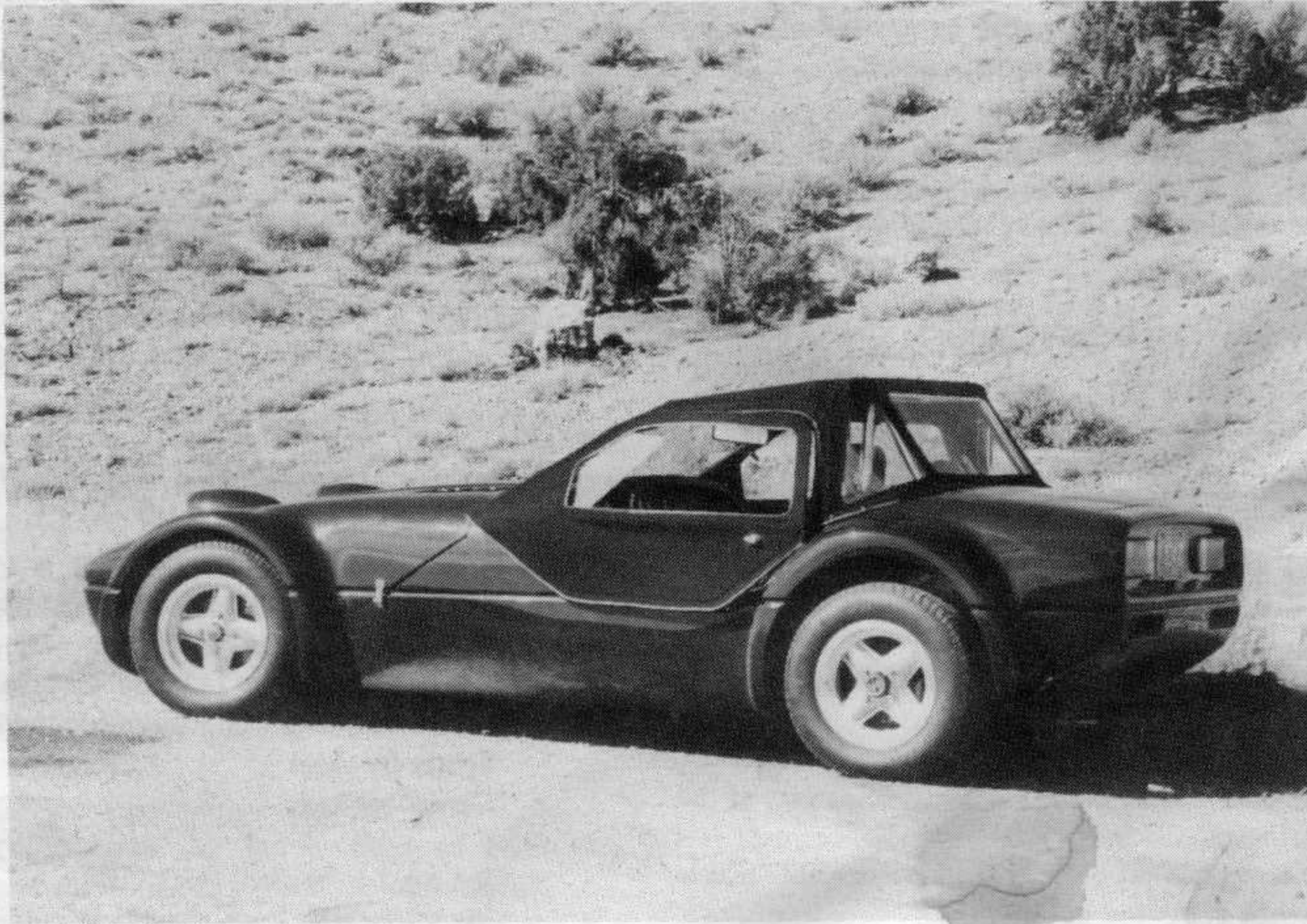


MAXTONIA

"ALL THE MAXTON NEWS THAT IS FIT TO PRINT"
FALL/WINTER 1991-92

Vol. 1, No. 1

THE ROLLER SKATE HAS A TOP!



