Contact Randall S. Dyer, Box 489, Jefferson City, TN 37760; phone (423) 475-9539. Or call Charley Davidson, (423) 745-2331.

June 1 and 2: Come ride the New Hope and Ivyland Railroad in eastern Pennsylvania, a casual 35-mile round trip through beautiful Bucks county. Photo stops at 400-foot-long Rushland bridge. Cost is \$30.00 per car with a maximum of 25 cars each day. Extra fare: steam-powered dinner train Saturday evening, Sunday morning brunch train to the Wycombe Inn, nine-mile round trips on steam passenger trains. Cab rides. All at special rates to motorcar group. NARCOA insurance required. Send checks for reservations indicating which day you want to ride and additional information will be sent to you. Contact Bruce G. Saylor, 2836 Leon Ave., Audubon, PA 19403; phone (610) 666-6572.

**1996 PENNSYLVANIA MEETS:** NARCOA rules and insurance required for all events. Send LSSAE to: Larry Maynard, RR #1, Box 351, New Columbia, PA 17856. Phone (717) 538-9050, FAX (717) 538-9184. Register for all three before May 1, 1996, for \$100.00.

May 18: Lackawaxen & Stourbridge RR. Cost is \$30.00

July 20 - 21: Central Pennsylvania Weekend, North Shore and Shamokin Valley RRs. Cost is \$50.00.

October 12: Autumn Leaf Ride, Wellsboro and Corning RR. Cost is \$30.00.

### *The Track Inspector Sez:*

**Did you ever notice that as you get older, your motorcar gets 10 pounds heavier each year?**





## **Letters to the Editor**

*We welcome letters from readers for printing in THE SETOFF. Published letters may be lightly edited for space considerations, etc., and may also include a reply from a NARCOA committee member if the subject warrants it. Send your letter to the SETOFF editor by the next issue's deadline.*

To the Editor:

In your Editor's Notes column in the Jan./Feb. issue of *THE SETOFF*, you mention that it is a vehicle for information exchange for the national membership. I would like to see something added on a regular basis. I feel that beyond what is written in the bylaws of NARCOA as to the purpose of the organization, there is a social side to what we do (with our motorcar interest). I try to promote this by requesting a membership list annually. I feel that it is important to have contact with other members. I don't like to burden Joel Williams with this request as I know that he has his hands full with the duties that he carries out for NARCOA. It would be nice to know about members that are coming into the organization by publishing their names and addresses in *THE SETOFF*.

This would serve more than one purpose as those of us who have a need for this information could maintain our own membership list and reduce the burden on Mr. Williams. It would also serve to help new members gain contacts in their local areas. By doing so, we would have fewer members that join NARCOA for only a year because the only contact they have with the organization is *THE SETOFF* when there may be a member that lives nearby. The other purpose this serves is that it can inform a member of potential riding opportunities rather than have that person seek his own rides. I'm a believer in safety in numbers.

Speaking of safety, John Pattison, THANK YOU for your contribution to *THE SETOFF*. I think that we need to have some advice from people that are with the railroad industry. This hobby attracts persons that are very knowledgeable about how a railroad operates and the dangers involved as well as persons who don't know and don't care to learn.

I know that there has been much said about the new rules and organizational structure of NARCOA. In the past year, this has been an ongoing issue in *THE SETOFF*. Can we move on?

Are there any of you that share the interest that I

have? That is, to explore the reason that our motorcars were built in the first place. Part of what led me to become involved with motorcars is my interest in track maintenance. Sure, it's nice to go for a ride. For me, the more I know, the more interesting the trip. Information printed in *THE SETOFF* on this subject could help make people in our organization more aware of the potential dangers about the track structure that we are oh so dependent on.

