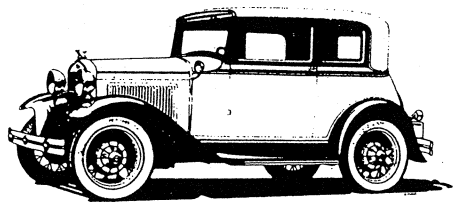
Victoria Association

MAFCA Chapter



MARC Region

VOL. 5 NO. 4 **VICTORIA NEWSLETTER** October 1990

*** THANKS TO PAUL SUND ***

Paul Sund did a fine job of filling in for me by editing and producing the July newsletter. I certainly do appreciate all of his effort. Many thanks Paul from all of the membership.

*** GREAT AMERICAN RACE ***

The 1990 Great American Race is now history. It was so nice seeing many of the members that came to see me at the various stops along the way.

For those of you that plan to do the race sometime, I'll tell you that it is a fun thing to do and a lot of people greeting you and cheering you on. It is, however, not all fun and glory. It is a lot of hard work and preparation and the race itself is a lot of go, go, go. Get up early, go all day, with the driving and navigating plus the pit stops and etc. Not enough sleep and no matter what, you must go on. I do not plan to do it again but I am happy to say that I did it.

The 1929 roadster pickup did a magnificent job. No problems at all. We had one flat on a freeway but we changed it in less than three minutes and made our next start time with 15 seconds to spare. We were on the edge of a tornado, and in very heavy rain, we encountered extreme heat and driving conditions and still no trouble. I only know of one other car, a 1936 Chrysler Air Flow that did not have any troubles. Many, many of the cars had a lot of breakdowns and many, many more had overheating problems. Still, my little pickup kept going. I must say that I do not know of another model A in any of the previous races as well as this one that made it all the way without any problems, except mine. That jewel just ran and ran. The water temperature never got over 149 degrees even on the long hill climb out of the Mojave Desert. Needless to say, I'm real proud.

I did find out how to make a model A run and do it in a dependable way.

The only thing that I was disappointed in was that we didn't win any money for the Happy Hill Farm, children's home.

We did place 9th and 7th but finished 24th overall.

*** SAN DIEGO NATIONAL CONVENTION ***

After the Great Race, we had to get back to San Diego and the 16th MAFCA NAtional Convention. This was a fun filled Model A week. There were many fine model A's present. There were about a dozen Victorias there. Two were all original. We had a very nice Victoria meeting and picked up four new members. We tried to get the Victorias together for a photo session, like we did in Colorado, but only two showed up. I was busy with the MAFCA Board meeting and couldn't make it.

1992 MAFCA NATIONAL CONVENTION

All of you should be informed that the 1992 MAFCA National Convention will be hosted by the Dallas Model A Ford Club and that it will be held in the Dallas area, specifically in Arlington, Texas which is half way between Dallas and Ft. Worth. We want all of you to come and bring the family. Also, do not leave your Victorias home.

To those of you that are planning to come, you should join the Early Bird program. This is a series of newsletters telling you about things we plan to do during the convention, routes to take and many other interesting things that will be helpful to you.

Send $7.50 to: Early Bird, P.O.Box 797402, Dallas, TX. 75379-7402.

We also have nice "T" shirts and pins available. The Shirts are $8.00 and the pins are $3.50. If you would like any "T" shirts or pins, send your order to me and I'll see that you get it.

STOP LIGHT COLOR OF MODEL A'S

A lot of you drive your Model A's like I do and do not like the yellow stop lights. There have been cases where the police will stop the cars and say that the lights are not correct. Without discussing the legal merits, I have come up with a way to keep the yellow authentic look and still have the red stop light.

All you have to do is get a nice red piece of cellophane and cut it to fit in back of the yellow glass and glue or tape it into position. Remember the back is the inside of the glass. Now, when you put on the brakes, you have a red stop light but it looks yellow when the light is not on. Satisfies everyone.

AUSTRALIA 1992 CONVENTION

In 1992, Australia is also having their Model A National Convention. If you are interested in going (with or without your Model A) write to: Model A Restorers' Club (W.A.) Inc., 12th National Meet Committee, P.O.Box 42, Palmyra, Western Australia, 6157, Australia.

JACK E. SIMMONS VICTORIA STORY

Jack E. Simmons is a new member from Downey, CA. Jack wrote to say that he bought his Victoria in 1960 while he was in the Army in Seattle, Wa. He paid $300 for it from the grandson of the original owner. It has never been restored, although it did have new upholstery and a fresh paint job a year or two before he bought it. The Victoria was used in his wedding in 1969 and as his family grew, he brought each of his three children home from the hospital in it. He also drove each to their 1st day of school in elementary, Jr. High and High School. On September 11 th, he took his youngest to her first day of High School. Jack purchased my spare model A engine I had built for the Great Race.

MARC NEWSLETTER AWARD

I am proud and happy to inform the membership that for the second year in a row, the Victoria Newsletter has received an award from the Model A Restorers Club (MARC). Last year the newsletter received the NEWSLETTER AWARD OF MERIT. This year we moved up the ladder and received the NEWSLETTER AWARD OF EXCELLENCE. I certainly do appreciate the awards and it makes all the work worth all the trouble. I do appreciate receiving this award and my thanks to MARC for the recognition.

VICTORIA AREAS OF CONFUSION

There seems to be three main areas of confusion with regard to the Victoria. These are: The seats, the Leatherback top and the paint and striping.

Don Ross has researched the seats and I am producing it in this newsletter.

The seat brackets have been discussed and diagramed in previous newsletters but I will include the bracket designs in this newsletter mainly for the new members. There were the early brackets which had three holes in an angle iron type bracket. The holes were to allow the three positions fore and aft of the seat. A rod went through the hole in the left bracket, then through the tube on the bottom of the seat and then through the corresponding hole in the right bracket. The early Victorias had this bracket on both the driver and passenger seats. Later, (and we have no date on this), they came out with a one hole bracket for the passenger seat. (I assume they felt that the adjustment of this seat was not necessary or else, it was cheaper to make). As all of you know, FORD was always looking for cheaper ways to produce the cars. This may seem insignificant but over the entire car, any reductions could amount to quite a difference.

About the time the indented firewall came out in 1931, and the advent of the A 400, FORD started to install the same sliding seat of the A 400, in the Victoria. The passenger seat bracket changed to the corresponding bracket used with the sliding driver seat. This bracket was connected from two eye type bolts on the bottom front of the passenger seat bottom and connected with two corresponding eye bolts in the floor cross member. If you have any seat brackets in your Victoria other that these, you do not have the correct brackets.

LEATHERBACK TOP

Since there is so much confusion on the Leatherback top, I am enclosing a six page copy from the Ford Service Bulletin page 521 thru 526. This details the correct installation of the top material.

We still have not come up with any material that even comes close to the original. I hope you enjoy reading this top installation.

INSURANCE INSURANCE

I am enclosing a copy of an article on Stated Value Automobile Insurance. Some of you might like to look into this.

SILL TRACING (OLD/NEW)

I received a sill tracing from a new member, Mr. Brian Martin. In my newsletter 4-1 page 3, I covered this. The small FORD is the late type sill and the large FORD is the early sill. We have a lot of new members and from time to time, I will be repeating items for their benefit.

VICTORIA ASSOCIATION NEWSLETTER

The International Model A Ford Victoria Association newsletter is a Body Style Chapter of the Model A Ford Club of America and a Region of the Model A Restorers Club. The purpose is to aid its members in the authentic restoration of this (Victoria) particular body style. To achieve this purpose the newsletter is published by the Editor on a completely volunteer basis. It is written, edited, typed printed and mailed from 68 Windjammer, Frisco, Tx. 75034. It is our intent to furnish you with as accurate information as possible. Reprint or quotes from this newsletter is granted, provided due credit is given.

SLIDING SEAT TRACK IN L.A. AREA?

If any of you in the Los Angeles area have a Victoria or 400 A, and have the sliding seat mechanism for the drivers seat, please contact a new member that would like to see the sliding mechanism, Vince Migliazzo, 6430 Firebrand St., Los Angeles, CA. 90045 (213) 776-5756 at home or (213) 337-7007) at the office. I know Vince will appreciate it.

WHAT"S COMING IN THE NEXT NEWSLETTER

In the next newsletter, I plan to run a bit on the painting of the Victoria. I'll discuss the colors, where it is broken down as to body color and top color as well a the striping. I'll ask my friend Howard Barnes to do a diagram of the car so we can show just where the striping goes.

Also in the next newsletter, I am going to include a very nice story and photos by a new member, Mr. V. Michael Weinmayr of Lexington, Massachusetts. I couldn't run it in this issue as this issue was a long one.

Michael has a want ad in this issue, see if you can help him out.

I know you will enjoy his article as much as I did.

ARTICLES??? STORIES????

I want to ask that you send in stories of you and your Victoria as well as articles. Remember, I need all the help I can get putting together this newsletter. Once again, please put your name on the back of your photos and number them. I like to run photos of your restorations and etc.

This is the last newsletter until January of 1991 so I will take this opportunity to wish all of you a Merry Christmas and a Happy New Year. Take care with your Model A's and have fun restoring and driving them.

Until next time,

Charlie Viosca

Charlie Viosca

VICTORIA CLUB WANT AD POLICY

The Victoria Association has a policy that want ad's are free to all members. There are many of you that are in the business of selling Model A Parts and I recommend that you take advantage of this free service. I will not make up the advertisements for you. You have to send in what you want me to place in the newsletter. If you want an ad in each newsletter, send it in to me. You will notice that Steve Cannon has his wood ads in each newsletter. He is a member and he sends in his free want ads.

WANTED *** WANTED

Wanted: 31 Victoria frame, rear floor pan, rear lower skirt, seats, & complete wood kit. Jim Icenhower, 1 Circle Park Ct., Mansfield, Tx. 76063-3210, (817) 477-2249.

Female Rear Seat Spring Clips

The rear seat (female) spring clips can be purchased from: S & S Industries, Hartfield-Centralia Rd. Dewittville, NY. 14728 The price is $15 each.

(I have been sending out this address to members inquiring about the clips. The address is what I have been using but the name of the company is different).

FOR SALE ** FOR SALE

Two early front seat backs, cost me $180 and will sell for $100 (both).

Warren McWiliams
603 Pheasant Dr.
Harrisonville, MO. 64701
(816) 884-4013

FOR SALE ** FOR SALE

Victoria windshield frame
Floor pan (excellent)
Spare tire bracket

Barry Loucks
R. R. #2
King City, Ontario
LOG 1KO
Canada

VICTORIA WOOD FOR SALE

Leatherback and Steelback, also Model A & T, T series MG - **HERSHEY SPACE GJ-237.** Steve Cannon, 1418 NC 150 W., Summerfield, NC. 27358, (919) 643-7373.

HEADERS & MANIFOLDS

If any of you are interested in purchasing the downdraft manifold or exhaust headers for your Model A, contact:

Auto Care & Restoration
3824 Alma Ave.
Redding, CA. 96002
(916) 222-0228

The downdraft manifold I used on my '29 Pickup in the Great American Race. If you write or call, tell Pete Westler that I told you about them.

HEMMING"S WANT AD'S

The September issue of Hemmings has some Victoria parts for sale, P 7514, column 2, 5th ad down: VIctoria doors $100. Peter Small, 43 Dartmoor, Yarmouthport, MA. 02675, Ph: (508) 362-6574.

P. 7516, column 2 down, Ford Victoria rear seat, new springs, excellent, best offer. (216) 652-7970, OH.

3 rd column, 7th down: Victoria parts, NOS window handle, rear tire carrier, pair rear bumper braces, & rear skirt. Walter Rodimon, Box 353, Pike, NH. 03780, Ph. (603) 989-5557.

WANTED:

I am trying to assemble a late model 1931 steel top Victoria which I have owned for nearly 32 years. My goal is to achieve an attractive, **non**- show quality car on a minimum budget. I am looking for the following:

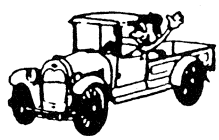
[] I own a set of mixed front seats: a Victoria drivers seat without floor brackets, and Tudor passenger seat with brackets. Both have springs but no upholstery. I would like to swap the passenger side coupe seat, for one passenger side Victoria seat frame for one or visa-versa., so that I end up with a set of matching seats.
[] One inside right quarter panel window frame.
[] A bargain on one complete set of inside and outside door and window handles.
[] Complete front and rear bumper sets, which need not be authentic 31 vintage.
[] One complete set of shock absorbers. I have a milk carton full of shock parts, but nothing apparently serviceable.
[] One set of door window glass patterns (if possible with the correct location for the metal channel).
[] My interior is, and always has been totally stripped except for seat springs. Therefore I need a complete serviceable interior, new kit or used including all panels, and floor carpets.

Parts can be used reasonable quality reproductions. Call Michael Weinmayr, Days (617)-227-5348, or Evenings (617)-862-9317 , 49 East Street, Lexington, MA 02143. or FAX (617) 492-2725.

BUSINESS CARD WANT AD"S

Starting with this issue, I will now include a business card want ad section. If any of you members have a business card and want to send it to me for the newsletter, please feel free to do so. I have included the first one, Harry's Early Ford Parts.

I hope that this proves beneficial to the members.



