

**MAAC MONTHLY MEETING AGENDA**  
**March 31, 2021 – 7:00 pm**  
**Virtual meeting via ZOOM**

**Call to order**

Chairman, Jim Penziwol called the meeting to order at 7:07pm.

**Chairman's opening remarks and Welcome guests**

Jim welcomed all members to the March meeting.

**Roll Call - Count for Quorum**

(Minimum of 3 Executive and 5 Club Reps) – 21 in attendance. 4 exec and 17 associate club reps. In attendance:

Jim Penziwol	MAAC Chariman Exec.	chair@maac.cc
Larry Coulter	MAAC Vice Chairman Exec, Corvette Club Alt	vicechair@maac.cc
Marie Collette	MAAC Secretary	secretary@maac.cc
Bernard Harfield	MAAC Treasurer	treasurer@maac.cc
Denis Jolicoeur	Modern Mopar's of Manitoba Rep; MAAC Social Media	media@maac.cc
Bob Chubala	Collector Car, WOW, MAAC Rep	
Blair Chetwynd	Manitoba VW Club Rep	
Carl Landrie	Minnedosa Valley Cruisers Rep.	
Chad Edwards	British Car Club of Manitoba Rep	
Cory Jaysyn	Lily Pad Cruisers guest	
Daryll Hyslop	Winnipeg River Car Club Rep., MAAC Past Chairman	
Don Morrison	Minnedosa Valley Cruisers Pres./Rep	
Geordie Despins	Mid Canada Mini Group Rep	
Glenn DeLey	Manitoba Mopar Rep.	
Grant Copp	East St. Paul Lions Club Rep	
Marcel Lemire	Lily Pad Cruisers Rep.	
Raymond Millis	Red River Jeep Club & 567 Club of Manitoba Rep.	
Shannon & John Morgoch	Memories Show'n Shine Rep.	
Wade Weber	Manitoba Pontiac Association Rep.	
Wayne Preston	Red Trail Cruisers Car Club Rep - Holland Mb. Road Rebels & Brandon & Area Car Enthusiasts	
Dave Burba	(B.A.C.E.) Rep	

**Adoption of March 2021 agenda** (additions?) – change next meeting date from March 31 2021 to April 28 2021. No additions requested

Motion by Jim Penziwol, moved by Wayne, seconded by Blair. Jim declared the agenda adopted.

**Approval of February minutes** (sent out March 2, 2021)

Moved by adopt the minutes by Marcel, seconded by Don Morrison. Minutes adopted.

**Welcome to Marie Collette as the new MAAC Secretary. Thanks!**

### **Executive reports**

- Chairman: (Jim Penziwol)
  - o Nothing to report
- Vice Chairman: (Larry Coulter)
  - o Nothing to report
- Secretary: (Marie Collette)
  - o Nothing to report
- Treasurer: (Bernard Harfield)
  - o TD Bank statement. Investment (\$10,344.25 & \$10,270.58) and bank account (\$35,004.20) Total \$55,619.03. Since Feb meeting, 2 major expenditures. 1) Intact insurance \$1,230.50 pd 2) Commercial Liability \$6,152.50 paid. No questions at the meeting.
  - o 36 clubs renewed for this year, just awaiting payment for dues from one club. Last year we were at 56 clubs as members. Were the clubs holding out and waiting because of the insurance? Or covid and less shows?
- Legislation: (Gary Glowa); Bob Chubala on behalf, Gary unable to attend (no internet). Finalizing questions on behalf of Bill 15 to MPI. Awaiting reply from MPI. Quietly reopened working on registration fees. Ongoing Vehicle Inspection Handbook, working and guides for techs – ongoing fine tuning in the background.
- Annual Events Calendar Coordinator (Jim Matthewman III)
  - o Not in attendance
- Past Chairman's Report (Daryll Hyslop)
  - o send out to the clubs – bulletin put out to vehicle repair shops. Effective April 1, 2021 change of deductibles. New one added \$200plus

<https://www.mpi.mb.ca/Pages/coverage-enhancements-2021.aspx#:~:text=April%201%2C%202021.-,Deductibles,will%20be%20adjusted%20to%20%24750.&text=This%20change%20will%20enable%20customers,unfortunate%20event%20of%20a%20claim.>

- Social Media Coordinator (Denis Jolicoeur)
  - o Nothing to report

### **Standing / Special committee reports**

Collector Vehicle Plate Program: (Bob Chubala)

- Just had a zoom meeting with MPI, another one will be held at the end of April 2021 Jan 1 to March 31, 2021 224 vehicles qualified – 174 of those were from March alone. Declined 11 vehicles

To date: 6608 qualified vehicles. MPI is very pleased with the numbers, a bit lower than the estimate from 10 years ago, but still pleased.