Steve LaBonte  
Mont Vernon, NH



## **Regional News**

*Highlights of the activities of regional divisions of NARCOA appear in this column. Division newsletter editors, please put the SETOFF editor on your mailing list or send in some info about your area. Thank you.*

The **Illinois Division** of NARCOA held a meeting on February 11, 1996, in Earlville, IL. Thirteen members attended and helped restore the old KB&S motorcar (in hopes that they would be invited back for a repeat run on the railroad). Videos and photographs were shared and a good time was enjoyed by all. The division thanks all who attended and also members who couldn't but donated parts for the S-2.

Mike Paul and Mark Arnold have started an organization called **North Central Railcars Ltd.** (NCRL). The Board of Directors consists of Mike Paul, Mark Arnold, Mike Valek, and Terry Grace. Formerly members of the Mississippi Valley Division of NARCOA, the group has plans for motorcar meets in the Michigan and Wisconsin area.

The **Kansas Wheatlands Division** is a very active regional with monthly meetings and a great monthly newsletter. The organization has decided to seek incorporation as a non-profit organization within the state of Kansas (KWD News, Feb. 1996).

Heart of the Heartlands members decided to change their name to **Heartland Railroaders, Inc.**, to more fully reflect the activities of the group (KWD News, Mar. 1996). The group has also acquired by donation the former Missouri Pacific Carona, KS, depot for restoration (KWD News, Feb. 1996).

## West Virginia 1995



*Above, motorcars line up on the nice ex-Pennsy stone arch bridge on the Winchester & Western, August 13, 1995.*

Photo by Wray Dudley



*At left, the November lineup at the South Branch Valley Railroad.*

Photo by Deanna Baird





*Wray Dudley's ex-SCL 512 with Potomac Eagle's ex-CSX 116 at Romney, WV, on the South Branch Valley Railroad, August 12, 1995.*

Photo by Wray Dudley

*At right, John and Susan Cease stop at the Virginia/West Virginia state line marker in their Tuscan Red MT19 on Winchester & Western's ex-Pennsy line, August 13, 1995. Do you reckon the Pennsy had any like this?  
Wray Dudley photo*



# *NARCOA's Insurance Program Finishes Its First Year of Operation With 526 Members*

By Kevin Page

March 31st marked the end of the first year's term of the NARCOA Group Insurance Program. As of December 21, 1995, the NARCOA Group Insurance Program signed on 526 members and issued 115 Certificates of Insurance to 78 railroads located either in the U.S. or Canada.

According to Tom Norman, NARCOA Insurance Administrator, it has been a good year with the Reliance Insurance Company underwriting the insurance program. The following is an overview of the '95-'96 insurance program year from start to finish.

## **THE POLICY**

The '95-'96 group policy can be broken into three parts: personal liability, general liability, and property damage (your motorcar). The group program was covered by the Reliance Insurance Company of Philadelphia, PA. Reliance mostly provides insurance coverage to the boating hobby/industry. Reliance is rated in the "A-" range by the A. M. Best Company. A. M. Best is the nationally recognized insurance rating company and the "A-" range is among their top range (A+ is their best).

The NARCOA Group Insurance Program is a third-party coverage program where the group members are insuring the motorcar operator and the host railroad for bodily injury or property damage to a third party resulting from an accident that is the motorcar operator's fault. Striking and killing a cow or hitting a farm tractor are a few examples of where this program becomes effective.

*Personal Liability:* The personal liability limits of our group program covered the motorcar operator for up to \$500,000. This coverage is considered the first dollar coverage of the policy. First dollar means simply that this coverage begins at the payment of \$1 for damages with a range up to \$500,000. There is no deductible for the NARCOA Group Insurance Program; hence, the coverage really begins at \$1! The personal liability policy covers motorcar operations on railroads that you have permission to ride on. However, it does not cover your motorcar while it is aboard your highway motor vehicle or trailer. Usually auto coverages will protect you against claims while your motorcar is in transit. (Check your auto policy!)