Ford

HARRY'S
EARLY FORD PARTS

Bill & Millie Harry

8175 West Evans Creek Rd.
Rogue River, OR 97537
(503) 582-0526

ORDER DESK
1-800-833-2580

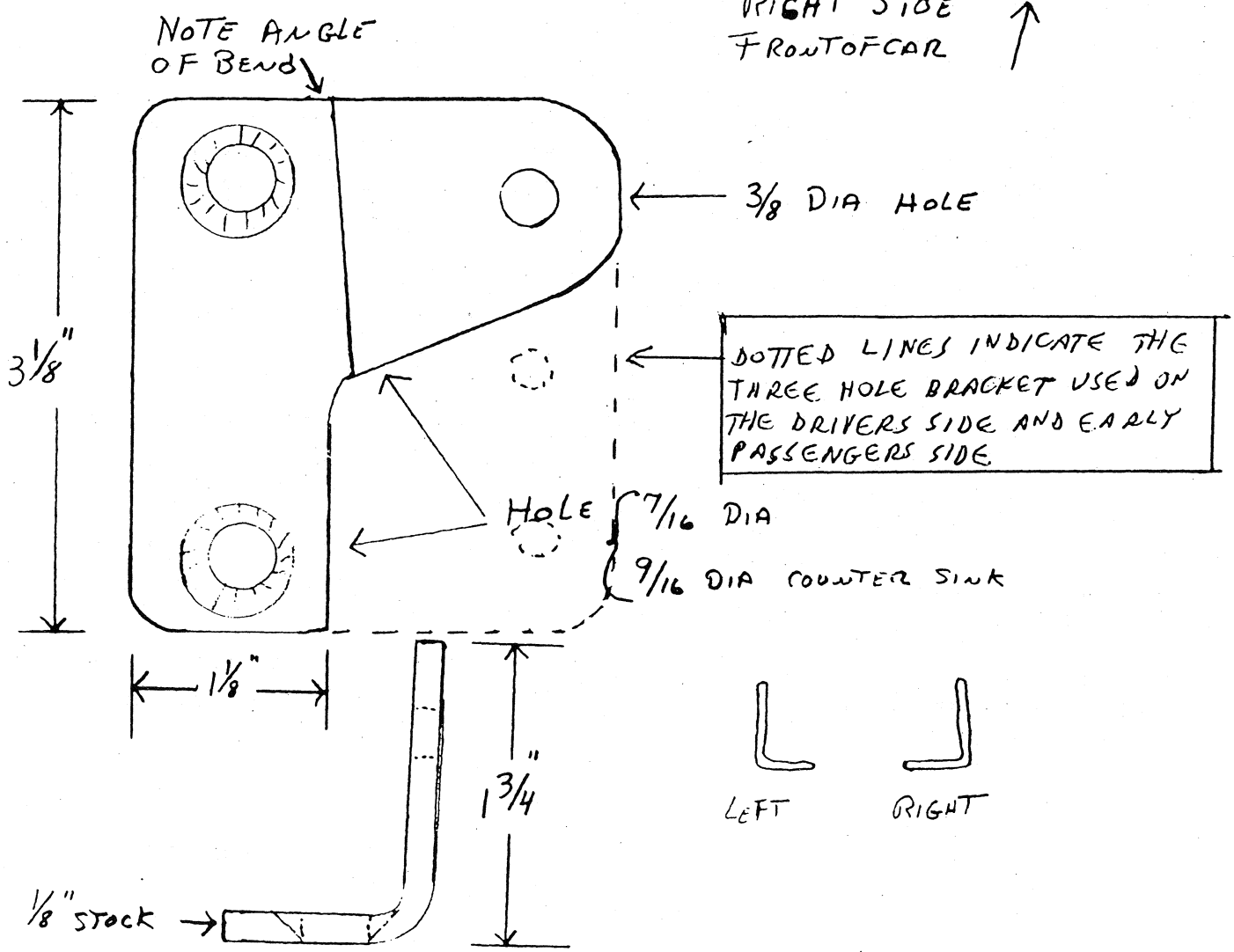
MODEL A RESTORERS CLUB
Model A Ford
12th. NATIONAL MEET.
PERTH-1992
WESTERN AUSTRALIA

Model A Restorers' Club (W.A.) Inc. - 12th National Meet Committee
P.O. Box 42, Palmyra, Western Australia, 6157, Australia.
(If that is too much to write, just M.A.R.C. and the address will still get to us).

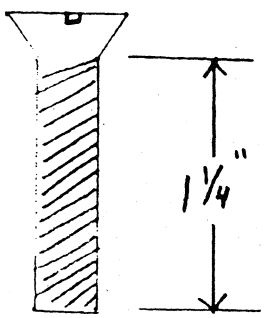
"PASSENGER SIDE SEAT BRACKET"

VICTORIA

RIGHT SIDE
FRONT OF CAR ↑



MOUNTING BOLT



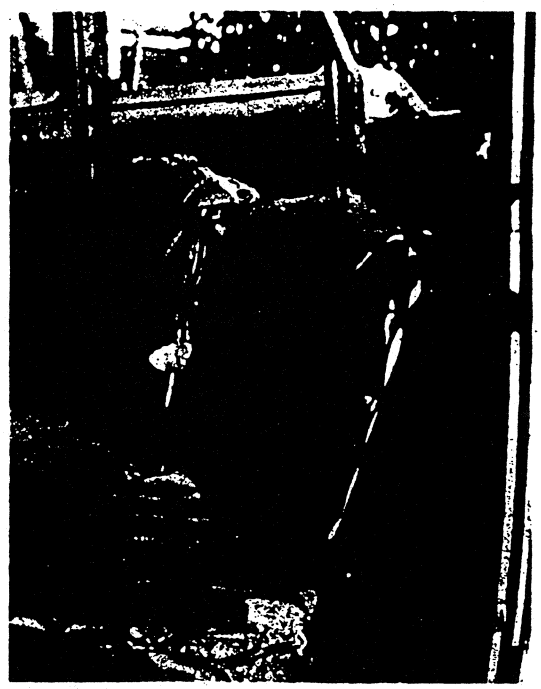
5/16 DIA X 18

JERRY BENGEL
12/87

Rebuilding a Passenger Seat

by **Phil Allin** - with assistance from **Ron McIntosh**

This original photo [courtesy of the Ford Archives, Dearborn, MI] tells a great deal about the shape and construction of the interior.



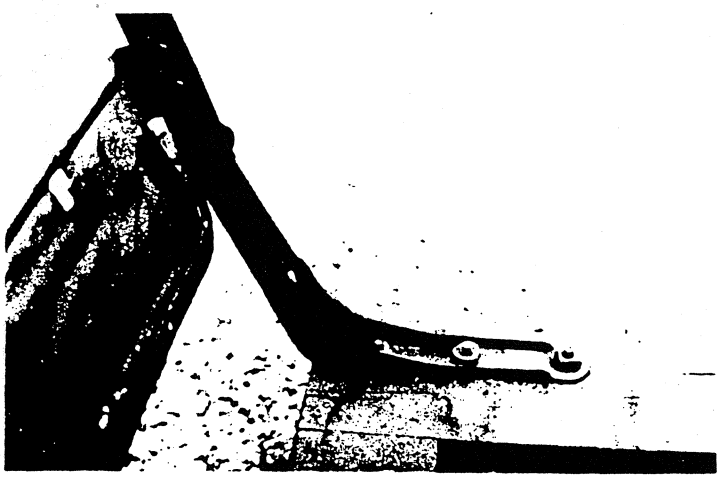
An interior view of Jeff Rollison's A-400 (#1338), showing the weathered but informative remains of the seat trim.

After years of searching, you finally located that rare Model A you've always wanted. The price was high and the car was obviously incomplete, but you were determined to have it and restore it.

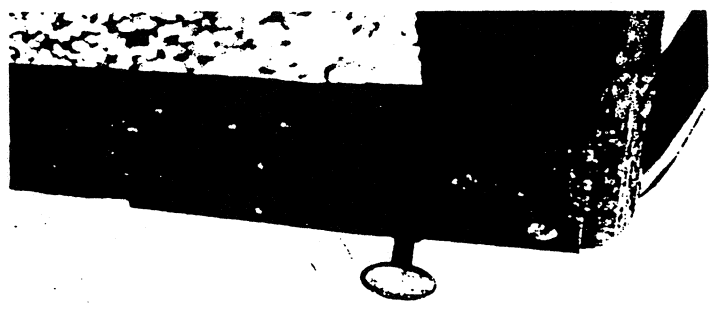
Rebuilding the chassis and body was difficult, but not insurmountable. Now, as you begin to put the interior together, you must solve a problem you knew was coming but had put off thinking about — replacing a missing seat. You've scoured the swap meets and classified ads to no avail. The only seat you can find is not correct for your car. What do you do now?

Ron McIntosh of Visalia, Calif. was faced with this problem as he worked on his 1931 Convertible Sedan. Like many restorers, he had decided to buy an interior assembled by LeBaron Bonney and have it installed by a local auto upholsterer. At this stage Ron discovered that the passenger seat in his car was not correct.

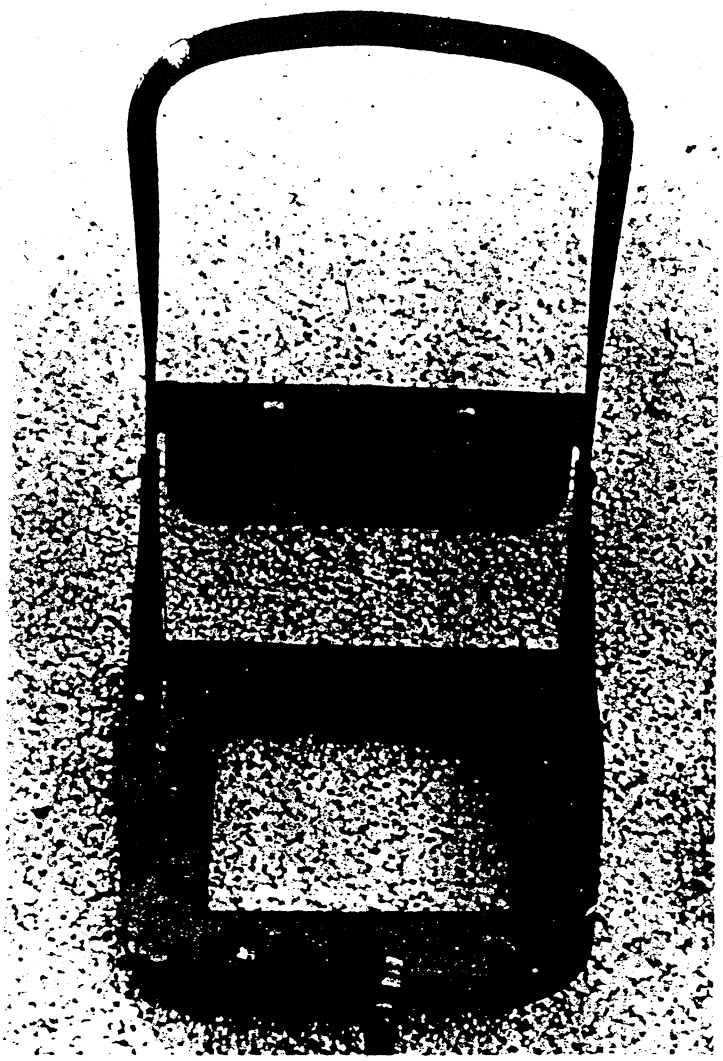
The seat in his car was the same width as the driver's seat, which seemed logical, but the original A-400 passenger seat



This detail shot of the hinge bracket shows it is held to the wood base by two carriage bolts and the support peg bolt. The channel on the bottom of the backrest panel (left) holds a tack strip for the seat covering.



The backrest hinge brackets are reinforced on the bottom of the wood base by this angle bracket. The bracket is slotted for nailing the seat covering in place. Besides the carriage bolts and support peg, there is one flat head screw.



The passenger seat frame consists of an oak base, two steel hinge brackets supporting the back frame, and a sheet metal backrest panel riveted to the frame. The object in the foreground is only to hold the frame in position for photographing.

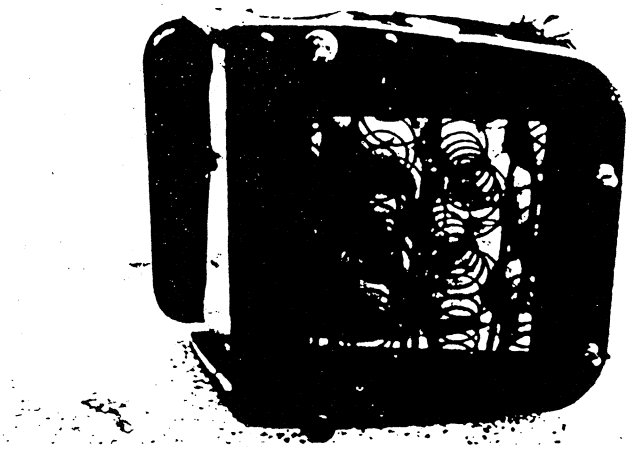
was 1 ½ inches narrower. Closer examination showed that the seat had been adapted from some other model*. The only way to make the upholstery fit was to rebuild the seat structure to the proper dimensions.

Ron was fortunate to live close to Robert Shawl, another A-400 owner, who was willing to loan Ron an unrestored seat for disassembly and checking of the critical dimensions. The metal frame for the seat back was reproduced by a local welding shop and riveted to hinge brackets which had been modified to match the originals. The shop also duplicated the sheet metal panel and tack strip of the original.

Next, Ron photographed the springs of Shawl's car from all angles and recorded their dimensions. He ordered new ones from Don Snyder (Snyder's Antique Auto Parts, New Springfield, Ohio), who now has the patterns for any future orders.

The seat base was fairly easy to duplicate from 3/4 inch oak. The pattern for the base is reproduced here. The eye bolts for mounting the seat to the floor brackets are also fairly

*Body diagrams show the Convertible Sedan seats were 20" and 18 ½" wide at the top front edge of the seat. Tudor seats were 19" wide. Victoria seats are shown as 17" wide, but several different seats were used in Victorias during 1930 and 1931. Snyder's catalog shows the springs of the driver's and passengers seats different on all Tudors and Briggs-built Victorias.