There really is a top to shelter Maxtonites from rain, sleet, snow ... all of nature's worst! The first cars to sport the new tops have been delivered. Response has been extremely favorable.

Design and fabrication has been a cooperative effort between Maxton and Klint's Auto Tops of Englewood, Colorado. The components include the removable fabric top with generous rear window, two side curtains with zip up windows, a double bow arrangement and a revised roll bar and front windshield frame to accept the bow, the top front bead and the side curtains.

When erected the top is taut, and most agree it gives the car an even more purposeful and aggressive look. Wind buffeting is greatly reduced from cross winds even with side curtains removed.

Offered as an option, the top's cost is \$650.00. Given the ingenious design and quality workmanship, this is a reasonable price for a piece of equipment which extends the quality driving days available to owners.

For more information, call or write us or drop by the factory for a look see and demonstration.

MAXTONS GRAND ON THE "GRAND"

Three Rollerskates accompanied the 85 pre '61 cars on the 1000 mile Colorado Grand this September. The cars were made available to anyone to drive. There were some inevitable breakdowns in the older cars, as the mountain passes and thin air took their toll. The Maxtons served as substitute transportation for some very grateful folks.

Enthusiasm for the cars by the 15 to 20 who drove them was very high. Two or three sales will probably result.

LOCK IN A SERIAL NUMBER

Let's say you know you want a Rollerskate, but don't have the cash for the full price now. And, let's say you have a yearning for a low serial number for the chassis.

For a \$7,000 check, you can lock in a low serial number, so that it cannot be assigned to some one else's car. Then, when you are ready for us to build your chassis, you can be assured of having that low (and we hope more valuable) serial number.

How low? Some of the numbers between 10 and 50 are still available (Sorry, "007 is already gone!) And always ask - there may have been a cancellation on a low numbered car.

PRODUCTION IMPROVEMENTS SINCE PROTOTYPE

Some of you have seen or driven the prototype of the Rollerskate, either in its yellow or revised red configuration. The red version (now a factory mule) appeared at Monterey, Steamboat Springs and the Denver Grand Prix, among its display venues. In the interest of improving the car as we get input from drivers, owners and sales staff, these changes have been made and will appear on all customer cars:

- A glove box door has been added to keep the contents of the box from blowing out.
- A cowl flange now seals the bottom of the windshield - makes for drier travelling when the mists come.
- A built in trickle charger for the battery has been added to the trunk, so the battery can be kept up to full charge when car sits without being driven.
- The steering column and wheel have been repositioned so that the instruments are visible through the wheel.
- A better arrangement for positioning the gas strut for the hood prevents hood stress at the attachment point.
- And the latest change - an injection molded fuel tank which is seamless. It is also lighter and safer than the aluminum tank.
- The top - although sold as an option, this addition vastly extends the comfort range of the automobile.

We will continue to incorporate appropriate improvements as they are conceived and if they are feasible within our pricing structure. Therefore, we solicit all ideas for making the Rollerskate an even better sportscar.

CAN YOU PROVIDE A "TURN-KEY" CAR?"

An oft asked question by those who love the Rollerskate, but who are a bit daunted by the process of purchasing and installing the 13 B Mazda engine, painting the car and performing approximately 50 to 60 hours of final assembly. (Note that this amount of effort is next to nothing compared to many actual kit cars which often require 500 to 1000 hours of skilled labor time and which require specialty tools. No wonder 60% of the kits purchased are never completed by the original purchasers.)

Our answer? Technically, no; practically, YES! We are located in an area of the Denver metroplex which is blessed by a large number of skilled auto specialty and trades shops. We have arrangements with several of these shops to do the engine, paint and final assembly stages after we complete the rolling chassis.

Thus, by writing separate checks to us and to these shops, you can, in effect, take delivery of a complete turn-key car. And, we will supervise the process for you.