*General Liability:* The general liability limits of the group program picked up where the first dollar

personal liability policy range ended. The general liability policy limit began at \$500,000.01 with a range up to \$5,000,000. This limit of insurance is referred to as "re-insurance" where there is a separate policy that covers above and beyond the first dollar coverage policy. Re-insurance is usually cheaper on a dollar-for-dollar comparison than that of the first dollar coverage limit. The reason for this is that the chance or assigned risk of exposure for insurance claims over the \$500,000 limit is lower and more likely not to occur.

The general liability aspect of the group policy was a bit more complicated than the personal liability portion. The general liability re-insurance was activated by a Certificate of Insurance (COI) that was written to the railroad hosting the NARCOA motorcar event. The COI was written to the railroad providing coverage limits up to \$5,000,000 to both the railroad and the motorcar operator operating on the host railroad on the specific date or dates identified on the COI. The insurance administrator would place the railroad on the policy for the term upon issuance of the first COI; however, an event was not insured by the group program unless a COI had been issued including the date of the event.

*Property Damage:* The property damage limits of the group program covered the motorcar itself. A property damage policy with a limit of \$5,000 with a \$100 deductible was issued as part of the group program. This coverage provided for damages to your motorcar resulting from an accident while operating your motorcar with permission on a railroad.

A copy of the NARCOA Group Insurance Program Policy which contained all three parts was available for \$10, which covers the cost of duplicating the document and mailing it to you. It is your responsibility to know your insurance coverage!

## **RUNNING THE PROGRAM**

Tom Norman reports that 526 members participated in the NARCOA Group Insurance Program this past year. Each participating member paid \$175 to be added to the policy and to be covered under the group program. In an early attempt to keep costs down, the \$175 was to cover the policy costs with a \$20 donation to be made by the meet coordinator for each COI to cover accountable administrative costs. As Tom reported, the donations did not come in and administrative costs began to mount.

The agreement that NARCOA had with the insurance underwriter was for NARCOA to assign the

\$175 to the insurance premium. The \$175 rate for the NARCOA member was not applied to direct accountable administrative costs. The NARCOA board report showed that \$2,500 of unrecovered administrative costs had accumulated. The board took action and activated the \$50 per quarter fee to assist in recouping the past accountable administrative costs accrued and to support the 1996-'97 administrative costs anticipated. It appears that the insurance company may cap the amount of revenue to be borne from the group membership fees which may allow that revenue to be used to offset the administrative costs of running the program.

If a cap is applied, savings may be passed on to the group insurance member during the following cycle. The logic behind the quarterly \$50 concept was to keep the up front individual costs down and to let those riding the rails support the costs of issuing the COI, communicating long distance, and other direct accountable administrative costs as they occurred. Tom Norman states that you can put as many dates during a quarter that the railroad is willing to give permission to operate on. That way you are covered for all of the possible dates during that quarter without having to request an additional COI to cover more dates during that quarter that you forgot to list. If you should for some reason have to add another date during the quarter, it will cost an additional \$50.

Tom also recommends that if you are setting up a trip for a Saturday, it may be a good idea to include the Friday and Sunday around that Saturday to cover day before or after set-ons or set-offs.

#### **TRACK RECORD**

For each insurance policy written by a company, an accident history is established to track how many accidents or incidents the policy holder has during the term of the insurance policy. Naturally, the more accidents or incidents reported, the more funds the insurance company must place into a reserve account to cover any assigned risk assessed to the accident or incident. The document of compiled loss history for an insured is called a "loss run". The loss run, according to Tom Norman, for the '95-'96 period looks pretty good with one major accident awaiting settlement. Tom feels that the accident should be settled by the time of term renewal, provided the adjuster can receive the necessary paperwork from those involved in the accident. Tom stressed that although we are being safe, safety should remain a number one priority.

#### **LOSS RUN/SAFETY**

Regardless of the industry, vehicle, or special event that is being underwritten, a common or "tenuous" thread is woven through financial solvency, potential exposure (what type of business is being conducted),

safety, and loss run history to determine risk and premium amount. Most insurance companies will conduct a desk audit and safety inspection of a potential insured account. The desk audit usually consists of a background check of the client. This includes financial status, loss run history, and an assortment of other risk assessments. To assist the desk auditor, a loss history of three previous years is usually reviewed. This measure is to determine if those remote one or two accidents or incidents were just unusual mishaps or something that was just waiting to happen. Accidents/incidents of small nature pointing to a larger claim reserve paid raises the assigned risk of an account.