Here is a view of the seat assembly from the bottom. Note that the eye bolts on the front edge (right) are offset from the center. The finished seat base was covered with leatherette-faced cardboard.

easy to make, as are the support "pegs" for the rear edge.

The metal frame, back panel, and hinge brackets were painted in brown enamel to match the leather upholstery. The springs and eye bolts are black. The support pegs should be cadmium plated.

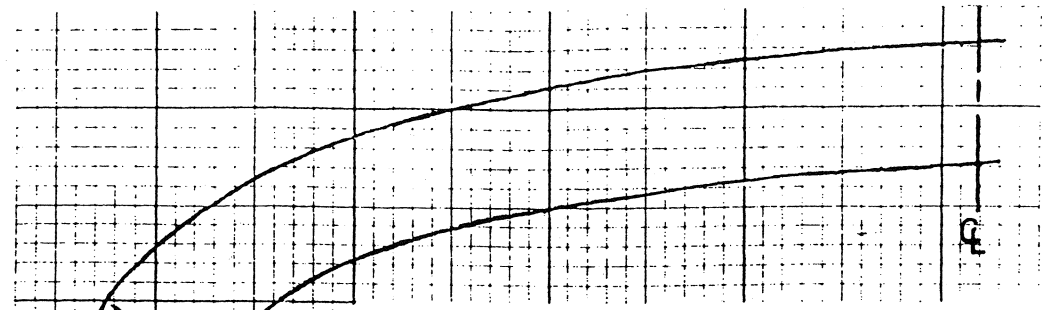
The seat springs were attached to the base and seat back, and the cushions constructed of cotton batting, burlap, and muslin. The fit of the assembled upholstery should be carefully checked and adjusted before final tacking in place. The tack strip of the seat back is finished off with "hide-em welt". The seat base is finished with a leatherette-covered cardboard panel because it shows when the seat is folded forward.

The original seats had four 3/4 inch brass vents at the lower edge of the seat back pleats. These are not included in the kits. They are very similar to grommets used on canvas goods.

We hope this description gives some encouragement and direction to *Restorer* readers who are faced with a similar problem. We invite comments on this article and letters describing similar solutions to the problem of replacing or rebuilding Model A seats.

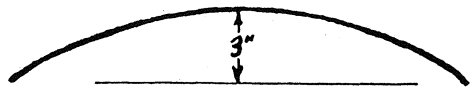
When the seat is completed, most of the structure is hidden by the upholstery. Only the hinges and support brackets are visible.

NOTE: HOLD DOWN BRACKETS



SEAT BACK FRAME
(STEEL)
1/4" thick

WELD



CURVE OF TOP SECTION

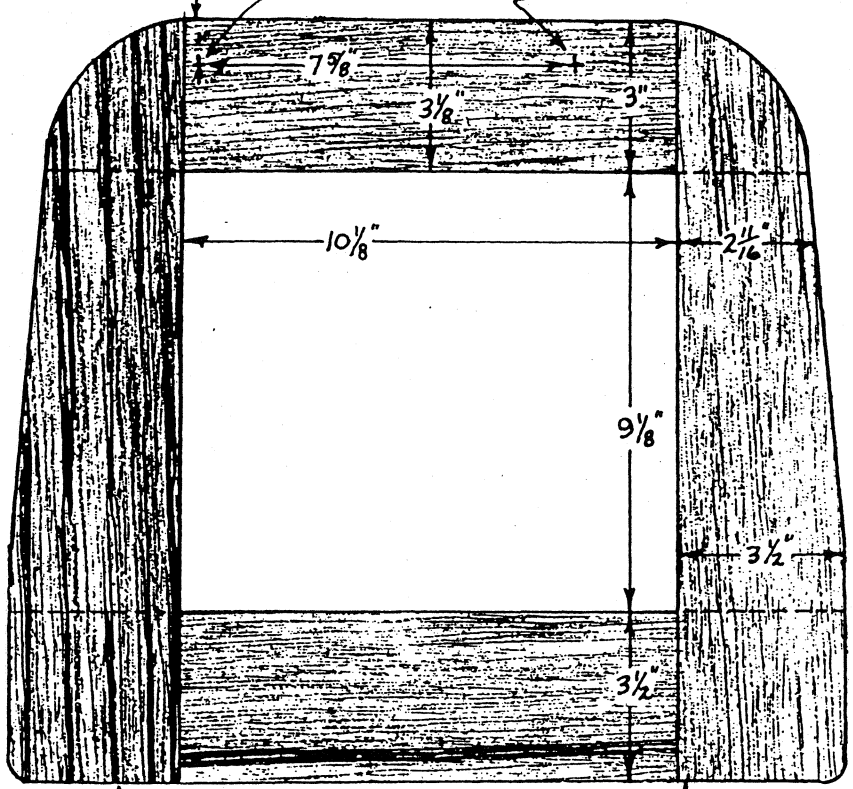
1" SQUARES

1 1/4"

THIS SECTION TWISTS ABOUT 45 DEG.

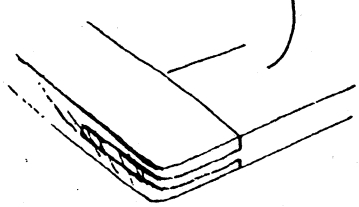
SLIDING SEAT WOOD BOTTOM

MOUNTING BRKTS OFFSET 1-3/4" TO LEFT



RIVETS FOR BACK PANEL

SEAT BASE
(WOOD)
3/4" thick



CORNER JOINTS - full lapped tenon

REAR EDGE ROUNDED ON BOTTOM

August 1, 1983
(Rev. 10/1/86)

I 0

1930-31 FORD VICTORIA SEAT DETAILS

by Donald M. Ross
544 east Avenue J-1
Lancaster Calif. 93535

INTRODUCTION

This reports on seat contours, dimensions and other information gathered from five 1930-31 Model-A Victorias, 190A, equipped with original seats, front and rear. The group of 5 consisted of 2 leather backs, both of which were early Victorias (prior to July 1931), and 3 metal backs, one of which was a late Victoria and 2 being "early". Of the 5 Victorias, one early metal back was very well preserved with original upholstery intact; the 2 leather backs having been prize winners at national meets. Two of the 3 metal backs were in various stages of restoration.

Also presented is a summary of the literature research conducted on the Victoria seats and seat components. The main objective of the literature research was to comfirm the findings that came from the examination of seats/seat hardware.

This report was motivated by difficulties experienced in ordering and obtaining reproduction seat springs in the early 1980's using supplier catalogs. Snyder's (12925 Woodworth Road, New Springfield, Ohio 44443) provided blueprints of all the combinations of seat springs that had been requested over a period of many years by Victora restorers. Resulting from this report, a final group of drawings (with manufacturing details) was agreed upon which closely resemble original seat spring combinations. Admittedly, a finished re-upholstered seat using Snyder's springs gives a degree of firmness (cushion and backrest) that is greater than found in original seats.

SUMMARY OF CONCLUSIONS/FINDINGS

1. Recognizing the fact that the 2 front seats constitute a "set" (1 wide and 1 narrow), 2 designs of front seat sets were incorporated in production Victorias, 190A. One design was utilized from the start-up in November, 1930, until July, 1931, and the second design was used from July, 1931, until the end of production near the close of the year. The differences in design effect details of the seat springs, both the cushion springs and the backrest springs; the wooden base of the cushions; the upholstery and the seat mounting hardware. Parts that are common to the 2 designs include the backrest metal frames (not including the tack-strip crossbar), the backrest supports (upright hinges), and the 4 seat rests (rear studs or posts).

2. The most obvious features that distinguish the early design from the late design of front seat sets are, (1) the upholstery "flap" that drapes behind the gap that exists from the cushion to the lower edge of the backrest, and (2) the adjustable slide mount under the driver's seat. A more complete list of identifying features follows:

EARLY SEAT IDENTIFIERS	LATE SEAT IDENTIFIERS
1. Solid wood cushion base. (with air holes)	1. Wooden frame cushion base (no center portion)
2. Cush	

EARLY SEAT IDENTIFIERS	LATE SEAT IDENTIFIERS
1. Solid wood cushion base. (with air holes)	1. Wooden fram cushion base. (no center portion)
2. Cushion spring with flat base.	2. Cushion spring with dropped center base.
3. Upholstery "flap" draped from backrest to cushion base.	3. No upholstery "flap".
4. Large air gap (3-4") between cushion and backrest.	4. No air gap (essentially) between cushion and backrest.
5. Hinge rod/3-hole brackets under the driver's seat.	5. Adjustable slide mount under the driver's seat.

NOTE: Seat spring schematic diagrams with primary dimensions and contours are in Attachment I.

3. Victoria 190A bodies made by Briggs and 190A bodies by Murray used the same front seat design (for the appropriate period).

4. A single design of rear seat (cushion/backrest) was incorporated in Victoria190A bodies whether built by Murray or Briggs--and whether "leather back" or "metal back".

5. Seat nomenclature and restoration jargon has become somewhat confusing. Examples are: Early front seats are the "high backs" while the late Victoria seats are "low backs"; and LeBaron Bonney, a major supplier of upholstery kits refers to the early seats as the "flap-hinge' type while the late Victoria seats are "drop center back". Further, both the early and late seats (driver's) are adjustable, according to Ford sales literature, in that the early seat design can be moved into any of 3 positions by repositioning the seat hinge rod into 1 of 3 holes in hinge brackets fastened to the floor. In contrast, The Ford Body Parts List dated April 1, 1931, labels the early seat design as "stationary' and the late design as "adjustable". Truly, the late design with the slide mount under the driver's seat (same as 1931 Convertible Sedan, 400A) is more adjustable than is the early seat design.

BACKGROUND INFORMATION

Considerable confusion exists among Model-A Ford owners/restorers and among suppliers of replacement parts as to what seats, seat components and attachment hardware was incorporated in 1930-31 production Victorias, 190A. Part of the confusion stems from the fact that Victoria bodies were made in 2 styles, (1) "leather back" and (2) "metal back"--and by 2 body manufacturers, Briggs and Murray. Then too, Briggs and Murray in 1928 and 1929 used front seats in Model-A's that differed for the 2 companies. Further, some owners have worried about "leather backs" having seats differing from those in the "metal back" Victoria (which is not so). Very likely, fabricators of seat springs have been given incorrect springs to copy for the 1930-31 Victorias--so after 50 years they have become confused about what goes in what. In fact, credibility is now a problem for anybody that discusses seats in the Model-A Victoria.

Aside from the 1930-31 Victoria, types of Model-A bodies using a pair of folding front seats include: the 1928-29 TUDOR, 55A; 1930-31 TUDOR, 55B Std; 1931 TUDOR, 55B DELUXE; 1928-29 "A" PANEL DELIVERY, 79A; 1930-31 "A" PANEL DELIVERY, 79B; 1928-29 "AA" PANEL DELIVERY, 85A;

1930-31 "AA" PANEL DELIVERY, 85B; 1928-30 DELUXE DELIVERY, 130A; 1930-31 DELUXE DELIVERY, 130B; 1930-31 DELUXE PHAETON, 180A. Front seats from some of these body types have probably found their way into restored 1930-31 Victorias with new owners being convinced that the seats were Victoria production designs.

VICTORIA SEAT DESIGNS AND APPLICATIONS

The most understood set of front seats incorporated in production Victorias, 190A, is the design/construction adapted from the 400A, Convertible Sedan, and transferred to the Victoria production, July, 1931. This production change in the Victoria was announced in Ford's INSTRUCTION AND ASSEMBLY CHANGE LETTER #123, dated June 19, 1931. Quoting, "The Passenger's and Driver's Seat Assemblies in the Victoria Model 190A bodies have been changed to same construction as now used in Convertible Sedan (400A) bodies. Shipments of Victorias with new passenger and driver's seats started to branches the week of 6-15-31." This does not mean that 400A front seats with 400A upholstery carried over into the 190A production. The 400A had only one trim scheme, tan leather, and the Victoria had 3 (not leather). With adoption of the 400A front seat construction to the Victoria, the driver's seat became an adjustable slide-mounted seat using the 400A hardware. Prior to July, 1931, both front seats were hinge-mounted to the floor.

Regardless of the date of manufacture, the Victoria front seat arrangement consists of a wide driver's seat (nominally 20 inches wide, upholstered), and a narrow passenger's seat (nominally 18½ inches wide, upholstered). With the 400A front seat construction, only the passenger's seat tilts forward at the floor-hinge anchor to provide accessibility to the rear seat. The 190A driver's seat is nominally 1½ inches wider than the passenger's at all corresponding points/stations.

Adoption of the 400A front seat construction to the 190A in July, 1931, is discussed in THE MODEL A--AS HENRY BUILT IT, by George De Angelis, et.al.

In early Victorias (pre-July, 1931), the driver's seat is hinged to the body floor using two "3-hole" brackets fastened to the floor cross-sill and carrying a 16 3/4 inches long rod that allows the seat assembly to be repositioned from hole to hole for driver comfort. A similar mounting arrangement was used under the passenger's seat, and "original early Victorias" have also been noted with "1-hole" brackets fastened to the floor under the passenger's seat. The "1-hole" bracket can be deduced from Ford's Body Parts List, dated April 1, 1932. The "3-hole"bracket does not appear to be listed. Unfortunately, the List fails to mention other front seat anchor hinge parts including the rod holder (tubular) fastened to the underside of the seat base wood (both seats in early Victorias). Front seat anchor hinge parts that are listed in the Body Parts List, dated April 1, 1932 include:

A-181380 Bracket (passenger seat sill) R.H.-190A
A-181381 Bracket (passenger seat sill) L.H.-190A

A-181388-A Rod (front seat hinge)-180A, 190A
A-45482-A Nut (front seat hinge rod)-180A, 190A Note: Also on wind - shield swing arm.
A-57697 Bracket (passenger seat sill)-55B DELUXE, 190A, 400A
A-57708 Pin (passenger seat hinge pivot)-55B DELUXE, 190A, 400A
A-57686 Bracket (passenger seat frame)-55B DELUXE, 190A, 400A

Note: These latter 3 parts group to form the passenger seat anchor hinge in late 1931 Victorias.