The cost, you ask? If you will accept that these are approximations and that prices are subject to change here's the breakdown:

• Maxton Rollerskate, as delivered as a component (assembled rolling chassis) by Maxton Concessionaires, Ltd.	\$19,500
• Top - Optional	650
• Engine - 13B Mazda (1974)	
A range of prices, depending upon state of tune and whether "green" package is included (monolithic converter, air pump, etc.) Examples:	
• 170hp (Estimated at 185hp at sea level) - bolt-on Racing Beat side draft carburation and manifold package.	2,800
• 235hp (Estimated at 242hp at sea level) - as above, plus porting and cross porting, lighter flywheel.	4,000
• "Green" package	501
• Paint	
• One solid color (incl. metallics)	1,700
• Any of the reds (incl. metallics)	1,850
• Pearlescent	2,000
• Any two solid colors (incl. metallics)	2,000
• Undercoat	120
• Assembly	2,000
• Freight	200 to 800
TOTAL RANGE	\$26,200 TO \$29,571

If an owner had some input, these top end prices could be reduced. Example: if owner performed final assembly, the price range would be \$24,500 to \$27,451.

We are flexible and want to be as helpful as possible to prospective owners. Thus, we will also work closely with you and/or shops of your choice in your locale to assure that your completed Maxton is the best possible sportscar you have ever owned.

V-12 PROJECT IN MAXTON'S FUTURE

GT-40, Harry Weslake, Aston-Marton, BRM ... pretty interesting names, no? Well, in a certain V-12 engine they are all bound up in a history that rivals the best car-related stories you have ever heard. And, that history leads right into Maxton's back (or maybe front) door. We promise to tell more of the story in a future issue.

Suffice it to say, for now, that the V-12 project is very much alive and is the crown jewel of a three diamond setting which features Maxton's new projects...

- The V-12
- A gull wing coupe
- The Slingshot

In brief...

- The V-12 engine has run on the dyno, and run magnificently. For an audio tape that will send shivers of ecstasy along your spine - send us \$5 and we'll send you an audio tape of the glorious howl.

A gorgeous coupe prototype body is in drawing and clay mock up form at the factory. Drop by and see!

- The aluminum gull wing coupe, based on Ford Sierra running gear, has travelled on some tucked away British roads. Sans body (which has not yet been fabricated) it is blindingly fast. If produced, it will probably be sold only in Europe.
- The Slingshot is the redesign of the third Mille Miglia prototype. The frame is being adapted to accept small (and possibly large) block V-8s (rather than the blown Datsun engine originally scheduled). It will feature a tube space frame, independent rear suspension with Jaguar or Halibrand quick change, etc. etc.

The possibility of selling the Slingshot as a complete vehicle is also being explored.

As you might surmise from the above, there is something in Maxton's present and future for everybody. Stay tuned.

Meantime, purchase and enjoy a Rollerskate - the "Everyman" of the lineup.

TEST DRIVES AND TRACK TIME

Those seriously considering purchase of a Rollerskate should visit our factory, take a car for a drive, and if the "serious bug" really bites, spend some time with the car at a track north of Denver.

To make these arrangements all you have to do is call ahead with a date or two in mind. We look forward to getting acquainted and introducing you to the little car.

CORPORATION PLACES ORDER FOR 24 ROLLERSKATES

Imagine this ... You're a senior manager for a corporation. One day at a meeting with you and the 23 other senior managers it is announced that, as a bonus, each of you is going to receive a Maxton Rollerskate!

Each manager is to get his car in order of seniority and the whole program is to be completed in 24 months or less.

We are not at liberty to name this company, but we can tell you that the first two cars have been delivered, to two ecstatic guys.

Do you think the owners got the attention of these 24 managers? The Rollerskates have quickly risen to the top agenda item in nearly every meeting and multi-manager conversation.

Motivation had not been a serious problem prior to the announcement. But, it is a zero problem now. They can't wait to see what might be next!

So, a hint to all you enthusiasts who work for the larger corporations... Why not? We'll be glad to hook up your corporate owners with these owners and let them talk. Better yet, we'll give your owners cars for a day and a track to run them on!