Fortunately for NARCOA, previously good loss run years of AARO were used to establish a benchmark of safe operations. As part of the audit, an inspection of the safety practices of the client takes place. Direct questions of how safety issues are addressed and how safety rules are applied are usually asked by the safety auditor. Safety is a direct link to lowering the potential risk of exposure of an insurance writer. The safer NARCOA operates its program, the lower the potential of accidents will occur and, in turn, the insurance company makes a higher return on its risk investment.

Commonly, part of the safety review includes questions about an accident review process. Insurance companies like to see where accidents/incidents are reviewed, declarations are made, and information is distributed as to how the accident/incident could have been prevented. All of these factors lead to a more insurable client at a lower premium rate.

HATS OFF to Tom Norman and those that worked and financially supported the startup and operation of the NARCOA Group Insurance Program!

## *The Motorcar Forum On America Online*

Have a computer? There is an America Online forum you may be interested in. Steve Labonte of Mont Vernon, NH, alerted us to the forum, which is a discussion group with the topic of motorcars. You can post comments or questions and read and respond to others' comments.

Here's how to get there: from the Main Menu, choose "Clubs & Interests". Then choose "Hobby Central", then double click on "Collecting" in the next window. Next choose "Collector's Corner", and then open the "Railroad Model/Railfanning Board". Next click on "Browse Folders" and, finally, open the "Track Cars/Speeders/Hand Car" folder.

# What Determines the Cost of a Motorcar Run?

By Mark Arnold

Over the past seven years operating motorcars and setting up motorcar runs, one of the most frequent questions I continue to be asked is why did a run cost so much money. I hope this article will help motorcar operators understand the reasons motorcar meets cost what they do. I will list examples of some runs I have set up and "disclose" the hidden costs associated with them to help you, the operators, understand how meet fees are determined. Here are some examples:

## MNVA Railroad (Minnesota Valley) 1992

Cost: \$10.00 per car

This was an easy run to set up. The railroad charged no fee and the only costs associated with this meet were:

Mailing to announce the event .....	\$30.00
Long distance phone calls .....	25.00
Donated a dozen donuts to the employees working that weekend.....	<u>5.00</u>
Total costs .....	\$60.00
Fees collected (8 motorcars) .....	<u>80.00</u>
Profit .....	-\$20.00

(This is the only run I never lost money on.)

## Dakota Southern RR 1993

Cost: nothing

Because this railroad doesn't charge any fees and refuses to accept insurance for motorcars operating on the line, it would not be fair to charge any fee as the railroad has an open invitation to motorcar operators allowing their operation at any time. An operator must, however, check in with the railroad to find out about any rail movements before setting on the line. We took the owners out to dinner and donated a 3' by 4' herald to place on their office building, the Chamberlin Depot (see photo at right).

## Algoma Central RR 1994

Cost: \$185.00 per car

This may sound like a large sum of money, but here is a listing of the actual costs associated with putting this three-day run together:

Railroad labor .....	\$1,698.40
Escort meals .....	11.00
Hy-rail motorcar charge .....	943.60
7% Canadian tax .....	188.70
Bus charge (to transport riders from steel mill to motel) .....	207.20
Long distance phone calls .....	113.12
Mailings .....	<u>78.00</u>
Total .....	\$3,340.00
Fees collected .....	<u>3,145.00</u>
Loss incurred .....	\$ 195.00

(These costs were American funds, 74% Canadian exchange rate.)