- Issue with camper/motorhome vehicles. Looking at them. A lot were not registered as motorhomes, were registered as passenger vehicles.
  - o Is this registered as a motorhome or regular vehicle.” If currently registered as a motorhome, do not qualify for Collector Vehicle Plate program. More specific wording to be clarified and added to MPI’s site, and will flow through on MAAC’s website.

Blair Chetwynd – asked for clarification. Bob: If there is a bed and stove, not eligible for a collector plate. Different usage and insurance liabilities. Awaiting more info, hoping by the April meeting to have more.

In to 1996 vehicles (25 years). Looking for more strict wording, incorporating wording from ICBC program,

- Retalked about guaranteed values. Bill 15 – values on older vehicles. Going to be getting more info from ICBC and see how we can get more information about how they got to guaranteed values and how we can progress to get there.

- There will be a new old car price guide, hoping to order in May for release in early summer.

Good, open discussion. New people came on board.

90% of people are still working from home, creating slight delays in things getting done, information being found.

Not automotive related but Winnipeg Folk Festival, Morris Stampede all cancelled. Tough year for shows.

Jon Hickaway (not in attendance and Bob will be sending him an email to talk more about this:

– MPI – doing clinic promoting collector plate program and sign up some vehicles. First one at Arborg Service Centre. If goes well, will look at setting up more in other communities.

Larry Coulter: Question: the spreadsheet showing revenue, expenditures and margins – will it be done again? Answer: (Bob) not available yet as delays with people working from home

Marcel Lemire: Question: any new on going to one dealer plate system? One plate for every 4 or 5 vehicles that one person may own. Answer: Due to system limitations on MPI’s old software system, not likely at this time.

Bob in discussion with the same person as the reg fees about moving to a one-plate system for Manitoba.

Carl Landry: Question: if they get an appraiser from Brandon go to Minnedosa – would that be recognized? Officially, no. Keep receipts etc for 3 years, will help with total loss. Marcel asked if top up could be done with Hagerty or SMI. Bob couldn’t answer on behalf of the insurance companies. BUT – if you top up your insurance, the secondary insurer would pay the amount above and beyond the \$50K MPI will cover.

Don Morrison - MPI says to get appraisals done every 2 to 3 years MAX.

Chad Edwards – registration fees clarification: every single vehicle pays collected on behalf of Govt of MB by MPI. Trying to lose the registration fees with older vehicles. Working with government. Insurance is prorated, reg fees are not, motorcycle fees prorated?

Carl – has Covid had any effect on raising/lowering values of collector cars? Bob: doesn't feel a change in value – but seems to have sent more people in their garages to do work on their project vehicles!

## Old Business

- Commercial Liability Insurance – Bernard Harfield
  - o update: Jerold & Norma attended last meeting. We have a hard copy and pdf version of the policy. Reviewed policy. If anyone wants a copy of, please contact Bernard. \$1,000 deductible, \$5M limit
  - o Marie to include a PDF of the policy to all club reps with the meeting notes.
  - o Bernard calculated 2% increase in premium each year when doing the budget.
- Jim Penziwol – TCIM \$6,152.50 – discussion on how it is paid for.
  - o Previous policy was \$3,039.87 cheaper.
  - o Clubs were charged \$110 per year.
  - o This insurance covers ALL clubs within MAAC, whether they have paid for the premiums or not.
  - o Do we incorporate this cost with the annual dues, like the exec liability insurance is?
    - Marcel – yes incorporate it all. We are all under this umbrella for a reason. Regardless of how many members are in each club.
    - Shannon agreed.
  - o Problem – if we try and go based on the size. Largest club is Corvette Club of MB – have a national association and their insurance is purchased through there, not through MAAC. If they were to try and do it proportionately, Corvette Club would probably have to pay \$1,000 for a policy they could get standalone for approx \$800. Daryll suggested that if done, those clubs may leave MAAC.
  - o 2020 we had 56 clubs. 2021, only 36 clubs renewed. (Info provided by Bernard).
    - If 56 clubs, would be \$110/yr per club. If 36 clubs, works out to be \$171/yr per club,
  - o Denis Jolicoeur
    - unfair to the larger clubs to make based on club size.
    - Broached Business sponsors. Proposes to change the description – add marketing for sponsors, website, guide, social media pages – including sales, special announcements etc.
    - Subsequent years – we could offset that cost for premiums with sponsorship
  - o Marie mentioned that no matter how many people are in the club, the claim size would still be the same.

