



## Introduction

Welcome to the inaugural issue of the Chubb Collector Car Insider, where our car enthusiast clients will find exciting and informative content on the hobby.

This issue includes exclusive articles from David Gooding (President and CEO of Gooding & Company) and Keith Martin (Publisher of Sports Car Market magazine). You'll also find a profile of our featured client, David Schultz, Executive Director of the Glenmoor Gathering of Significant Automobiles.

Even if you're still on the fence regarding the social media phenomenon, please consider taking a few moments the next time you're online to look at our Facebook site ([www.facebook.com/chubbcollectorcar](http://www.facebook.com/chubbcollectorcar)). We have over 5,000 fans, many of whom have posted photos of their cars for compliment or critique.

We've also partnered with the editors of Sports Car Market (SCM) on the "Car of the Week" contest. While the winners may never make it to Pebble Beach, it is still fun for us to celebrate their pride and joy in a public forum.

My goal is to publish the Insider on a quarterly basis. Your feedback and comments will be critical to our success. Please feel free to contact me directly with your thoughts. See you on the show field...

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# COLLECTOR CAR INSIDER

## Looking Forward, Looking Back

With Scottsdale and Amelia in the rearview mirror, we look to the future

by Keith Martin



1956 Jaguar D-type sports racer, \$3.7m at Gooding Scottsdale

We're just about halfway through the year, and what a roller-coaster ride it's been.

It was just under two years ago, on September 15, 2008, when Lehman Brothers declared bankruptcy and the collector car market, among many other financial exchanges, took a nosedive. Ferrari Daytona coupe prices dropped from \$400k to \$300k, and even more affordable cars like the Austin-Healey 3000 saw a drop in value of from \$125k to \$75k.

Yet by January of this year, the market was starting to regain momentum. In 2009 in Scottsdale, the total of the three key auctions, Gooding, RM, and Barrett-Jackson, was \$111.4m. This year, their total was \$120.8m. (All sales totals include buyer's commissions.) The highest priced cars in Scottsdale were sold by Gooding and included a 1956 Jaguar D-type sports racer that made \$3.7m.

The collector car world watched with interest as David Gooding made his initial foray into what had been an exclusive RM enclave: Amelia Island, Florida. Gooding had been on a roll, selling more than RM in both Monterey and Scottsdale—the other two places they go head to head.

But it was RM that came out triumphant in Amelia, with \$19.2m in total sales, besting the \$16.1m that Gooding achieved. The real victor, however, was the col-

lector car market at large. Last year, as the sole Amelia Island event, RM sold 89 cars for \$12.5m. This year, RM and Gooding combined brought in \$35.3m, selling 157 cars. That increase in sales amount, 182%, would be nearly unbelievable in any industry, and it was even more impressive at a time when other parts of our economy are still challenged.

One especially noteworthy sale was the 1961 Porsche RS 61 race car. Gooding estimated it might bring as much as \$1.5m, but when the hammer fell, it was famous racer Sir Stirling Moss who bought the car, paying \$1.7m (including commission).

The third weekend in August brings the next collector car world showdown, when all the auction companies bring their shows to Monterey. Gooding, RM, Mecum, Bonhams, and Russo and Steele will be there; last year their combined results were 561 cars selling for a grand total of \$120m.

We predict that cars without any "stories" will bring prices as much as 15% higher than last year. If you're buying, do your research and only buy the best. If you're selling, don't get greedy—this bull market won't last forever, and this may be a good time to collect your winnings and smile all the way to the bank. Or, more likely, to the purchase of your next collector car. ■

# The Goods

by David Gooding



The first few months of 2010 have been busy for Gooding & Company, with two successful auctions and a number of significant private sales taking place in the first quarter.

Despite a shaky economy, cautious buyers, and a rapidly fluctuating stock market, there seems to be boundless enthusiasm for classic cars. An intense passion and interest still exists for all classic cars, from turn-of-the-century veterans and Full Classics to vintage sports racers and modern supercars. No doubt, the widespread increase in concours, driving events, tours, seminars on collecting, and accessible information has contributed to a thriving hobby and marketplace. Still, it is reassuring to see that the real driving force of the market is an underlying passion and shared community for these cars.

Gooding's involvement with the hobby provides us the unique opportunity to advise collectors and to collaborate in the expansion and evolution of a collection. And while auctions are a significant part of our work, the private sales side of our business has been active in recent months, and it gives us a hands-on understanding of collectors' needs, both when buying and selling.