## Lake Superior's North Shore Run 1995

Cost: \$45.00 per car

Lake Superior & Mississippi RR .....	\$ 100.00
Burlington Northern Railroad .....	282.63
Lake Superior Transportation Museum .....	100.00
North Shore Scenic RR .....	100.00
Regional Railroad Authority .....	400.00
Duluth Missabe & Iron Range Railroad .....	0.00
Duluth Police Department (MN law enforcement charges for grade crossing protection) .....	<u>110.00</u>
Total Charges .....	\$1,092.63
Fees collected .....	<u>810.00</u>
Loss incurred .....	\$ 282.63

(Please note: The new insurance policy will require a \$50.00 surcharge being collected for each insured covered by NARCOA insurance increasing the cost to duplicate this run in the future by \$350.00.)

In the north central region of the United States, low cost runs are mostly a thing of the past. The costs shown above are relevant to this region but not necessarily the region where you live. In other regions of the country, the price could even be greater. Meet organizers will gladly give you a rundown of the costs incurred for a given run and not keep you in the dark. For those of you able to participate in the \$10.00 and \$20.00 meets, I just



*The Dakota Southern is presented with a herald to place on their Chamberlin offices. The Huffs accepted the gift on behalf of motorcar operators allowed to operate on the Dakota Southern for many years at no cost. The herald was made by Matthew and Mark Arnold, and in this picture is shown resting on Mike Paul's M19, "Old Smoky," in May 1993.*

hope you count your blessings. For railroads in our area, they see motorcar activities as a way to help generate income. Even if no money is collected by the railroad, participants should at least send a card of thanks to the host railroad, take the railroad's escorts out to lunch or even buy donuts for the railroad personnel on duty the day of the run. It's the little things that matter.

Meet participants need to understand some very important items:

1. Railroads have actual costs incurred with hosting motorcar events. When employees are being paid by the railroad to work with or work on motorcar events, those costs are donated for the run participants' enjoyment. The least we can do is to help them with those costs. I know of very few of you who will volunteer

your time at your job so others can have a good time.

2. Many railroads have their employees working 12-hour days and seven days a week. When a railroad refuses to host a motorcar trip, it may not mean they disapprove of motorcar trips, just that their employees need time away from their jobs to rest.

3. Most motorcar groups don't make a bundle of money from meets. There are real costs incurred when hosting these trips. The people setting these meets up have some real costs associated with them. Many of these trips take years to happen if even at all.

4. When calling long distance about a meet, remember the cost of a return call will be charged against the run. Ask to have that call returned collect. This helps control costs incurred in hosting a meet.



## ***Safety:*** ***Lack of Sleep Can*** ***Cause Operator*** ***Impairment***

By Dick Ray

We all realize the dangers of operating a motorcar while impaired. We all sign a statement at each meet verifying that we are not impaired and have no impairment-causing substances aboard. Even in the years prior to the signed statement there never was any record of anyone operating while impaired.

However, there is one type of operator impairment which is seldom considered in the same way that drugs and alcohol are. What I am leading up to is that lack of sleep can be as dangerous as the more famous impairments. Several articles in *Trains* magazine report that this impairment to crews may have caused several accidents and may be due to the crew scheduling practices.

In our case, scheduling comes about as a result of our scheduling our own time plus the meet schedule as determined by the organizer. We schedule our time based on the (hopefully) published schedule and our confidence in the organizer to follow it. It should be up to the individual operator to schedule enough sleep time prior to and during a multi-day meet, knowing that the

fatigue level will increase as the event progresses. You might have to give up the Saturday night slide show to be well rested for Sunday.

As we all know, the urge to catch a micro-nap can be overpowering and we can delude ourselves that we are sufficiently functional. However, while in a sleep-deprived mode a person's reaction time increases greatly and the recognition of an unexpected hazard ahead can disappear completely. Any operator who feels that they are in need of a short nap should ask for relief or a tow, or perhaps request that their qualified and insured passenger operate for a while.