The first 2 parts listed above are deemed to be the "1-hole" brackets since a left-hand item and a right-hand item are required. The "3-hole" bracket (single part number) fits as either a left-hand or a right-hand item. Interestingly, the Parts List does include a minor sheet metal part used to keep the rod-holder (early Victorias) bolts, 3 in number, from falling out of their holes in the wood base after the upholstery is in place (seat cushion). This minor part is A-181402 Retainer (drivers and passengers seat hinge bolt)-190A.

Initially, the interior trim schemes for the 1930-31 Victorias consisted of Brown Mohair and Bedford Cord. The latter was replaced by Broadcloth starting April 1, 1931. Thus the early type seats were produced with Brown Mohair, Bedford Cord, or with Tan Broadcloth, depending on the month of manufacture. Correspondingly, 400A seat construction would have appeared only with Brown Mohair or Tan Broadcloth in the Victorias. The Body Parts List, dated April 1, 1932, confirms this:

)A DESIGN A-192450-F Seat (drivers) Assy-complete-Tan Broadcloth, 190A-adjustable
A-192450-G Seat (drivers) Assy-complete-Brown Mohair, 190A-adjustable

:LY 190A)ESIGN A-192450-AR Seat (drivers) Assy-complete-Brown Mohair, 190A-stationary
A- 192450-BR Seat (drivers) Assy-complete-Bedford Cord, 190A-stationary
A-192450-CR Seat (drivers) Assy-complete-Tan Broadcloth, 190A-stationry

If in fact the leather back Victoria production ceased at the end of April, 1931, as inferred on page 227, HENRY'S LADY by Ray Miller, relatively few of the leather backs would have appeared with the Tan Broadcolth trim scheme. By the same token, no leather back Victorias would have been delivered with the 400A front seat design/construction.

Relative to seat springs, very little literature exists regarding this item. This important component of Model-A seat assemblies is not reflected in the Body Parts Lists. Perhaps seat springs were not marketed by the Ford Dealers.

Attachment I provides information on Victoria seat springs obtained by studying/measuring original physical articles, both front seat and rear seat springs in early and late Model-A Victorias (including leatherbacks and metal backs). Confirmation of this information would probably have to come from the Ford Archives, if documentary confirmation is at all possible.

Regarding the rear seat in the 1930-31 Victorias, it consists mainly of a seat cushion and a backrest. In the Body Parts List, the back-rest falls under the nomenclature of "cushion":

A-192800-A Cushion (rear seat) assy-complete-Brown Mohair-190A
A-192800-BR Cushion (rear seat) assy-complete-Bedford Cord-190A
A192800-C Cushion (rear seat) assy-complete-Tan Broadcloth-190A

A-192900-A Cushion (rear seat back) assy-complete, (etc., etc.)
A-192900-BR Cushion (rear seat back) assy-complete, (etc., etc.)
A-192900-C Cushion (rear seat back) assy-complete, (etc.)

The rear seat is designed with the back-rest hinged to the rear floor pan near the rear frame cross sill. This allows the back-rest to be pulled forward from the top to gain access to the storage space in the "bustle".

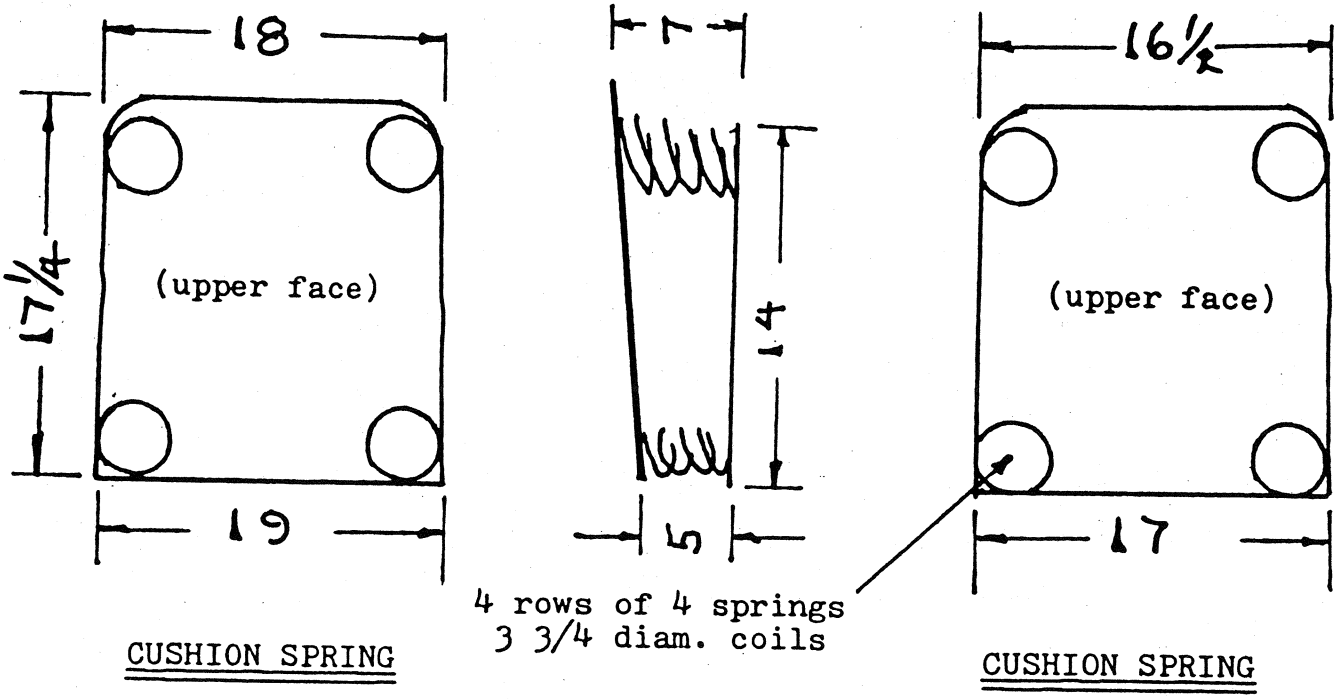
The hinged back-rest is held in place by a catch and a spring:

A-192921 Catch (rear seat back frame) male-190A, 400A
A-153740 Spring (rar seat back frame catch) assy-190A, 400A
A pull strap is located at the top center of the back-rest to assist in swinging the back-rest forward. These pull straps match the particular trim scheme.

The lower rear edge of the rear seat cushion assembly is "arched up" to clear the hump that exists in the rear cross-frame member. This frame hump protrudes up through a 20"x 5" slot in the floor pan.

ATTACHMENT 1

FRONT SEAT SPRING CONTOURS
EARLY VICTORIA (Nov. 1930-July 1931)

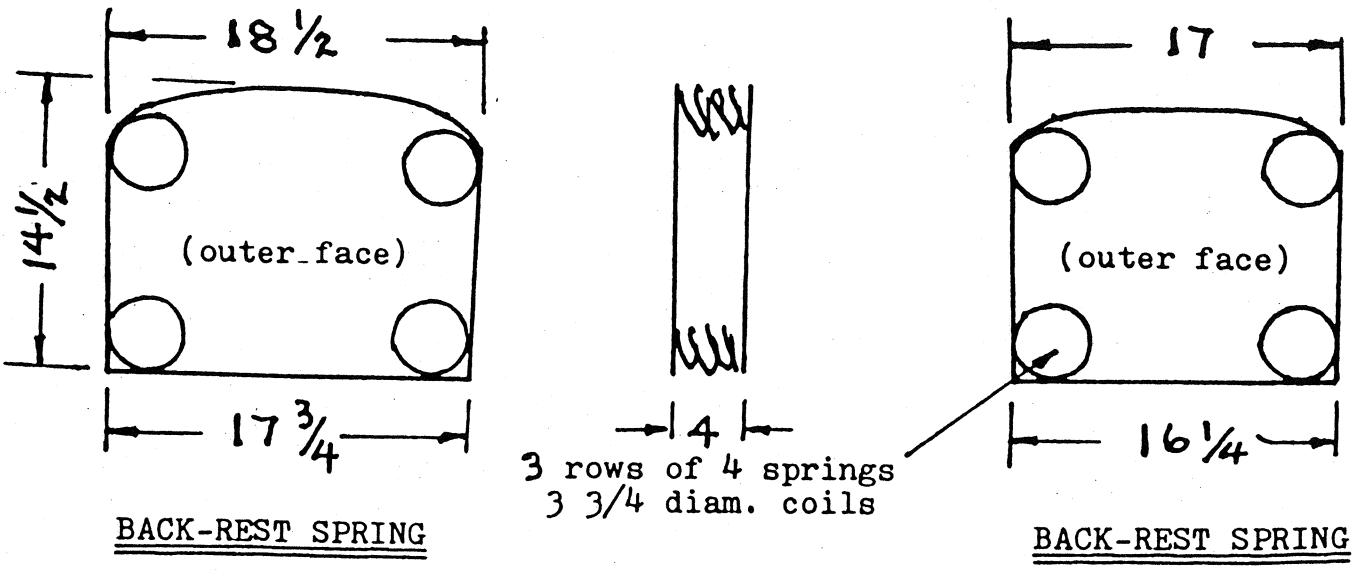


CUSHION SPRING

CUSHION SPRING

DRIVER'S SIDE

PASSENGER'S SIDE

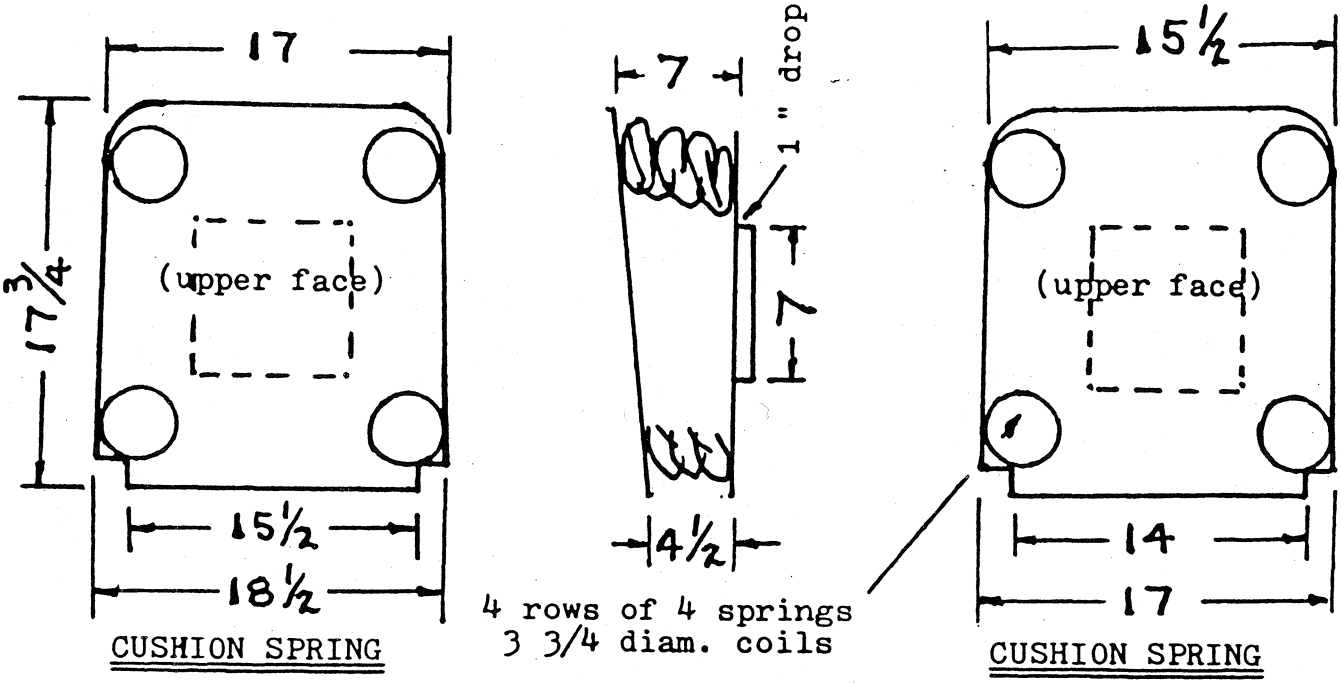


BACK-REST SPRING

BACK-REST SPRING

FRONT SEAT SPRING CONTOURS

LATE VICTORIA (JULY-DEC. 1931)
(also 400A Convertible Sedan)