PRICE INCREASE MAY BE COMING

The price for the basic Maxton Rollerskate rolling chassis - the 85% completed vehicle component - may have to increase. We have held the price at \$19,500 despite increases from suppliers during this, our first year of production.

Currently, our thinking is that we can continue to hold at \$19,500 through the end of January, 1992. After that, no guarantees.

Thus, if you are thinking of your Rollerskate as a winter project it might be smart to write that check while we are still in the Thanksgiving and Christmas seasons.

PANASPORT "MINILITE" REPRODUCTION WHEELS

The Rollerskate prototype was displayed with a wheel reminiscent of the beautiful Minilite wheels as sported by certain Mini Coopers and Loti, etc. of past years.

Unfortunately, Panasport is no longer supplying this wheel. Thus, until another source of supply comes along or until Panasport changes its mind, all cars are supplied with the excellent Revolution 4 spoke wheel. A full spare is also included on the Revolution wheel.

DID YOU KNOW ... ?

- The Maxton is now classed very competitively by the Council of Motorsport Clubs? (CMC)
 - No, this is not true of SCCA
 - But, CMC organizes many of the non-SCCA events.
 - Look up these events - much fun and large trophies to be had!
- Maxtons now come equipped with 4 point 3" Simpson belts for both driver and passenger?
- The driver's seat is adjustable?
- Crush zones are designed into the car, both front and rear?
- Side rails are 2" by 1" square tubing for protection in side impacts?
- MotorWeek estimates 50 hours for the average person with ordinary tools to do final assembly?
- A Maxton video tape is available for \$10 ... Refundable if a car is purchased?
- A Care and Feeding of Your Maxton Rollerskate manual is provided with each car?
- A factory-prepared assembly manual, which will also serve as an owner's shop manual, is being completed, and will be included with each car?
- The MotorWeek - built Rollerskate was won by a man in Key West, Florida?

MAXTONIA is a publication of Maxton Concessionaires, Ltd., the factory sales arm of Maxton Components, Ltd., manufacturer of the Maxton Rollerskate Component vehicle.

MAXTONIA will be published on a non-announced schedule depending on the urgency of the news and the time we have to "get-er-out."

Reader response and articles, letters, photos, chit chat, etc. are encouraged and will be warmly welcomed. We especially solicit input from owners, including, but certainly not limited to, tips for living harmoniously with the little jewel.

MAXTONIA is the sole official news sheet for the Maxton companies and products. It is published at Englewood, Colorado. Please call or write us at:

MAXTONIA
3774 S. Lipan Street
Englewood, CO 80110
(303) 781-1945

between 8:00 am and 5:00 pm M-F, Denver (Mountain) time.
You may also FAX us at (303) 789-3636.

HAVE YOU CONSIDERED A DRIVING SCHOOL?

"Hey", you say, "I'm an excellent driver. Just put me in one of your Rollerskates and I'll show you some things!"

We don't doubt you. But, we would ask you to consider becoming even better. And, for those who are uncomfortable with a stick shift or for those who are new drivers, having only had Driver's Ed or a Learn to Drive school to get a driver's license we would ask...

- Have you ever been in a spinning car? Do you know what to do?
- Do you really know how to stop a car? Can you stop without breaking the tires loose?
- Are your accident-evasive reflexes as sharp as they should be?
- Are the reactions between eyes, ears, brain, hands and feet lightning fast? Are the right moves automatic?
- Do you know how to double clutch your downshift? Or how to heel and toe the brake and accelerator as you double clutch you downshift and brake at the same time?
- Could you demonstrate the correct line through a turn, esses, or a series of connected different radius and changing radius turns to run the shortest distance and exit at the highest safe speed?
- Are you so smooth that someone riding with you can't tell when you brake, shift or turn?

These any many other aspects of safe and fun driving are what is taught at driving schools. "But", you say, "I don't have megabucks to go to a Skip Barber or Bob Bondurant or Jim Russell school."