Another aspect of a safe weekend is driving home accident-free afterward. I fully expect some organizers to expect that they cannot be responsible for attendees' welfare after the meet is over. While this is literally true, the meet organizer can avoid creating a subtle hazard. After several days on the rails, the operator fatigue is obvious. The meet organizer should consider this aspect of safety when constructing the schedule. If Sunday's run is scheduled to be complete by 3:30 p.m., those who live within 400 miles and must be at work on Monday morning will be expecting to drive home that night. However, if the arrival time turns out to be 7:30 p.m., those same people may decide to push their luck and drive straight home.

I believe that it is the responsibility of the meet organizer to maintain a reasonable schedule even though the lunch break may have to be cut short or a side trip up an interesting branch line eliminated. Some delays are inevitable and due consideration should be given to that. If we have the railroad to ourselves for the day, then it is only our own people who can cause a delay. If meets with trains are likely and sidings are few then a very careful plan must be prepared and adhered to.

The recommendation here is that organizers and others who can affect the schedule plan the event so that all will have an opportunity for a safe trip home.



## Want Ads

*Editor's Note: THE SETOFF is happy to print all ads received from members. Send ads directly to: Deanna Baird, SETOFF Editor, 4403 Dyes Lane, Bealeton, VA 22712. There is no charge for placing an ad, just send it in. If you want your ad to run for more than one issue, please indicate how many issues. Thank you.*

**FOR SALE:** Four 20-inch diameter cast steel wheels, in excellent condition. Make unknown, but very old, probably turn-of-the-century. Perfect for a handcar construction project. Polaroid photo available on request. \$100.00 each or \$350.00 for all four. Also, large and updated list of track tools, hand- and air-powered. Send for list with prices. Contact David M. Williamson, 1484 Bradford Mountain Road, Lenoir, NC 28645; phone (704) 757-0741, FAX (704) 757-3263.

**FOR SALE:** Nathan P 5-chime railroad diesel locomotive air horn in very good working condition. Great for motorcar use to wake up the operator who fell asleep in front of you! Mount it on your pickup and impress your neighbors! \$385.00 includes shipping via UPS. Contact Walt Matuch, P.O. Box 742, Bayonne, NJ 07002-0742; phone (201) 858-4980 evenings.

**FOR SALE:** Fairmont carbs. C-5 or C-8, \$75.00 each; F-6 (iron) or J-3A "Acorn" (brass), \$85.00 each. Aluminum C-series bowl, \$5.00; A1372 air intake, \$5.00; J-series engine mounting casting, \$5.00. Contact Joseph Shaffer, 35166 Jason Drive, N. Ridgeville, OH 44039; phone (216) 353-0764 evenings.

**FOR SALE:** Fairmont M19 motorcar, formerly CP from Northern Ontario. Fiberglass cab, good running order when taken out of service. Partial restoration. \$1,000.00 Canadian. Additional Fairmont/Woodings parts available for sale or swap. Contact Mike McCormick, 1179 Bruce Ave., Windsor, Ontario, Canada N9A 4Y5; phone (519) 977-7756.

**FOR SALE:** Gorgeous 1946 LS&I ST2-G. Rails to roof restoration, hi-gloss orange with black trim. New 20" wheels, wood, glass and roof. Rebuilt RQ-C 13 hp engine, C-8 carb, 6-volt Motorola electrical. Modern style hopper and condenser, manual turntable. Some extra parts available. Less than 150 miles after restoration. \$2,950.00. Also, two C-5 carbs, \$100.00 each. Contact Tom Fisher, 39085 Lyndon, Livonia, MI 48154; phone (313) 462-9414 evenings 6-9.

**WANTED:** Two bottom seat cushions for an MT19. Contact Mike Raposa, P.O. Box 51170, Palo Alto, CA 94303-0690; phone (415) 917-1224, FAX (415) 917-1241.

**FOR SALE:** Fairmont M2C, 1926 wood frame car, 20" wheels with QB engine, partially restored. Also, Reading 40-B, including correct F-M magneto. Contact Joseph Shaffer, 35166 Jason Drive, N. Ridgeville, OH 44039; phone (216) 353-0764 evenings.