There is no denying that certain segments of the collector car market have been particularly affected by the economic turmoil of recent years. However, our observation of today's market leads us to believe that the finest collectible cars continue to be sought, while lesser examples have shed value.

This appears to hold true across all price categories, and I would give the same advice whether buying a \$50,000 car or one with a \$5,000,000 price tag: Buy the best, most authentic example you can possibly find and afford. The highest quality cars hold their value in the short term and are safe long-term investments; the "right car" should be a joy to own and, one day, may even become priceless. ■



## The Top Sales of 2010

### 1 \$3,799,600—1962 Ferrari 400 Superamerica SWB Cabriolet

Lot 221, RM, Monte Carlo, MCO, 5/1/10  
SCM Says... The 2010 high sale, the last of just six built



### 2 \$3,740,000—1956 Jaguar D-type Sports Racer

Lot 16, Gooding, Scottsdale, AZ, 1/23/10  
SCM Says... Excellent race & ownership history



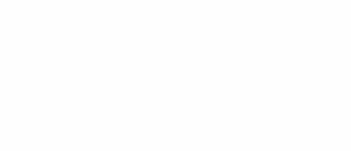
### 3 \$3,571,624—1962 Ferrari 250 GT SWB Berlinetta

Lot 251A, RM, Monte Carlo, MCO, 5/1/10  
SCM Says... Ferrari's ultimate dual-purpose machine, Classiche certified



### 4 \$3,343,648—1960 Maserati Tipo 61 Birdcage Spyder

Lot 292, RM, Monte Carlo, MCO, 5/1/10  
SCM Says... Competitive race history, one of only 17 built



Ron Kimball/Kimball Stock ©2009  
Courtesy of RM Auctions



### 5 \$3,191,664—1957 Ferrari 250 GT LWB Tour de France

Lot 256, RM, Monte Carlo, MCO, 5/1/10  
SCM Says... Low-mileage original with Harrah Collection provenance



### 6 \$2,811,704—1959 Ferrari 250 GT LWB California Spyder

Lot 265A, RM, Monte Carlo, MCO, 5/1/10  
SCM Says... Ferrari Classiche certified, matching numbers



### 7 \$2,750,000—1931 Voisin C20 V12 Mylord Demi-Berline

Lot 30, Gooding, Amelia Island, FL, 3/12/10  
SCM Says... Amelia Concours winner, only one of its kind



### 8 \$2,431,744—1938 Delahaye 135MS Competition Cabriolet

Lot 260, RM, Monte Carlo, MCO, 5/1/10  
SCM Says... One-off Figoni et Falaschi coachwork, excellent period history



### 9 \$2,145,000—1959 Ferrari 250 GT Series I Cabriolet

Lot 118, Gooding, Scottsdale, AZ, 1/23/10  
SCM Says... The 1959 New York Auto Show car, superb documentation



### 10 \$1,975,792—1933 Rolls-Royce Phantom II Special Town Car

Lot 271, RM, Monte Carlo, MCO, 5/1/10  
SCM Says... Original Brewster coachwork, one-off design, lavishly appointed



## Best Buys

Best buys aren't always cheap buys, but they are always smart buys



### American

1953 Edwards America convertible—\$110,000  
Lot 33, Gooding, Amelia Island, FL, 3/12/10  
Reminiscent of the Cunningham C3, a real '50s concept for relative pocket change



### German

1955 Mercedes-Benz 300SL Gullwing coupe—\$660,000  
Lot 144, Gooding, Scottsdale, AZ, 1/23/10  
A barn-find Gullwing—the perfect preservation candidate



### Etceterini

1928 Bugatti Type 35C Grand Prix roadster—\$900,000  
Lot 9, Gooding, Amelia Island, FL, 3/12/10  
Parts from many cars, but a third of the price of an all-original example



### English

1950 Aston Martin DB2 Vantage—\$395,158  
Lot 270, RM, Monte Carlo, MCO, 5/1/10  
First Vantage-engined Aston ever built, Sebring race history



### Ferrari

1967 Ferrari 275 GTB/4 Alloy Berlinetta—\$1,265,000  
Lot 122, RM, Amelia Island, FL, 3/13/10  
Rare alloy coachwork, and under-the-money by \$400k



### Race

1961 Porsche RS 61 Spyder—\$1,705,000  
Lot 55, Gooding, Amelia Island, FL, 3/12/10  
Impeccable race and ownership history, hard to come by



## Featured Museum



### Mullin Automotive Museum

1421 Emerson Ave.  
Oxnard, CA 93033

If you only had one word to describe the non-profit Mullin Automotive Museum, it would have to be "stunning." The 47,000-square-foot museum resides in the former Otis Chandler facility, in Oxnard, California, and in it you'll find the single greatest collection of French automobiles representing the Art Deco movement of the 1920s and '30s.