We understand. So our good news is that there are schools of tremendous value that last from 1/2 day to 2 days and cost from \$100 to \$500. The instruction is geared for the daily driver, not the race driver. Yet the emphasis is on knowing your potential to be a good driver and your car's abilities and limits.

Typically these schools are held at a road course track with a nice mix of classroom and track time with lots of individual instruction in both settings. You use your own car - imagine the fun in a Rollerskate - and thus you don't have to translate what you learned in one car to some other car.

Those who purchase Maxtons are encouraged to have a track day here in Colorado. One such day is provided by Lars Hansen and Mike Pettiford for \$100 per participant. They are held at one of the area's excellent road courses. For more information you can call Lars at (303) 793-0572, or FAX him at the same number, and he will give you the details and send you a schedule.

When a car with the potential of a Rollerskate is in your hands, it only makes sense to be able to smoothly drive it to its total potential. To borrow from our friends at Toyota "Oh, what a feeling!"

REGISTRATION AND CERTIFICATION PROCEDURE

Many of you have asked what the procedure is for registering the Maxton Rollerskate. Since the vehicle is not the product of a single manufacturer, it is considered in all the states as a "specially constructed vehicle", or similar phrase. Read "kit car". Each state has a code which designates that type of vehicle. Examples:

California	SPCN
Utah	SPEC

The procedure for certification, registration, safety inspection, payment of property and sales taxes and emissions testing (in the three urban counties that require it) are reproduced below, using Utah as the example. Note: this is our interpretation of the process from data given to us by county and state officials and as a result of "walking a car through" the process. It has not been prepared by the state of Utah or Salt Lake County.

It is our observation that similar procedures are used in many states. However, we do not have files on every state.

In California, these cars go before a referee. (Californians tell us that if you don't like what one referee tells you, you can go back to another, but you didn't hear that from us!)

Key Points:

• DO A PUBLIC RELATIONS JOB

Find out who the person or persons are in the state motor vehicle division who are responsible for these specially constructed vehicles. Talk to them more than once, before you take the car in. Get to know them. A bit of P.R. goes a long way. You want them looking for ways to help you, not hinder you.

• DON'T BE AN "EMISSIONS VICTIM"

Be sure you know what kind of emission test is given, if one is required in your county. Some counties use idle only, others do idle and higher rpm both.

It is important to let your engine builder know what the tests and the minimum standards are so he can anticipate the carburation set up for your altitude. You may find that there is only one emissions station in the county authorized to do tests on this kind of vehicle.

Most counties also do a visual inspection of the engine to see what emissions equipment is attached. The "green" package supplied by the Mazda Honda Shop here in Denver for \$501 (monolithic converter, air pump, one way check valve, etc.) has been proven to markedly improve the tailpipe emissions from the 13B engines. A 1974 engine, which this shop sells to our customers, originally had a thermal reactor and a series of valves - not very good. The "green" package equipment is a contemporary set of components far superior to the original equipment.

• SAVE THOSE RECEIPTS

The state typically will want to see your receipts from Maxton Concessionaires, the engine, paint and assembly shops plus any for other equipment you add to the car before registration. We recommend making photocopies and giving them a packet.

Maxton Components, Ltd. will provide you with photocopies of receipts for parts from other cars used in the manufacture of the rolling chassis, together with the MSO. The state will want to see those also.

We will give you every assistance possible should you run into registration or certification problems. Keep in mind that while the process is a bit different the first year, thereafter, it is like the process for any other car.

LICENSE AND REGISTRATION STATE OF UTAH

If you have any questions after reviewing this information contact the following person for additional help. Attention Joan Hall, Manager of Technical Services at the Motor Vehicle Division, located at 1095 Motor Ave., Salt Lake City, Utah 84116. The direct line is (801)538-8336 or Bob Lortsher at (801)538-8399.