**FOR SALE:** Excellent repro tool/coil boxes. Heavy gauge metal, red primed. \$55.00 each or two for \$100.00. Photocopies of various manuals; send for list or call. Contact Dave Sherron, 14 Stoneledge Dr., Portland, ME 04102; phone (207) 775-3559 evenings.

**WANTED:** Surplus velocipede parts. Contact Dave Sherron (see ad above).

**TRADE:** Fairmont TP&W M19-AA unrestored (engine rebuilt) for a restored MT19 with Fairmont cab. Contact Jeff Levengood, 2189 Oak Tree Drive, Dover, OH 44622; phone (330) 343-3407.

**FOR SALE:** Fairmont MT14, completely rebuilt and painted (ex-Soo car) two years ago. Onan engine, lots of parts. \$3,200.00. Trailer available. Contact David W. Smith, 330 Ridge Road, York, PA 17402-8830; phone (717) 741-9330.

**FOR SALE:** Fairmont M19, open car with canvas windscreen. Fairmont M14, closed car with no side curtains. Fairmont MT19, completely closed in with excellent glass, etc. Professionally painted with orange enamel. Also 1984 two-man Beaver car in near perfect condition, a little over 250 hours on 18 hp Briggs & Stratton engine. Has extended front axle for conversion to four-wheel drive. Headlights and tail lights front and rear. No reasonable offer refused on any or all cars. Contact Ted Monck, S-10, C-1, RR#1, Keremeos, B.C., Canada V0X 1N0; phone (604) 499-5441.

**FOR SALE:** Reducing collection. MT14, M19s, M9s, Kalamazoo 27 with spare engine and parts. O.D. engines in various conditions. Fairmont parts used and new available on request. Serious inquiries only, please. Cars must be seen. Also, large 20 x 35 tarp garage, heavy duty tube frame, \$250.00. Contact Chelsea Valley Shortline Company, Ken Kurdt, 118 East Caroline Drive, Wappingers Falls, NY 12590; phone (914) 831-1170.

**WANTED:** Information, detailed drawings, vintage advertisements, etc., for railroad conversion wheels for Ford Model T and like vehicles. Contact Jarvis Arp, 2235 St. Mary's Ave. #502, Omaha, NE 68102; phone (402) 346-4975.

**FOR SALE:** Thirteen MT19 CN cars, ten MT14 CN cars, eight Woodings CP cars, four M14 CP cars, 12 M19 CP cars, from \$750.00 up. Also, Woodings parts, new motor mounts, brake shoes, lift handles, upholstery material, seats, lots of used parts. Also Fairmont parts, lift handles, cranks, control levers, new and used parts. Lots of parts for M19, MT14, MT19. Contact Les King, 1835 Alabama Ave. N.W., P.O. Box 164, N. Lawrence, OH 44666; phone (330) 833-2868.

**WANTED:** MT14 roof for ex-Soo line car, vintage 1968. All roof styles considered. Also want maintenance/service manual for MT14 transmission. Contact Karl

Franz, 4704 Aspen Hill Rd., Rockville, MD 20853; phone (301) 942-6197.

FOR SALE: Fairmont M19 ex-BC Rail car with home-made fiberglass cab, rebuilt engine and running gear, partially reassembled, \$450.00. Also, ST2-H ex-BC Rail car with fiberglass cab, stored outside for several years, \$600.00. Also, some new and used parts. Contact Daniel Call, 23426 11th Ave. W., Bothell, WA 98021.

WANTED: Trailer for motorcar. Must have four-wheel brakes. Contact Jim Kirk, 6432 24th Ave., Vinton, IA 52349; phone (319) 472-3921.

FOR SALE: Fairmont M19, ex-SCL, good condition, all original, no cab. Also, new custom-made trailer with ramps and winch. Both \$1,300.00. Contact Bill Cselle, 6708 Margaret Drive, Blackshear, GA 31516; phone (912) 449-5473.