The museum is themed on the "architecture" of the French Auto Salons from the era and features more than 100 cars. Bugatti, Delage, Delahaye, Hispano-Suiza, Peugeot, Talbot-Lago, and Voisin are all well represented, and many cars on display have won major concours throughout the world. Unique among them—if such a thing can be said about this collection—is the 1925 Bugatti Brescia Type 22 Roadster, recently pulled from the bottom of Lake Maggiore after 73 years. Mullin calls it "a \$50,000 Bugatti with a \$500,000 story."

Funding comes from the Museum Foundation, which supports non-profit charities dedicated to the study, preservation, and public display of classic automobiles, as well as from Peter and Merle Mullin.

Tickets are just \$8, but museum hours vary by date and reservations are required, so be sure to visit [www.mullinautomotivemuseum.com](http://www.mullinautomotivemuseum.com) or call 805.385.5400 for more information.—Stefan Lombard



1925 Bugatti Brescia

## Weathering the Insurance Storm

The Arizona storm serves as a cruel reminder of the importance of proper collector car insurance

by John Draneas

The big story from this year's Arizona auctions was not the market, but the storm that blew through the area on Thursday evening. At Russo and Steele, it destroyed two 800-foot tents, causing damage to nearly 300 collector cars. Around town, other auction companies worked to prevent a similar fate at their own venues. Barrett-Jackson ordered car haulers to be parked as shields around the perimeter of its main tent, while Gooding & Company reinforced their tents and relocated the consigned cars to the lower level of an adjacent concrete parking garage.

Chubb Personal Insurance worked on-site at Russo following the storm, taking to heart the opportunity to impress its policyholders with its service capabilities. Says company Vice President Jim Fiske, "Chubb was able to start the claims settlement process as soon as the municipal authorities determined that the site was safe. We were settling claims on the spot."

Down the road, the obvious liability targets are Russo and Steele and the tent company. While the consignors at Russo and Steele were obligated to maintain insurance coverage on their cars, not everyone did so. "I was approached at the Gooding auction by a woman who said her car had been damaged at the Russo auction," says Fiske. "Unfortunately, she had dropped her insurance coverage for the car, thinking that it was the responsibility of the auctioneer." It wasn't, and she's in an unfortunate situation. The simple lesson here is if you're taking your car to an auction, don't drop your coverage until the car is hammered sold.



Your policy should provide better coverage than these tents did

If it looks like the auction and/or tent company were at fault, insurers such as Chubb will settle the claims of the owners first, then work to recoup their losses from the auction and/or tent company and their insurers.

And here's another twist. About 100 cars had crossed the block at Russo before the winds came. About half were sold to happy owners, and had been moved back under the tents that later collapsed and suffered damage. What is your situation if you were the (temporarily) happy winning bidder?

Under general legal principles, the car is sold, and title and risk of loss pass to the buyer, when the hammer falls. The Russo and Steele buyer's agreement made that point clear. Obviously, the buyers didn't have time to call their insurance agents and buy coverage. Will their insurance carrier cover them anyway?

Consumer auto policies generally provide automatic coverage for new cars that you buy. Fiske explains that because Chubb is a "true" collector car insurance company, its policies provide automatic coverage for new collector car purchases for 30 days. He cautions that various consumer insurance companies have entered the collector car market with less sophisticated policies, and that they should be carefully and individually reviewed to determine what your coverage actually is when you buy a collector car.

After you've determined whether or not you are covered, the critical second question is the amount of coverage. Generally, a car's purchase price determines the value of the car. But if you have an actual cash value policy, your insurance adjuster will be well within his rights to suggest

that you paid too much for the car, and they won't make the same mistake when they compensate you for your loss. That's why Chubb advocates an agreed value policy.