- 1) Contact the Motor Vehicle Office and they will assign a VIN number, and provide an application for the title, and an Affidavit of Facts.⁽¹⁾ You must have Manufacturer's Certificate of Origin (MSO) and receipts for the chassis and all other work done at this time. The Motor Vehicle Office will keep the MSO to start the process of getting your title.
- 2) You must then take the vehicle with serial number to a service station to have a safety inspection completed. You must have proof of insurance to submit to the inspecting officer.
- 3) If you live in Salt Lake County, Utah County or Davis County you must have an emissions test completed. That test typically can only be completed at one station in the county. Salt Lake County can be reached at (801)566-8162 and are located at 2148 S. W. Temple.
- 4) You must then pay property tax with the County Assessor's Office. The first year the vehicle will be exempt from property tax. The following year will be subject to property tax.
- 5) The cashier will then issue plates and registration.
- 6) The sales tax is to be paid to the state in which it will be operated. The Motor Vehicle Division will collect the sales tax, if car is operated in Utah.
- 7) Following the payment of the taxes and registration you will receive your title in the mail. This often takes at least one month.
- 8) The information you have submitted to the Motor Vehicle Division will be entered into their computer and forms will be mailed to you for renewal purposes. It is mandatory that you get a safety inspection each year and pay property taxes to the County Assessor's Office.

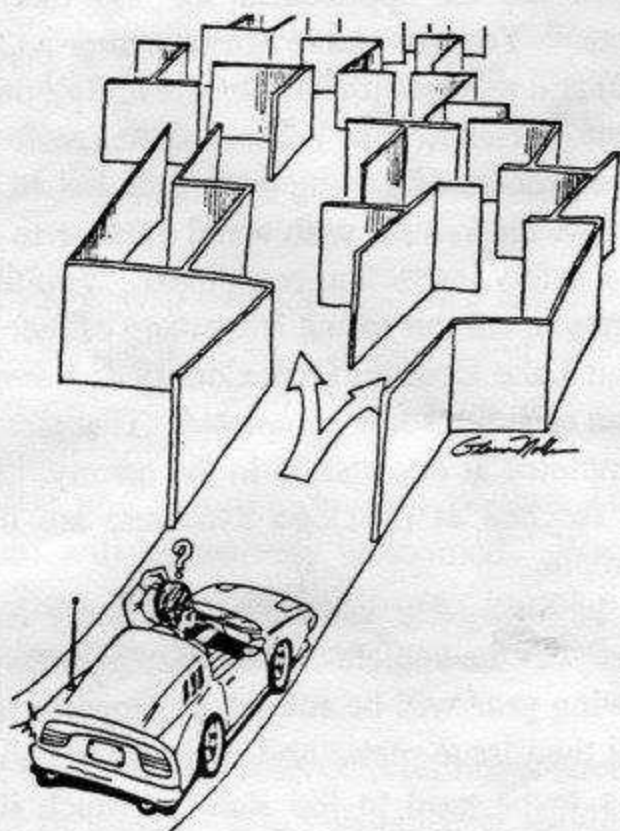
⁽¹⁾This is a form on which you will give a brief description of how the vehicle was built. Ex: "I saw one at Elkhart Lake. Ordered chassis component from Maxton, Had _____ shop install a 1974 Mazda 13B engine and _____ shop do the paint. I did all the final assembly. Receipts are attached."

HOW DOES ONE INSURE A COMPLETED ROLLERSKATE?

Kit Car Magazine recently published an excellent, well researched article on insuring specially constructed vehicles. We are reprinting it herein, courtesy Kit Car Magazine (Sept. 1991 issue, pp 92-95.).

Experience has shown that if you or a company you own has several cars grouped under one policy, the addition of a Rollerskate can often be done without attracting much attention. If that route is not available to you, then you will find Kit Car Magazine's article most helpful.

RUNNING THE INSURANCE MAZE



FINDING COVERAGE FOR YOUR KIT CAR MAY MEAN A FEW TWISTS AND TURNS

BY ROB KINNAN

The moment is finally here! Your kit car is nearing completion and the thought of that first drive has you absolutely giddy with anticipation. You've spent more nights and weekends in the garage than you can remember. Your wife has taken up Tupperware, your kids don't recognize you anymore and the dog barks at you as if you were a stranger. But when the sun hits the car's flanks and the engine screams to life, it will be worth the work, frustration and canine alienation.