FOR SALE: Fairmont M19, classic front enclosed with windshield. Engine is rebuilt and runs well, with 12-volt system wired for running lights. Double skeedoo trailer. Photo available. \$700.00 Canadian. Contact Miville Fournier, 6423 Clingin Lane, Manotick, Ontario, Canada K4M 1B3; phone (613) 692-2290.

FOR SALE: Two MT19s with fiberglass cabs, \$750.00 each. Also one MT14 with fiberglass cab, \$650.00. Miscellaneous parts and cabs. Contact Dan C. Bryan, Box 485, Carthage, IL 62321; phone (217) 357-3128.

FOR SALE: Newly cast and machined axle drive pulleys for M9. Complete with bolts. \$152.50 postpaid. Also send SASE for parts list for M, MT, and S cars. Contact Jim Dobbins, RR2, Box 105, Goff, KS 66428; phone (913) 868-2388.

WANTED: Fairmont OD engine spare parts. Also want complete or restored Fairmont MT19. Contact Rick Tufts, 95 Idlewild Road, Pinehurst, NC 28374; phone (910) 295-0987.

FOR SALE: Fairmont and Woodings track cars, several models available, some restored, \$400.00-\$2,250.00. Also used wheels, \$20.00-\$40.00. Contact Tom Kowalski, 689 Podunk Road, East Brookfield, MA 01515; phone (508) 867-2188 before 9 p.m.

WANTED: E-mail address of online NARCOA members for online communication net. Send name and e-mail address to MV Jct@AOL.COM or 103631,416@cis.com. (Steve LaBonte, P.O. Box 155, Mont Vernon, NH 03057-0155.)



**Classifieds work:** *Bob Schuknecht, of Saginaw, MI, recently purchased this 1980 GMC hy-rail pickup from an ad in THE SETOFF. Seen here on Kellogg's elevator tracks (ex-Grand Trunk Western) at Carson City, MI, Thanksgiving Day 1995.*

Photo by Bob Schuknecht



## **How To: Build a Wind Deflector for Your Trailer, Part II**

By Dick Ray

A previous article described the design and construction of an air deflector for the front of my trailer. This did wonders for making it easier to pull, especially in a headwind. It also isolated the motorcar cab from the force of the air and kept the front of the car clean. Upon arriving at a meet, I no longer had to clean the outside of the windshield. Instead, I had to clean the inside of the windshield, the engine cover, the seats, and everything else. I later tied the seat backs down and put a plastic garbage bag over each of them. This was not really satisfactory since the bag would beat itself to pieces in several trips, despite four bungees over each seat.

While following Fred Fisher home from Kingwood, West Virginia, one evening I noticed how well his full motorcar canvas cover fit and the lack of flapping in the wind. At a rest stop he showed me the heavy bungee cord holding the sides inward using a loop sewn to the inside of the cover. I got his business card (Fisher Canvas Products) and later made an appointment to have a cover fitted to my car. When I picked it up later the cover fit perfectly and had many grommets in the bottom for tiedowns. The cover comes down to within two inches of the bottom of the wheels and is clearly just the thing for keeping the car clean inside and out.

The surprise was that it also made a big reduction in the wind resistance. Coming home on the New Jersey Turnpike I was staying with the traffic at 65 m.p.h. using 5th gear with a 2.3 L (140 cu. in.) non-turbocharged engine. Previously I had used 4th gear at 60 m.p.h. in the same conditions.

Other benefits include being able to carry all the paraphernalia necessary for a meet in the motorcar instead of in the tow vehicle, leaving more free time at the set-on and the load-up times. My canvas motorcar side-curtains can hang free instead of being bound up which causes the plastic windows to chafe and become cloudy. The side and rear curtains themselves stay clean and are protected from the sun and moisture, which cause rot. Finally, the aluminum vehicle stays clean and shiny even when parked under a tree all winter. I don't have to polish the aluminum every spring as before. All in all, the cover is one of the best investments I ever made.

### **North American Railcar Operators Association (NARCOA)**

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