Fiske cautions that your agreed value policy accurately reflects the value of the car. If you bought, say, a Series I E-type for \$50,000 and its value has gone up to \$75,000, adjust your policy to reflect this. Otherwise, if you suffer a loss, \$50,000 is all you will get.

Many fail to keep track of the market, says Fiske. "Most people know more about their cell phone contracts than their insurance contracts."

For buyers and sellers alike, the solution here is the same. The seller should have an updated agreed value insurance policy in force at all times. The buyer should be sure to have a policy in place before the auction that will cover any purchase. In both cases, it is best to place your coverage with a specialty carrier that knows collector cars and can provide proper assistance in making sure that you are properly covered. Otherwise, you may be left to weather the storm.



I guess these fenders weren't steel after all

## Client Profile

### David Schultz

In each issue of the Insider, we'll profile a classic car owner and his contributions to the enthusiast community. While this month's subject has a strong pre-war interest, he spends his days planning an event that attracts collectors of all genres from across the country.

David Schultz, of Massillon, Ohio, is not a newcomer to the old car hobby. The Michigan native still recalls his old car epiphany more than 50 years ago.

"My grandfather took me to the annual Old Car Festival at Greenfield Village in Dearborn, Michigan," he says. "And that was it. I was hooked."

Today, following a career in the newspaper and advertising industries, he serves as executive director of the Glenmoor Gathering, an annual automobile concours held at historic Glenmoor Country Club near Canton, Ohio.

Schultz has owned a variety of cars over the years, but the "classics," as defined by the Classic Car Club of America (CCCA), have always been his first love. He's owned a 1923 Locomobile, 1936 Cord, 1934 Chrysler Imperial Airflow, and a 1933 Packard Super Eight, but for the past 15 years has settled into Classic Lincolns. He now owns three: a 1930 Judkins coupe, a 1931 Town Sedan, and a 1937 Willoughby Sport Sedan.

He is a CCCA director, as well as a trustee of the CCCA Museum. He also serves as co-editor of the Lincoln Owners Club magazine and writes a monthly column for Hemmings Classic Car.

"My favorite current car has been with me a long time," says Schultz.



Schultz's current favorite: 1931 Lincoln Town sedan

"A 1931 Lincoln Town sedan. Since new, it has been carefully maintained, never restored. I've driven it thousands of miles. It has that true classic look, drives quite well, and has been very dependable."

What collector car would he own with unlimited funds? "Well, that's a tough one," Schultz says. "There are several cars I've always admired, but if money were no object, I'd probably choose a Duesenberg SJ Murphy Beverly sedan. It's one of the greatest designs of all time and has a spectacular interior."

We're glad to have David in the Chubb family, and wish him well on his quest to acquire an SJ for his unique collection.



## Market Analysis: A Pair of 1967 Ferrari 275 GTB/4s

Both 4-cams sold at the same auction. The steel car made \$1.65m. The alloy car made \$1.25m. Isn't it supposed to be the other way around?

by Steve Ahlgrim, Sports Car Market Ferrari Analyst

Alloy chassis number: 09501  
Steel chassis number: 09337

The Ferrari 275 GTB of 1964 signaled an important evolution for Ferrari, with a fully independent suspension and rear transaxle. With its long hood, covered headlights, fastback roofline, and Kamm tail, the car is considered to be among Pininfarina's finest grand touring projects.

In 1966, Ferrari introduced the 275 GTB/4, with four overhead camshafts

fitted to the V12 engine. Also fitted were a dry-sump oiling system and a set of six twin-choke Weber carburetors. The powerplant could propel the 275 GTB/4 to a top speed of 160 mph.

This is the auction story of two Ferrari 275 GTB/4s; the first was an alloy-body car, one of only 16 built and the Holy Grail of street 275 4-cams. At RM's Amelia Island auction on March 13, it sold for 1,265,000. The other was a garden-variety standard steel version, a legitimate object of lust, but not top dog of the pair. At the same auction, it made \$1,650,000. Why?

Chassis number 09337, a standard steel 4-cam, was finished in Giallo Fly (Fly Yellow) and equipped with power windows with door-mounted switches. It was first restored in 1991, after which it started appearing at major Ferrari shows. The car passed through a few more hands and had a few more restorations, with the goal to make it a perfect, Platinum-winning, 100-point Ferrari. At the 2006 Cavallino Classic, it missed the mark by



\$1.65m steel, ready for the show circuit

Don Heiny © 2006 RM Auctions



\$1.265m alloy, ready for vintage touring

just one point. In 2006, a new owner corrected several of the nearly imperceptible flaws in an attempt to reach the elusive 100 points, but it has not been judged since.