Your friends will finally stop ribbing you about never finishing the car and will instead be begging for rides. Before you hit the road, there's one final, all-important detail that still remains — *insurance!*

The old axiom that death and taxes are the only sure things in life is only partially correct. Unless you live in Outer Nowhere, auto insurance must be included in this truism. Yet, like most of us, you'd probably rather endure slow tooth extraction than send

out a monthly check to those wallet-suckers at the insurance agency. Unfortunately, the pain is much worse if that check is for coverage of your new kit car, because it is not only expensive, but usually difficult to find.

Kit cars represent a gray area when it comes to insurance. Since they constitute such a minor percentage of the total cars on the road, most insurers either don't know about them, or they don't have any reliable statistics (called "Clear Loss Experience") to set rates. As Curt Scott, publisher of *The Complete Guide To Specialty Cars*, says, "It's a case of 'out of sight, out of mind.' They just don't see that many kit cars out there, so they're not aware of them."

Add to this the fact that the word "Cobra" makes an insurance agent wake up screaming in the middle of the night, and you can understand why most of the large, national insurers are reluctant to handle kit cars. It is possible, however, to find insurance for your pride and joy. It's not easy, and in some cases, the premiums may be expensive.

Through the course of researching this article, we called every major insurance company we could find and had a *very* hard time obtaining any concrete information pertaining to kit cars. In the few instances when we did get some answers, they were often cloudy and conflicting. You would be amazed at how many agents we talked to that were totally unaware of what a kit car was, and had to have it explained to them in detail. Once they understood, in nine times out of 10 they beat around the bush and wouldn't give us a straight answer or a quote. This article will give you some ammunition for when you start dealing with an agent.

Advertised in the pages of our own magazine is a specialty company, North Dallas Insurance Specialists (NDIS), that will write kit car policies for comprehensive (theft, fire, vandalism and so on) and collision (self-explanatory). NDIS writes the policies through the famous Lloyds Of London, a very secure and well-known worldwide insurer of everything imaginable, so you know your policy will be trustworthy. Kevin Johnson of NDIS told us of three packages that cover all kit cars, each one having different deductibles. The premiums are determined solely by the package you choose and the value of your car. See the accompanying sidebar for examples of these policies.