- Marcel mentioned that he doesn't feel that it would be difficult. It's up to the president and executive of each club and show them the benefits of belonging to the MAAC org.
- Bob Chubula – every one of the 36 clubs is covered by the insurance, whether they pay for it or not. Need to come up with a good plan to keep the current clubs in and not lose anymore.
  - Suggestion by Gary Glowa through Bob – create an Associate member level, not covered by the insurance. Concern is the wording from Jerold and Norma – all members covered.
- Larry Coulter – do we get out of it and have all clubs? That leaves a lot of clubs out in the cold.
- Geordie – differentiate between insurance and membership
- Chad and Denis, both their clubs are willing to pay that. Chad also suggested we reach out to the 20 clubs that didn't renew and ask why they didn't?
- Bernard discussed that some clubs may have been holding out in renewing waiting for the answers on the insurance. Previously, clubs that were incorporated, limited etc couldn't get the insurance.
- Insurance premiums, we can expect a 2% increase each year.
- Larry says it sounds like everyone is on board with splitting equally.
- Bob suggested we look at legal counsel to see what their thoughts would be for insurance coverage for those who don't want to pay
- Grant Copp – reminded that alcohol not included.
- Wayne Preston – demolition derby is not static, separate insurance needed.
- Shannon – agrees with Marcel – Memories Show 'n' Shine – would have no problem paying \$200 for insurance. Membership – makes a world of difference for them to be members, social media, advertising etc.
- Larry suggested we move forward.
- Jim Penziwol – for 2021 – everyone is covered. Some have paid \$110, some have paid nothing. Agreed that if we set the 2021 rates at \$150, ask clubs to pay the difference. Many on the zoom meeting agreed. Going forward, if we can get some sponsor money to help offset for future years. Motion to set insurance rate for 2021 to \$150? Geordie moved, seconded by Wayne Preston. Motion is carried. Jim to draft an email detailing the insurance, all clubs included. Clubs wanting to renew that haven't renewed? Ask all clubs that have paid to pony up the difference.
- Jim Penziwol - for future years, do we roll it into the annual membership dues? Tabling this for now, to revisit in the future.
- Daryll questioned why we are going to ask for \$150 instead of \$170 based on the premium schedule for 36 members. We anticipate that more clubs will renew based on Jim's communication out to them. IF we get no one else, MAAC would be out of pocket \$20 per club. Bernard – reminder that without WOW, there are some expenditures that will not happen.

- Wade Weber – stop using the terminology ‘car show insurance’. It’s club insurance. Have some clubs not taken it because they haven’t known they ‘need it’ because they don’t do shows.
  - Denis Jolicoeur – ‘cars and coffee’ meets – are they covered? Yes. Are only club members covered? What about other people who show up. Guide says his club meets at Tim Hortons. Over the last summer – many others showed up. Would Modern Mopars be covered if any of those others that showed up went after them because of an incident? Yes, would be covered. Bob Chubala thinks Modern Mopars wouldn’t be involved/incriminated at all. Larry Coulter seconded that – example: Porsche club at a restaurant, random person attends, could they come back to the club? No. Wade Weber said he would be more concerned about following covid rules. Do not publicize any type of meeting. Covid inspectors are looking at them and handing tickets out to everyone in attendance.
- MAAC book club listings / calendar entries review – Jim Penziwol on behalf of Jim Matthewman III
    - Winnipeg Free Press advised we will not be publishing the MAAC book for 2021
    - Asked if they can still do cover art? Awaiting reply.
    - Still working on the calendar. Expect an update by the April meeting.

#### Open Forum

Discussion between Wayne & Bernard about the accountant. Liability-wise, we need to have an accountant, and not a bookkeeper do the review.

Shannon – pumped and excited for Memory Show ‘n’ Shine – a mural of the car show will be done and put up in Selkirk on Manitoba Ave by the Interlake Art Board of Selkirk. Will be sending a letter for fundraising to offset the costs of doing the mural. 14’ x 40’ mural. If you would like a photo of it, please contact Shannon. Jim Penziwol asked if it could be posted on social media. Shannon said not as of yet, but yes, would like it if. Their show is August 8, pending Covid rules. Mural will be up before then. Donations would be recognized on a plaque. Receive a tax receipt. Shannon to send the info to us and Denis will get it up on our social media. Donations deadline is end of April.

NEXT MEETING – April 28, 2021 – via ZOOM

ADJOURNMENT – 9:07pm Moved, seconded.