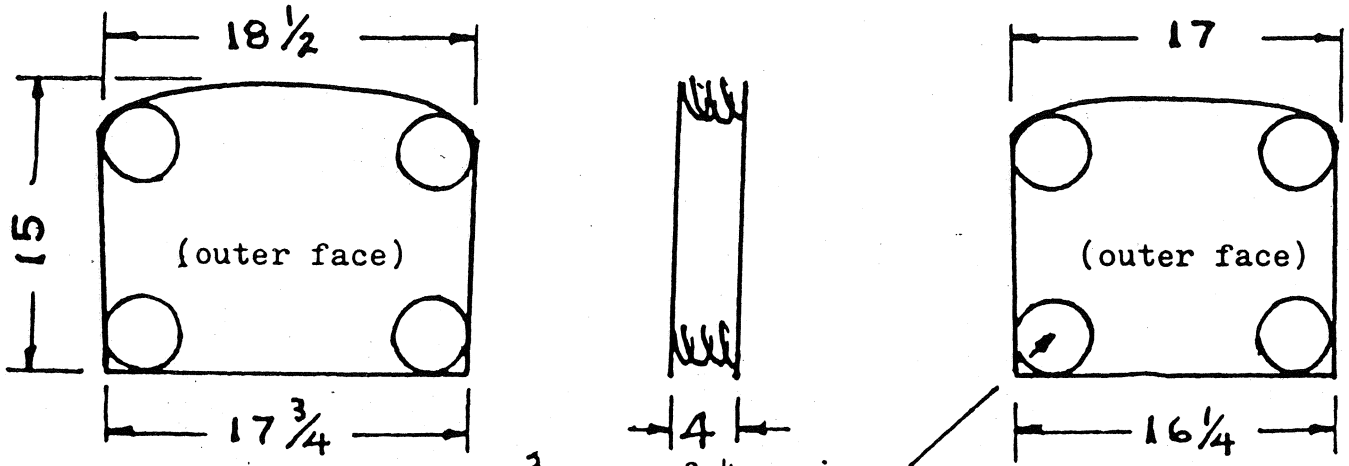
CUSHION SPRING

4 rows of 4 springs
3 3/4 diam. coils

CUSHION SPRING

DRIVER'S SIDE

PASSENGER'S SIDE



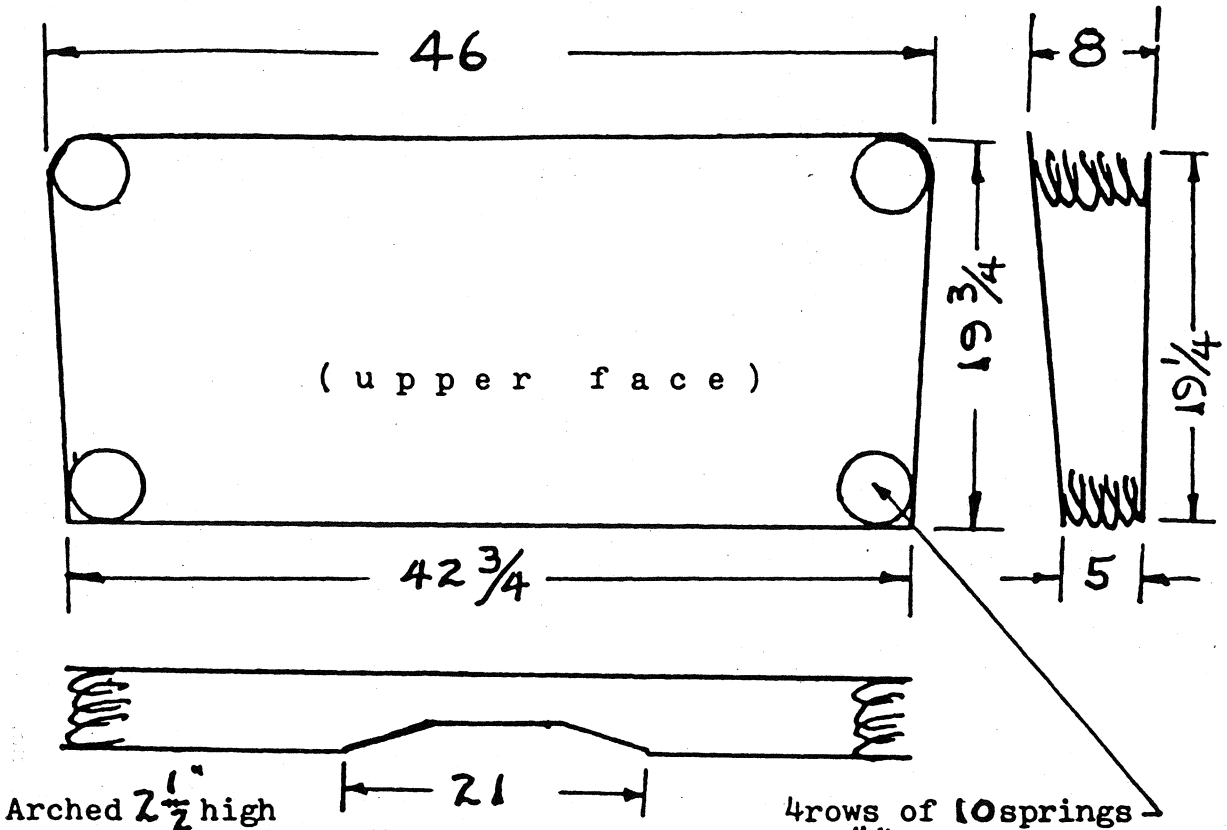
BACK-REST SPRING

3 rows of 4 springs
3 3/4 diam. coils

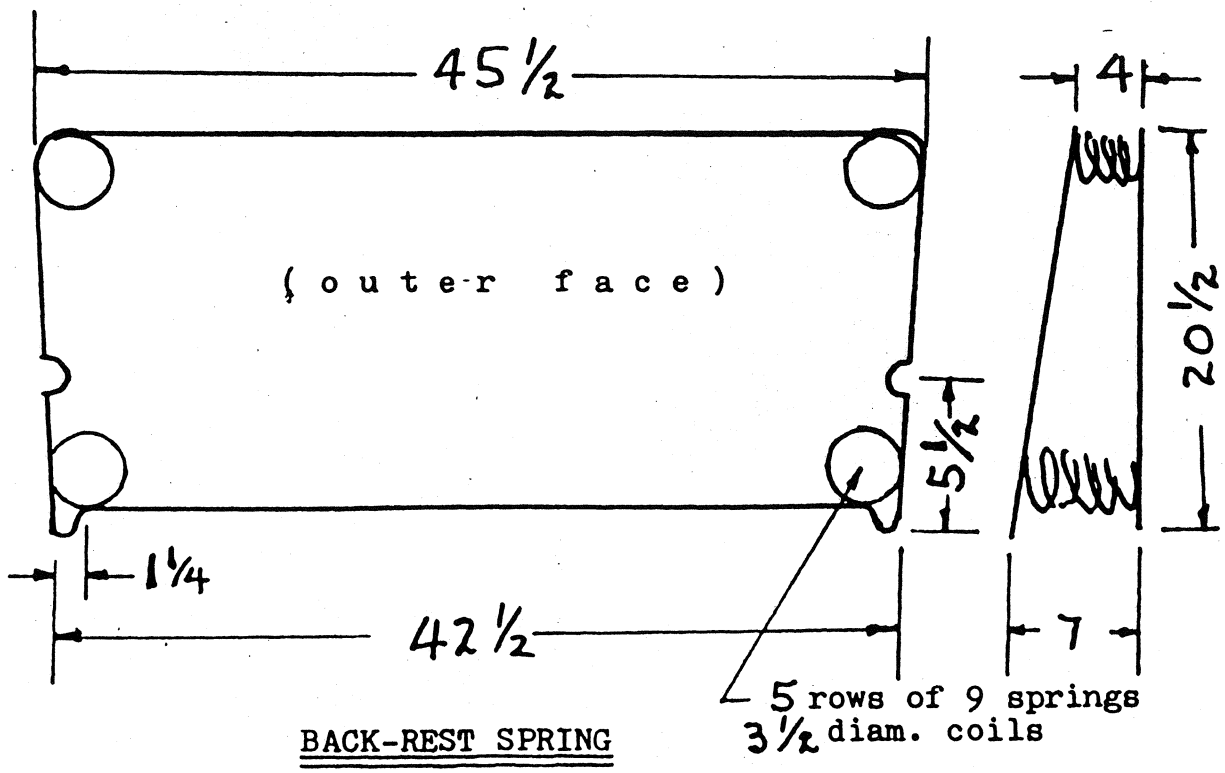
BACK-REST SPRING

REAR SEAT CONTOURS

ALL VICTORIAS (1930-31)



CUSHION SPRING



BACK-REST SPRING

Description and Installation Instructions of Victoria Coupe Top Material

The top material used on the new Victoria Coupe is a pyroxylin coated double texture fabric having an attractive fabric grain and printed pattern.

Covering the side and back quarters with this quality fabric adds to the attractiveness of the body and gives the car the appearance of a custom built job.

In the manufacture of the Victoria Coupe top the two side quarters and the top are first cut and then sewed together ready for mounting on the body. When installed it has the appearance of a one piece job.

So that mechanics will be thoroughly familiar with how this new top is installed, we are describing it below:

INSTALLING NEW TOP DECK ON VICTORIA COUPE

Care must be used when removing the old deck to prevent any possibility of marring the body finish. Be sure to remove all old tacks.

To install the new top deck, place the deck over the back of the body, sliding it forward towards front of car. The rear end of the deck is attached first. To locate the correct position at which to attach the new deck to the body, first locate the center of the rear window at both top and bottom of window. Next measure 21¼" to both the right and left of the center line at bottom of window, and mark the body with a piece of chalk. (See Fig. 1050.) At the top of the window measure off 22¼" and mark the body in the same manner. (See Fig. 1050.) The locating points at the top of the window are 1" further apart than at the bottom, due to the radius at the upper corner of the body.

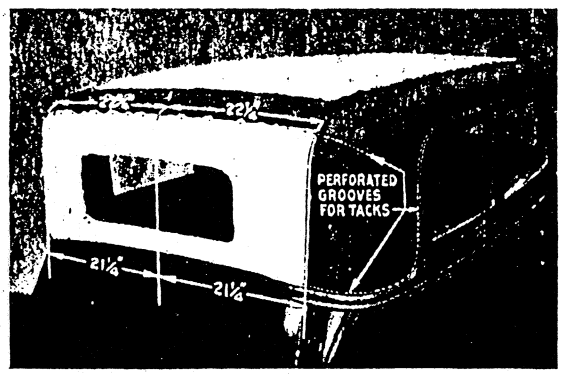


Fig. 1050

Both bottom corners of top deck are next attached, using two 12 oz. tacks at each corner, and lining up the curtain with the markings. Make certain that both tacks go through the 3 layers of cloth at the seam so as to stand the pull when stretching top into place. All tacks must be placed in the perforated grooves so that the binding will cover the tacks. (See Fig. 1050.) Next tack the upper end of back curtain, using four 12 oz. tacks at each side. (See Fig. 1051.) Then starting at outer seam, slit the corner of the back curtain to within approximately 1½" of end of groove. (See Fig. 1051.) This prevents tearing when stretching curtain towards front of body. Trim off surplus stock close to the tacks at top of back curtain. This must be done before tacking down rear corner of top deck. Pull rear corner of top deck downward

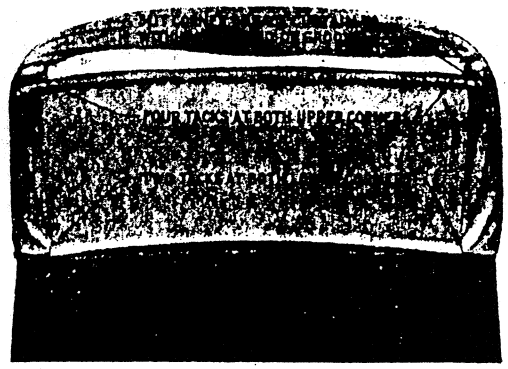


Fig. 1051

so there will be approximately 1¼" lap over and the seams in the upper deck line up exactly with the seams in the rear curtain. (See Fig. 1052.)

After tacking down both rear corners of upper deck, locate center line at front end of

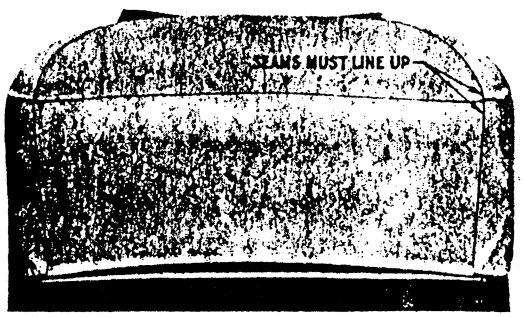


Fig. 1052

body and measure 20½" on each side of center line and mark body at that point. (See Fig. 1053.) Next line up the seams in the top deck with these markings and pull forward on both front corners (one corner at a time) until all wrinkles are smoothed out, then tack the corners down with two 12 oz. tacks. The seams must follow the contour of the roof.

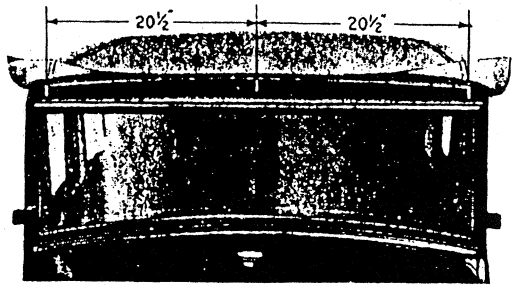


Fig. 1053

Pull rear quarter down as tightly as possible, making certain that all wrinkles are removed, then tack down with six 4 oz. tacks

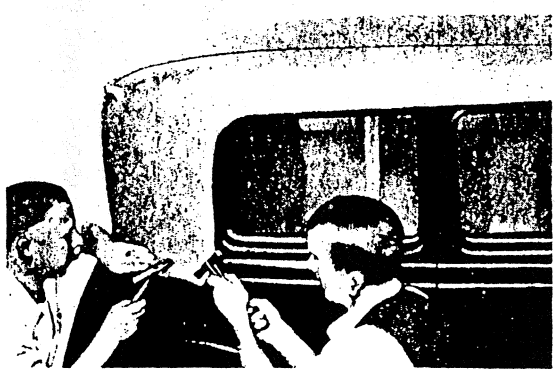


Fig. 1054

at outer corners. (See Fig. 1054.) Both rear quarters are tacked down in this manner.