Chassis number 09501, an alloy-bodied example, was delivered to Luigi Chinetti just in time to be displayed at the 1967 New York Auto Show. Kirk F. White, auto dealer and race car sponsor, then used it as his daily driver from 1968 to 1972. He recalled, "A great car and I have very fond memories of it—it was an absolute rocket ship and reliable as an anvil, and I drove it everywhere and almost every day for about four years."

A Miami attorney acquired 09501 in late 1972, and in 1976 he hit a guard-rail, denting the left rear quarter panel and trunk area, and bending the rear wheel and suspension arm. The present owner, a noted Ferrari restorer and enthusiast, purchased 09501 from the insurance firm. He performed a total restoration and debuted the GTB/4 at the Orlando area Concorso Portofino, winning a 1st place trophy. Other prizes and rally accolades followed, and the car was used as it had been intended—as a grand tourer.

Going into the auction, the alloy car's value was estimated at \$1,350,000 to \$1,750,000. The steel car carried an estimate of \$950,000 to \$1,200,000. The alloy car was scheduled to run first, and many believed it would set a high mark for the steel car to follow. The bidding went up fast, then hit a wall at \$1,265,000, and 09501 was hammered sold. When the steel car rolled onto the stage, it appeared it might be a \$900k sale, but in no time, \$900k was history and so was \$1,200,000. At \$1,500,000, the room was buzzing as hands kept waving. It took a determined \$1,650,000 to take the car home, an astounding number in today's market.

Monday morning quarterbacking gives some clues to what happened. In 1976, it didn't take much damage to total out a nine-year-old car. Contemporary Ferrari historians called it "badly crashed and written off," which was accurate at the time but would hardly be the case today. Still, the car will always be known as the one that was "written off," a knock against its value. Additionally, it has non-standard a/c, a non-standard but possibly correct rear bumper, and a reclining passenger's seatback that was claimed to be original but lacks documentation. The owner is my hero for actually using the car, but major time and money will be needed to make any improvements.

The steel car was everything the alloy car wasn't. It was restored impeccably. Its provenance was well documented, with no warts to spook a buyer, and most appealing, it could go directly from the new owner's garage to a concours or an international rally.

Interestingly, both buyers got what they wanted. The alloy buyer has a car he can drive hard without regret, and the steel car's buyer won't have to spend years making a great car. He got what he wanted without waiting.

Overall, this was an entertaining and educational view of the market, and of the individuals who make it up. ☐

Photos courtesy of RM Auctions.

## 20th Annual California Mille Miglia Vintage Tour

My wife and I just returned from the 20th anniversary running of the California Mille Miglia, founded by long-time vintage car enthusiast Martin Swig, of San Francisco. It's an homage to the original Mille Miglia, a 1000-mile road race held in Italy.

Our ride was a 1959 Alfa Romeo Giulietta Spider Veloce with 70,000 original miles. It was in excellent condition in black with a red interior, and for four days and 1,000 miles, we went through sun, rain, snow, more rain, and finally sun again, when we pulled into the finish in Napa Valley.

Cars are meant to be driven, and old cars don't suffer storage well. If you have an old car, promise yourself that at least once each year you'll take it on an event like this. You'll give it the exercise it needs so badly, and I guarantee you'll meet some terrific people as well. (www.californiamille.com).—Keith Martin



## Five Tips to Getting Your Collector Car Ready for Summer

Simple steps to keep you on the road, rather than parked next to it

by Jim Pickering

Summer is just around the corner, but before you grab those collector car keys and head out to the nearest event, it's smart to take a quick look at a few things that, if left unattended, might leave you sitting on the side of the road.

### 1 Check all your fluids.

Fresh fluids are never a bad idea—especially in hot weather. Make sure your engine oil, transmission fluid, and differential oil are topped off and clean, as well as your brake fluid and engine coolant. If any one of them is discolored, or you know for a fact something hasn't been changed in a while, flush the system with the proper stuff. It's cheap peace of mind.