Stretch sides and pull top deck forward and downward until all wrinkles disappear. The

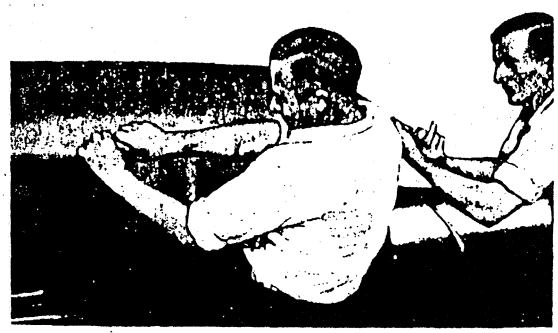


Fig. 1055

top deck must be drawn down very tightly when performing this operation. (See Fig. 1055.) Then tack down with four 6 oz. tacks along

Fig. 1056

edge of deck. Both sides must be tacked in this manner. Next tack all the way around the outer edge. The lower edge of the back curtain is then tacked down, also the lower edge of the slit section of back curtain.

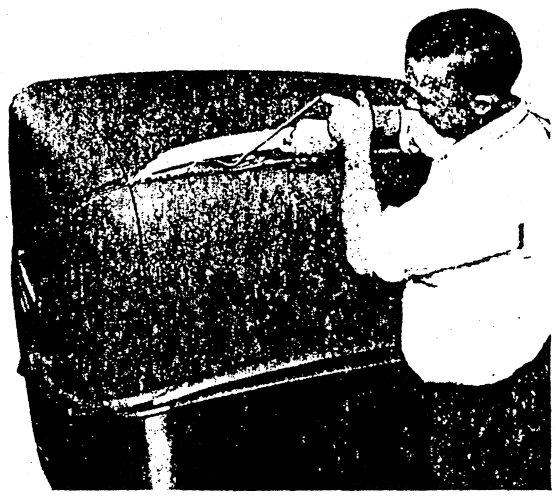


Fig. 1057

Next tack down the upper edge in the same way. (See Fig. 1056.) Tacks must be very close together at these corners. (See Fig. 1057.)

Next pull upper edge of back curtain very tight until all wrinkles have disappeared, constantly pulling forward while installing each tack, then trim off surplus stock as shown in Fig. 1057.

Trim off surplus stock all the way around the tacked section, trimming as closely to the tacks as possible. (See Fig. 1058.) Next tack down the front end of the top deck, starting at the center and working outward. (See Fig. 1059.) Do not trim off surplus stock at front end until after moulding is installed.

Fig. 1058

Stretch rear end of top deck towards rear and tack down as shown in Fig. 1060, then trim off surplus stock close to the edge of the tacks.

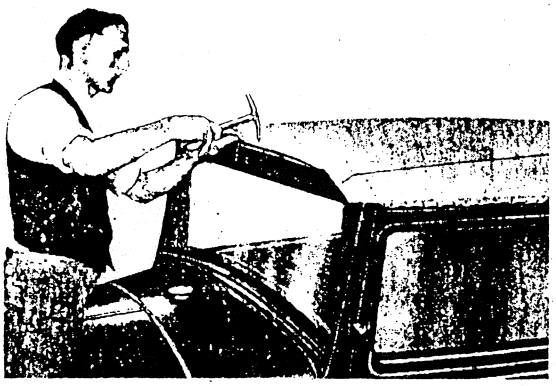


Fig. 1059

The back window is next cut out, leaving about 1½" of stock all the way around the edge of the back window. A sharp knife is used for performing this operation. (See Figs. 1061 and 1062.)

Next slit each corner of back window. At

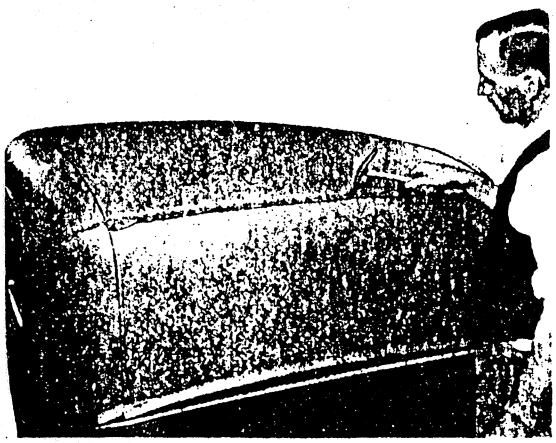


Fig. 1060

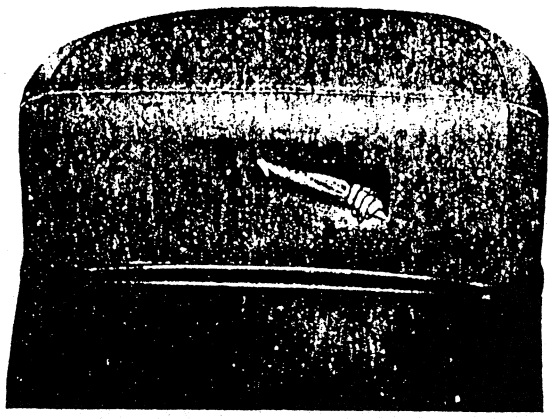


Fig. 1061

the corners the slits should not be over ¼" apart and as a starter they should not be over 1" deep. (See Fig. 1063.) This operation is very important. If not correctly performed, it will necessitate replacement of the deck. If necessary to lengthen the slot when tacking down,

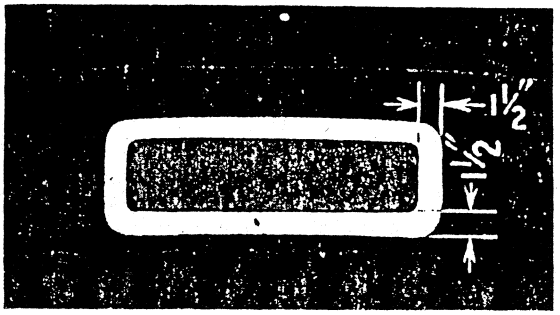


Fig. 1062

use a knife. These slits must not show from the outside after back window is tacked in. Figure 1064 shows back window tacked in place.

The binding is next installed. Due to the possibility of striking the head of the tacks

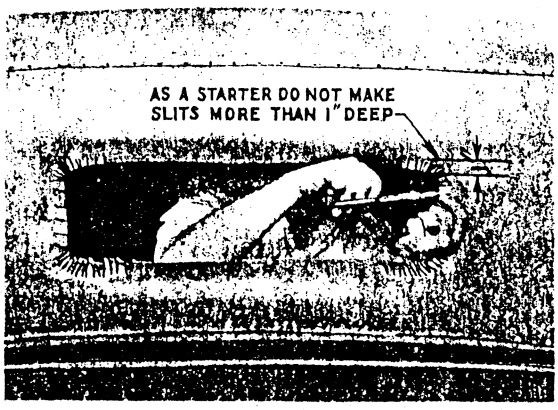


Fig. 1063

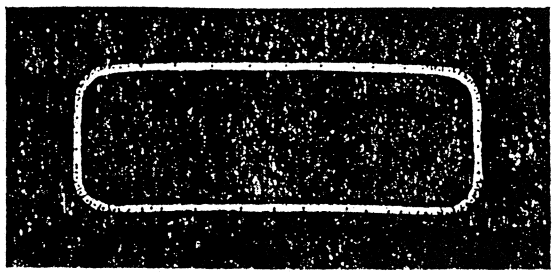


Fig. 1064

underneath the top material when tacking on the binding, time will be saved by first punching the holes for the binding. (See Fig. 1065.) Next install upper binding, using 12 oz. tacks. Position binding over tack line where top deck and rear curtain are tacked together, lining up

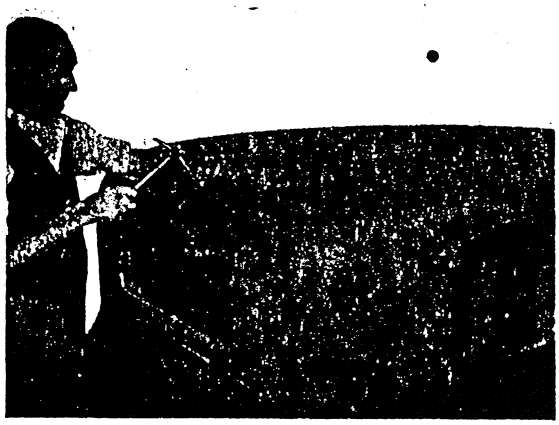


Fig. 1065

lower seam on binding with tacks already installed. Position the binding about ¼" back from end of groove. (See Fig. 1066.) Place several tacks in binding, then stretch tight and tack opposite sides of binding as shown in Fig. 1066. Next fold the binding

Fig. 1066

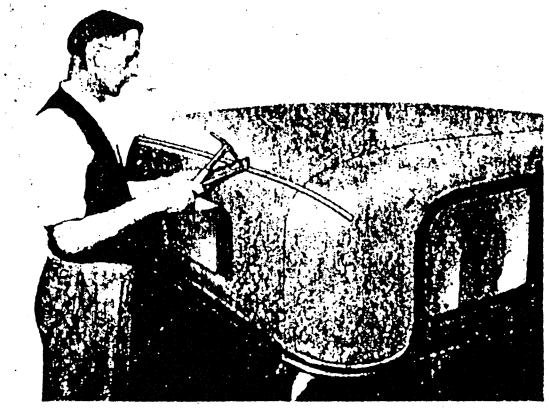


Fig. 1067

over and press it down tightly until a smooth surface is obtained. A hammer and fibre or hardwood block are used for this purpose. (See Fig. 1067.) Binding clip A-192140 is then placed at each end of binding. (See Fig. 1068.)

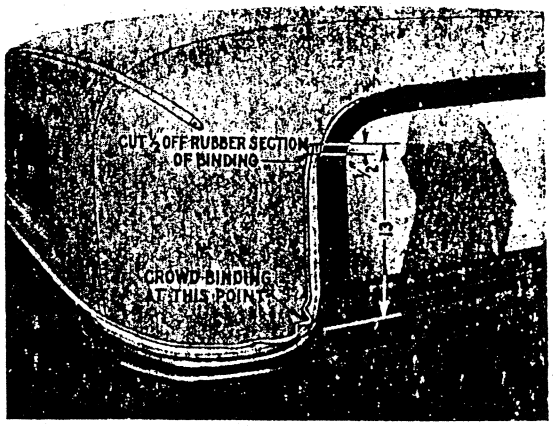


Fig. 1068

Next install lower binding. Locate correct position—measure 13" from upper moulding. (See Fig. 1068.) Then peel back binding and cut off ½" of the rubber section of the binding to allow end of drip moulding to fit down snugly

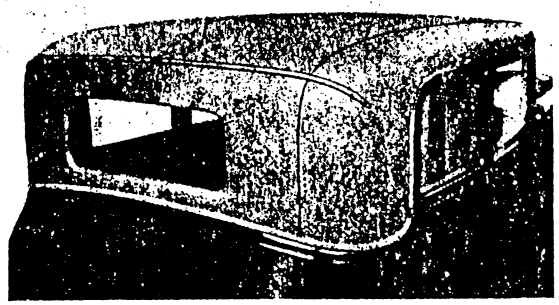


Fig. 1069

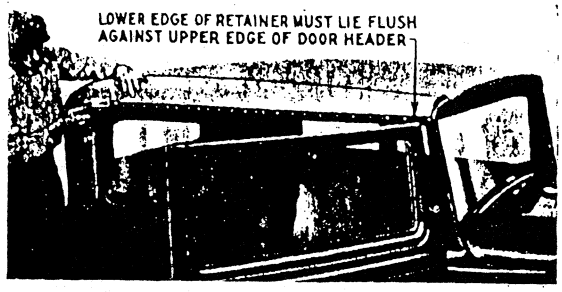


Fig. 1070

over the end of the binding. Start tacking at the 13″ mark, pulling the binding tight and working downward. When you get down to the curve in the body, crowd the binding to allow it to wrinkle as shown in Figure 1068. Unless this is done the binding will not lie

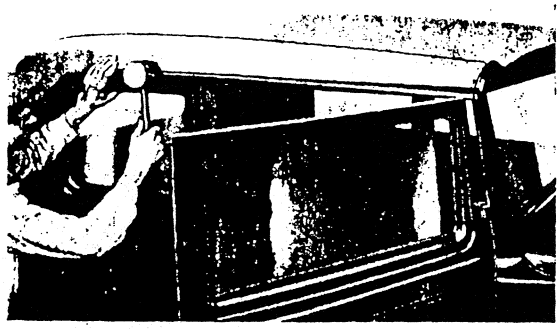


Fig. 1071

smooth when folded back. Next tack binding around to rear curtain seam, then stretch over to the opposite side and tack in place as previously described. After the tacking operation is completed, fold the binding back and flatten down, using a hammer and fiber block

Fig. 1072

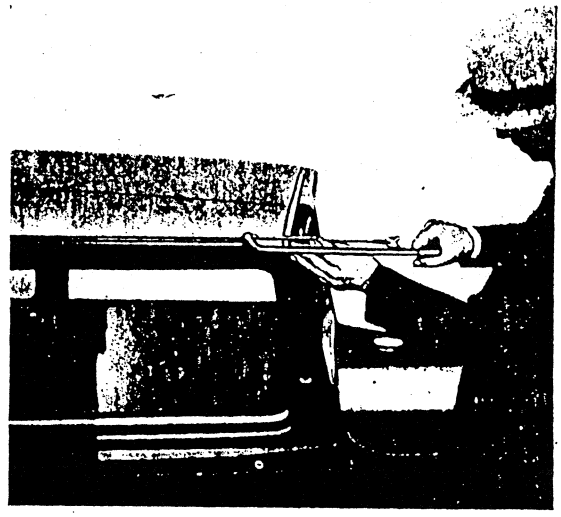


Fig. 1073

in the same manner as shown in Fig. 1067. Use edge of fibre or wooden block at corners where binding is tacked.

Figure 1069 shows upper and lower binding installed.

Next install drip moulding retainer. Place moulding retainer in position on 12½″ mark on binding. (See Fig. 1068.) See that lower edge of retainer is flush against the upper edge of door header. Then nail retainer in place,

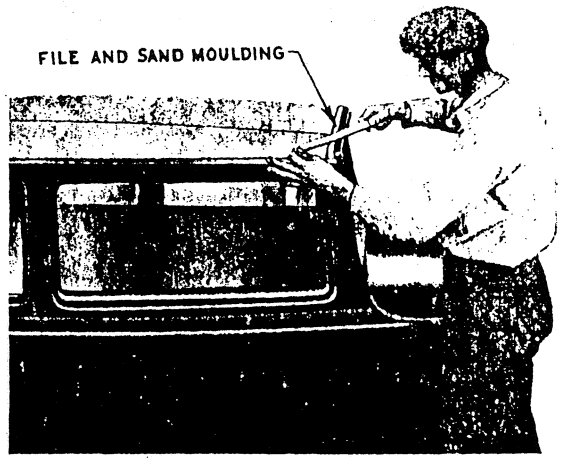


Fig. 1074

using 1″ flat head nails and spacing the nails every fifth hole, then go over each nail with a nail set. *This is important.* (See Fig. 1070.) After installing drip moulding retainer on both sides of body, install drip moulding. This moulding snaps over the retainer. A rubber mallet is used for installing. (See Fig. 1071.)

After installing moulding, place the ¾″ screw (removed from the old job) at front end

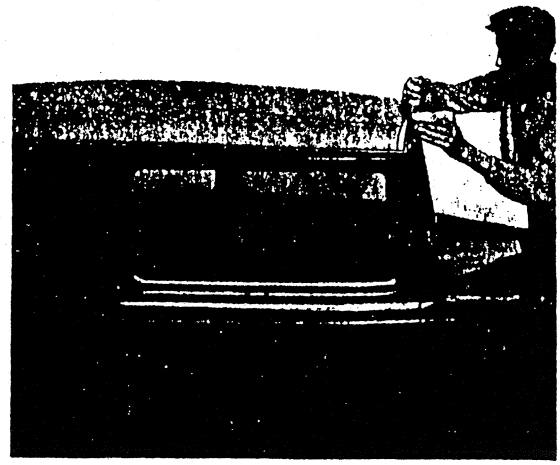


Fig. 1075

of moulding, and a 1" screw at rear end of moulding. (See Fig. 1072.) Next install front roof moulding, placing moulding over tack line at front of deck, and making certain that both ends of the front moulding touch the drip moulding. Start nailing the front moulding at center, and work outward so that moulding can be lined up as the nails are driven in. The nails must be set all the way down in the groove. A flat pointed punch can be used for this purpose. After nailing down moulding, pull the edges of the moulding together so that the nails do not show. The fibre or wooden block and hammer are used for this purpose as shown in Fig. 1067.

Cut out ends of roof moulding about $\frac{1}{16}$" above drip moulding to prevent any possibility of squeak a hack saw is used for this purpose. (See Fig. 1073.) The moulding should then be filed down and sanded from seam in the top deck down to the drip moulding. (See Fig. 1074.)

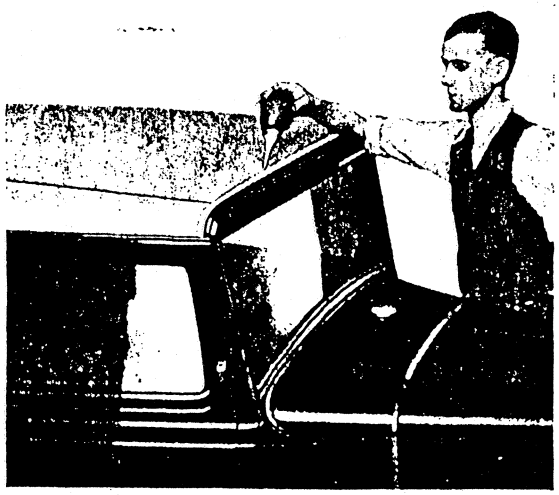


Fig. 1076

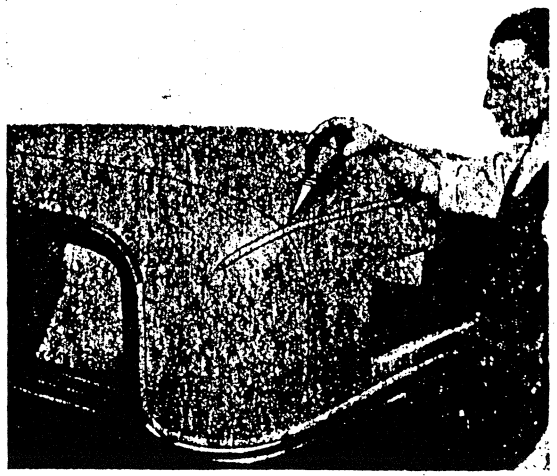


Fig. 1077

Next trim off the surplus top deck material as close to the moulding as possible. (See Fig. 1075.) Use a sharp knife to prevent ragged edges. Next seal the edges of the front roof moulding from seam to seam (see Fig. 1076), also seal rear upper binding in the same way. (See Fig. 1077.) The sealing fluid in seam should be about $\frac{3}{16}$" wide. A special sealing fluid is used for this purpose. The fluid can be obtained direct from the Dolphin Paint and Varnish Co., Toledo, Ohio. It is put up in both large and small cans. Fig. 1078 shows the completed job.

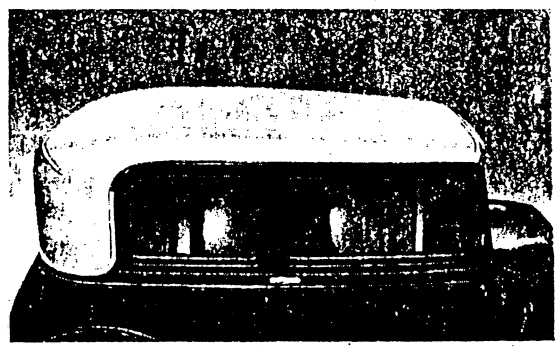


Fig. 1078

CLEANING VICTORIA COUPE TOP MATERIAL

A good grade of saddle soap or ivory soap worked into a lather and applied with a sponge or soft cloth will clean the majority of these tops satisfactorily. Carbon tetra chloride can also be used with very good results if care is used in applying it. To use it, moisten a soft cloth with the chloride, then rub the soiled spot very lightly. Do not apply too much pressure or it will remove the grain from the material.

Stated Value Automobile Insurance

(It's not what you think it is!)

Editor's Note: If you own a classic or antique car, then this article is must reading.

CENTREVILLE, VIRGINIA, March 14, 1990 — Instead of purchasing a standard indemnity insurance policy for your classic or antique car, did you decide to pay an additional premium and purchase a stated value policy? Anything to prevent having to hassle with the claims people. Right? After all, your agent said they would pay the stated amount in the event of a total loss. Right? **WRONG! WRONG! WRONG!** If any of this sounds familiar you may have been mislead by one of the most widespread misconceptions that exists today in the automobile insurance industry.

Background

In 1985 Mr. J. Bradley Flippin of Centreville, Virginia, purchased a $3,000 stated value policy from Nationwide for his 1965 Mustang Coupe. Just to be sure there was no misunderstanding, he asked the agent to be very specific as to how a claim would be handled in the event of a total loss. The agent reassured him he would receive the stated value amount in the event of a total loss. *"You mean if I have a total loss they will write me a check for $3,000?"* Mr. Flippin asked. *"Well, not exactly,"* replied the agent. *"You will have to prove you have that much in the car. Then, yes, they will pay the $3,000. I recommend, however, you keep all your receipts and be ready to submit them if the need ever arises."* That seemed fair enough. Mr. Flippin was required to bring the car by the agent's office so he could inspect it and photograph it for the file. Mr. Flippin paid about $205 for six months of basic coverage, including the $3,000 stated value declaration (A standard idemnity policy on the same car would have cost only about $175).

Claim Time

On July 29, 1989 Mr. Flippin neglected to watch the green left turn light at an intersection and turned directly in the path of an oncoming car. The impact was so great his head shattered the passenger's side window. (Moral: Wear your seat belts.) The claims adjuster declared the car a total loss, so Mr. Flippin sent him a copy of all the receipts for the restoration work, which to date had totaled about $5,500. The adjuster said he was willing to settle for $900. *"Nine hundred dollars!"* exclaimed Mr. Flippin. *"What happened to the $3,000 stated value for which I have been paying additional premiums?"*

"Oh, I don't know anything about that. I only settle the claims. You will have to talk to someone else about that," was his reply. But he did say he would be willing to consider any other information that might be provided to him. *"If I can get an appraisal showing the car was worth $3,000, would that be enough?"* The agent replied with, *"Well, we will certainly take it into consideration."* He was about as non-committal as one could be.

Research

At this point Mr. Flippin decided to do some research. He began by reading his policy, which nobody ever reads. (Have you read yours?) The basic policy said Nationwide would pay *"..the actual cash value of the property...at time of loss..."* (This is the way all standard indemnity policies read.) Nationwide's Virginia Endorsement 2004 (Stated Amount Insurance) replaced the wording in the "Limit of Liability" section with words saying they would pay the lesser of *"...the stated amount in the declaration or the actual cash value of the stolen or damaged property..."* The words *at time of loss* were not there. They had been dropped. This appeared to be reasonable because the value of the car had been agreed to in advance. Thus, the value of the property *at the time of loss* was really not an issue (or so he thought).

The Nationwide claims adjuster, and Nationwide itself, would have nothing to do with that interpretation. Although no one could explain why the words were missing, Nationwide maintained that it really did not matter. Their position was simple: Nowhere in the contract (policy) did it state Nationwide would pay the stated amount in the event of a total loss. Mr. Flippin considered this wording to be ambiguous and, although the claims adjuster agreed, he would not change his position.

Stated Amount

Additional research revealed there are, in fact, two types of stated polices. One is a **stated amount** policy in which the premium is based on an amount stated by the insured. Losses, however, are still based on the actual cash value (ACV) of the property at the time of loss, but not to exceed the stated amount. To pay the stated amount automatically would create a moral hazard in that policy holders could overvalue their cars, thus making a profit. This is contrary to the basic principle of indemnity which is to restore a person to the position they were in before the loss. (Mr. Flippin contends, however, Nationwide effectively removed the moral hazard by having their agent inspect the car prior to issuing the policy.)

Stated Value

The other is a **stated value** policy, which is a true *valued* type of policy where both parties agree, in advance, as to the value of the property. In the event of a total loss, the company will pay the full face value of the policy. It turns out this is an Inland Marine type of policy generally used with works of art, boats and other marine equipment. There are a few companies, however, that do offer it as an automobile policy. This difference may be the reason for the wide misconceptions about stated value policies. Mr. Flippin asked eleven different Nationwide agents how the company would settle a stated value policy. None of them corrected him by saying they were actually stated amount policies, five of them said the company would pay the full stated amount and five of them did not know. Only one actually knew the company would not pay the stated amount in the event of a total loss. He said he chose not to sell that type of policy because the insured pays an additional premium and receives no additional protection. In fact, the insured receives less protection. The standard indemnity policy pays the ACV at the time of the loss with no limit on the company's liability. The stated

amount policy still pays the ACV at the time of the loss, but the company's liability is limited to the stated amount. For example: Assume a car has an ACV at time of loss of $10,000. For an $8,000 stated amount policy, the company would only pay $8,000, where they would pay the full $10,000 under a standard indemnity policy. The insured pays an additional premium for the "privilege" of limiting the insurance company's liability.

Suit Filed

Discussions with various levels of Nationwide were of no avail. The Nationwide claim adjustor's supervisor finally said, *"There is no way I am going to pay $3,000 for that car unless directed to do so by my superiors or a judge."* So, on October 13, 1989 Mr. Flippin filed suit in the General District Court of Fairfax County for $7,000 ($3,000 for the car plus $4,000 punitive damages). The case was heard on February 15, 1990. He represented himself and did not do too well. The judge awarded him only $1,500, which was the low value listed in the current CPI (Cars of Particular Interest) guide and dismissed the punitive damages portion of the case. He, unfortunately, based his opinion on the value of the car at the time of loss. As a result, Mr. Flippin has appealed the case to the Circuit Court of Fairfax County in an effort to confirm, in a court of record, his allegations the policy is ambiguous and Nationwide practiced constructive fraud by saying the policy would do one thing but settling it differently. (A trial date had not been set as of the date of this printing. The results will be reported in a future version of this flyer.)

Legal Precedence

There is legal precedence for both of these positions. With respect to ambiguity (a breach of contract), they are always decided against the drafter. In addition, there is the **doctrine of reasonable expectation**. The courts interpret an insurance policy to mean what a reasonable buyer would expect it to mean, even though the actual words may say something else. The Virginia Supreme Court has held as far back as 1887 that ambiguities are to be decided in favor of the insured (more recently St. Paul Ins. v. Nusbaum & Co., 227 Va. 407). As for the constructive fraud portion (a tort), the Virginia Supreme Court has clearly defined the five elements that constitute constructive fraud in Nationwide Ins. Co. v. Patterson 229 Va. 627. In addition, punitive damages usually cannot be found in a breach of contract *"..unless there is an independent and willful tort.."* in which case a joinder is permitted (Kalmer Corp. v. Haley, 224 Va. 699 and the Code of Virginia §8.01-272).