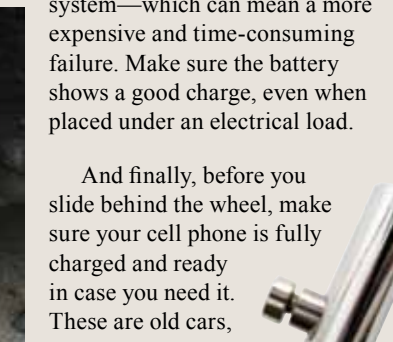
### 2 Inspect all rubber fuel and brake lines.

Rubber can dry and crack over time, and a failure in either one of these locations can end in disaster. Make sure all connections are snug and there are no leaks.



### 3 Inspect the brakes.

Disc brake calipers and drum brake wheel cylinders can fail after sitting idle, so take a close look and replace any components that appear to be leaking. Check the brake pads/linings as well, and be sure to bleed the system if anything is replaced.



### 4 Check your tires.

Tires are one of the most important and most overlooked parts of your car. Check each tire's pressure (including the spare), and while you're there, look for a code on each tire's sidewall surrounded by Phillips-head markings—if the tire was made after 2000, the last two digits represent the year of manufacture. If they're more than ten years old, get a new set. Also look for nails, screws, or other damage that might leave you stranded.

### 5 Make sure your battery is fully charged.

Summer heat actually kills batteries much faster than winter temperatures, and a weak battery can lead to an overworked charging system—which can mean a more expensive and time-consuming failure. Make sure the battery shows a good charge, even when placed under an electrical load.

And finally, before you slide behind the wheel, make sure your cell phone is fully charged and ready in case you need it. These are old cars, after all... ☐

Is your insurance policy getting as much care as your car?

Don't start your driving season until you've made sure that your collector car is properly protected for its summer schedule. Call your agent or Chubb at 1 (866) CAR-9648 to review your current coverage.

[www.chubbcollectorcar.com](http://www.chubbcollectorcar.com)



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# COLLECTOR CAR INSIDER

## Upcoming Events

🚗 **DRIVE** your car, or watch others drive theirs  
 👁️ **LOOK** at autos on display or competing in concours

💰 **BUY** the car of your dreams at auction  
 🏠 **CHUBB** will be present at event

JUNE	Type	Event	Location
5	🏠	RM Auction	Cresson, TX
5	👁️	Huntington Beach Concours	Huntington Beach, CA
5-6	👁️	Greenwich Concours	Greenwich, CT
6	🏠	Bonhams Auction	Greenwich, CT
13	👁️	Classy Chassis Car Show	Houston, TX
18-19	🏠	Mecum Auction	St. Paul, MN
19	🏠	RM Auction	San Diego, CA
24-27	👁️	Bloomington Gold	St. Charles, IL
25-26	🏠	Mecum Auction	St. Charles, IL
25-28	👁️	Le Belle Macchine d'Italia	Skytop, PA
25-27	🏠	Barrett-Jackson Auction	Costa Mesa, CA
27	👁️	Palo Alto Concours	Palo Alto, CA
27	👁️	Survivor Car Show	St. Charles, IL

JULY	Type	Event	Location
2	🏠	Bonhams Auction	Chichester, UK
2-4	🏠	Goodwood Festival of Speed	Goodwood, UK
9-11	🏠	Le Mans Classic	France
16-17	🏠	Mecum Auction	Des Moines, IA
18	👁️	Forest Grove Concours	Forest Grove, OR

21-23	👁️	Salon Privé	London, UK
23-24	👁️	Rolls-Royce Owners Club Annual Meet	Toronto, CAN
24	🏠	RM Auction	Rochester, MI
25	👁️	Meadow Brook Concours d'Elegance	Rochester, MI

### AUGUST

12-13	🏠	Bonhams Auction	Carmel Valley, CA
13	👁️	Concorso Italiano	Monterey, CA
12-14	🏠	Russo and Steele Auction	Monterey, CA
11-15	🏠	Gooding & Company Auction	Pebble Beach, CA
13	👁️	The Quail	Carmel Valley, CA
15	👁️	Pebble Beach Concours d'Elegance	Pebble Beach, CA
13-14	🏠	RM Auction	Monterey, CA
13-14	🏠	Mecum Auction	Monterey, CA
21	👁️	Morgan Adams Concours d'Elegance	Denver, CO

### SEPTEMBER

13	👁️	Kirkland Concours	Kirkland, WA
17-19	👁️	Glenmoor Gathering	Canton, OH
30-10/3	🏠	Gullwing Group Convention	Saratoga Springs, NY