Advice To Other Owners

If you currently have (or have had in the recent past) a total loss against such a policy and they did not pay the full stated amount, it is recommended you run **(do not walk)** to your nearest lawyer and show him this flyer. There is a possibility you may have grounds to recover the full amount. If you have a stated value policy and have not yet suffered a loss, it is suggested, in the strongest possible terms, that you **read it**, paying particular attention to the section entitled "limits of liability." The words STATED AMOUNT on the declaration page is a red flag. **Read the respective endorsement very carefully** (in the case of Nationwide in Virginia, it is their Endorsement 2004 entitled "Family Automobile Policy - Stated Amount Insurance"). More than likely, it is based on ISO form E167 which states:

"The limit of the company's liability for loss shall be the lesser of:
(a) the stated amount shown in the Declarations,
(b) the actual cash value of the stolen or damaged property, or
(c) the amount necessary to repair or replace the stolen or damaged property."

Unless it is was written by one of the few companies issuing such policies, you probably will find the policy does not say the company will automatically pay the stated amount in the event of a total loss. In addition, discuss this with your agent immediately. Ask the following questions:

1) Will the policy, in fact, pay the stated amount in the event of a total loss?
2) If no, why did you buy it?
3) If yes, have him show you where it says that in the policy.
4) Will the company insure the same car under a standard indemnity policy?
5) If so, what would be the premium?
6) What additional consideration are you receiving by paying the additional premium?

Final Recommendations

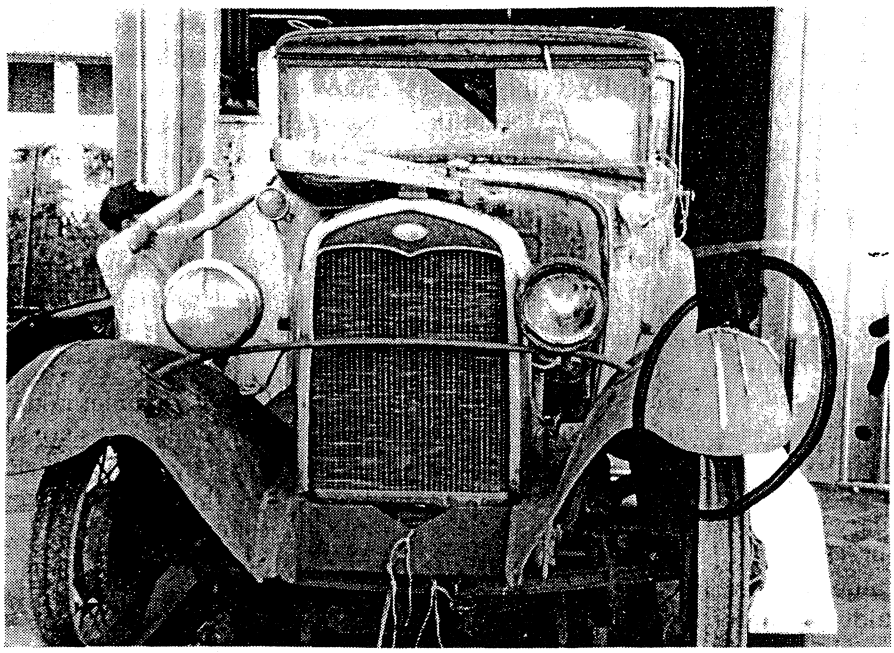
The best recommendation was from an independent agent who admitted such policies were ripoffs when sold to those looking for a *valued* policy. He said the best thing a person can do is use the cheaper standard indemnity policy and maintain a portfolio on the car in question. Include a complete set of close up and detailed photographs, a current appraisal from someone qualified in that type of car (and does not sell them), and a collection of clippings from car magazines and newspapers showing the current market prices for cars of the same type and condition along with copies of all receipts related to the car.

Another alternative is to obtain insurance from one of the few companies writing valued types of policies. Only four such companies have been found to date: Central Mutual, Chubb, Midwestern Indemnity and Zurich-American.

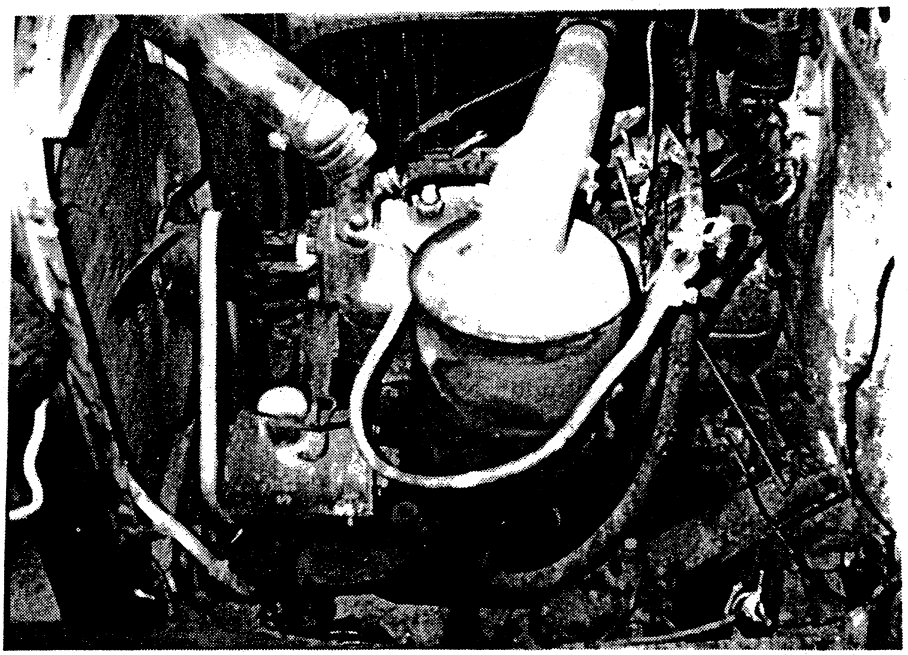
Remember, have your agent show you, in writing, where it says the insurance company will pay the stated amount in the event of a total loss.

This flyer is being distributed in an effort to educate readers about "stated value" policies. Readers are urged to pass this on to others who might have such a policy. This flyer may be freely copied for any non-profit use.

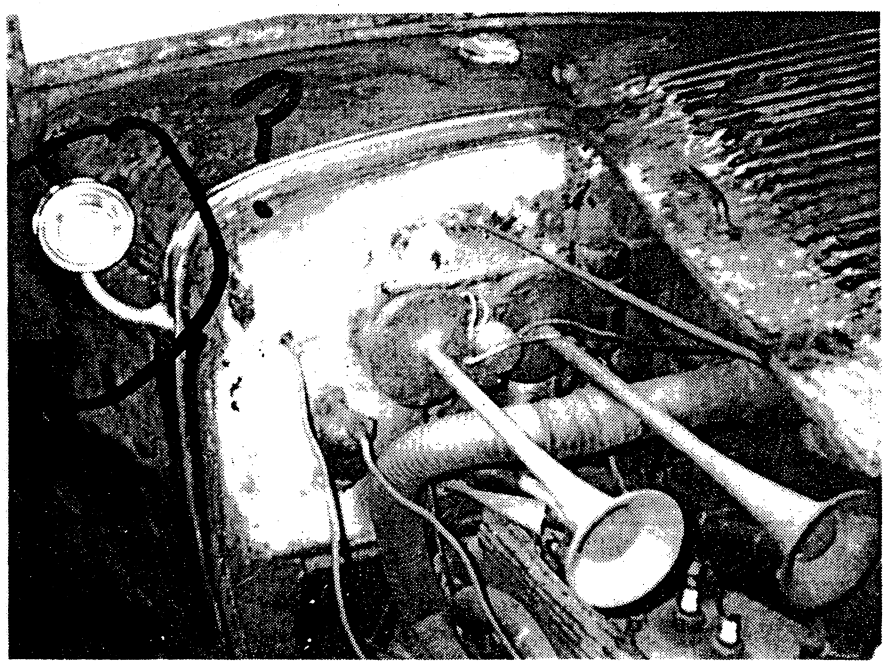
If you have a stated value policy with Nationwide, have been told the same thing and live in Virginia, then please contact the author as he would like to discuss it with you.



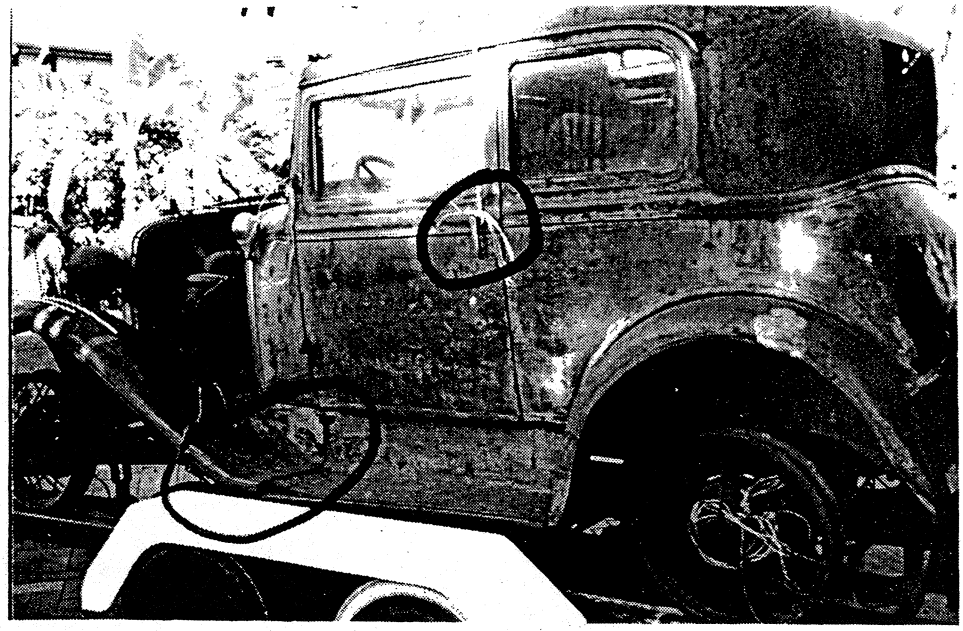
Mr. Rod Mc McMullin of Brisbane, Australia is a new member and has sent photos and questions about his new Victoria. At the left, you will see the car with strips on the fenders. No, Rod, the strips are not original. He also asks if it is a Murray or Briggs. Since we have never found a Briggs Victoria, we can assume that it is a Murray. By the way, the headlight buckets and lenses appear to be V-8 not Model A.



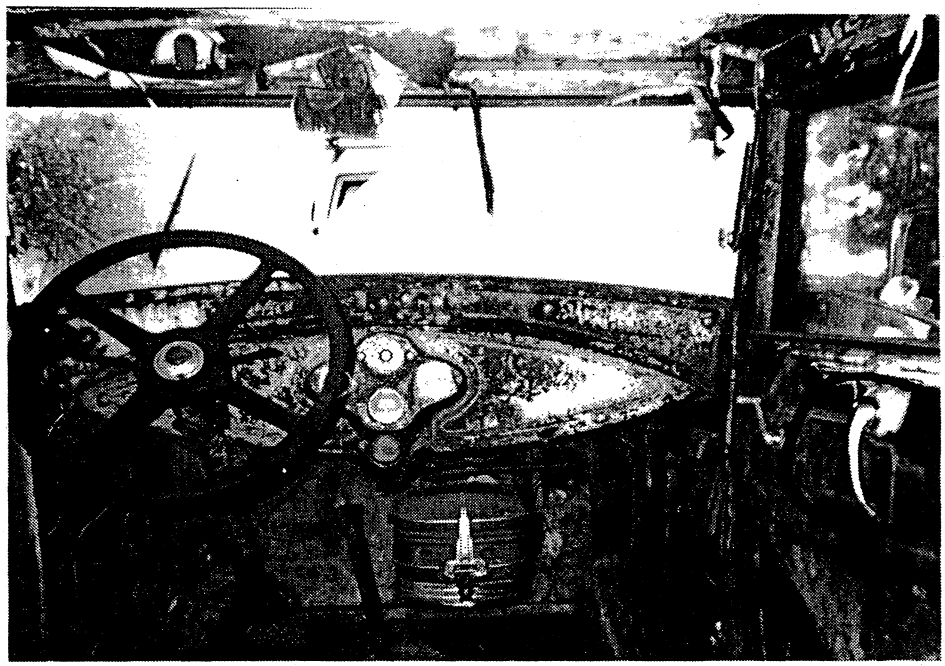
This car has quite an air filter on it. Don't know what it is from but it is not Model A.



This Victoria came from Canada and has a Canadian engine number which was August,September of 1930. The Cowl Lights are original but the lenses are not Model A. Note the horns on this car which are not original.



This photo shows that the Victoria does not have original door handles outside. The inside shots show they are not original either. You will notice that this car has a 1931 Radiator but the splash aprons and fenders are 1930. We all know that the Victorias were supposed to be 1931 but Ford used up his stock and this is an example by having the 30 parts mixed with the 1931.



I have really studied the interior shot to try to determine if the door and window handles are original. While they look similar, I think they may be V-8 Just look at that heater. While it is not original it might be worth restoring and using in the winter.

This rear view shows the Victoria with Alberta, Canada license plates. All of the rear window wood is missing as well as the window frames. If any of you have the rear window items for sale, please write to Rod McMullin, 29 Eagle St., Victoria Point 4165, Brisbane. Queensland. Australia.

International Model A Ford Victoria Association
68 WINDJAMMER
FRISCO, TEXAS 75034

Here is a photo of my 1929 Roadster pickup when we came across the finish line at Disneyland. Howard Barnes is driving and I am navigating. Even though it was a lot of work, it was a lot of fun too.