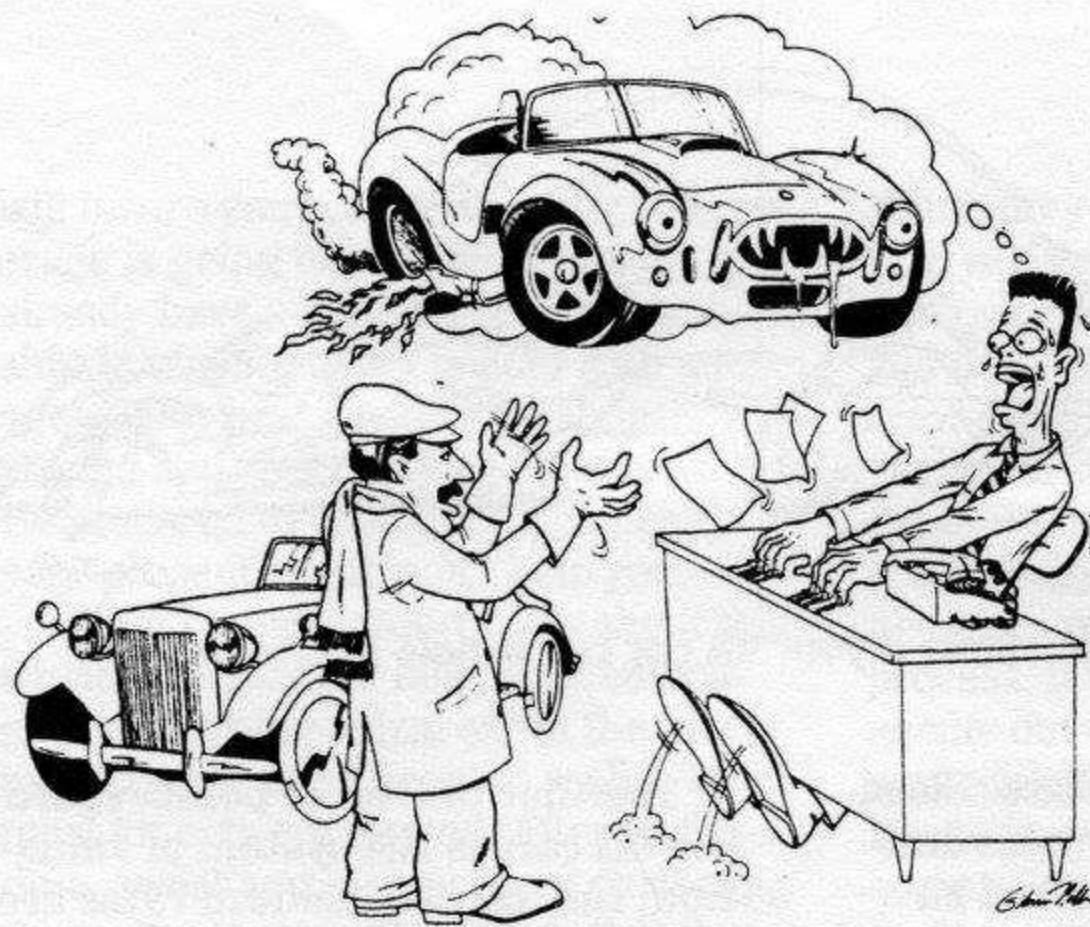
NDIS' coverage is reasonably priced and readily available, but there's one thing missing—liability coverage. Mandated by all 50 states, it pays the bills of anybody you may inadvertently hit and

harm. Because there are so many differences between the states and their legal requirements, NDIS does not offer liability insurance. Kit cars are a small part of NDIS' business, so it wouldn't be cost-effective to offer a variety of packages. An exception to this is if you're a Texas resident, in which case you may be able to get them to write a full-coverage policy. But for the rest of us, the battle is only half over.

Another company we found that will write kit car policies is K&K Insurance in Ft. Wayne, Indiana. Like NDIS, K&K does not offer liability coverage, at least as of this writing. By the time you read this, however, K&K may be able to offer full coverage, so call them and ask. The Specialty Constructed Vehicle Association is also looking into some insurance options, and may be able to help as well (see accompanying list of sources).

With K&K, a kit car is put into the "street rod" category and must have a minimum value of \$20,000. As with NDIS, the premiums go down as the deductible goes up. With a \$500 deductible, the annual premium is \$1.95 per \$100 of the car's value, and with a \$10,000 (gasp!) deductible, the tab is \$1.30 per \$100 of value. There is a limit of \$5000 on the total premium.

Comp and collision insurance is a great idea, but liability coverage is the law. You *have* to have it to drive your car, and herein is where the problem lies — finding a company to offer liability coverage for your kit car. After exhaustive research, we found only two companies that would give us anything resembling a straight answer —



Many agents aren't clear on the concept of kit cars.

State Farm and AAA. Both will insure kit cars, but criteria have to be met, and many details must be considered. With State Farm and in most states, the kit has to be valued at a maximum of \$20,000 (just the opposite of K&K). One exception is California, where a car valued at more than \$20,000 can be insured, but with higher deductibles, and the policy is closely scrutinized by the main office. Since every state, car, and owner are different, check with a local State Farm agent for your particular case. If your receipts add up to more than \$20,000, you may be better off valuing the car at \$20,000 or less.

State Farm looks at each case individually instead of lumping all kit cars into the high-risk group. The two major points considered are the vehicle's construction and the owner's past history. State Farm will send a representative out to inspect your car to ensure it was assembled correctly and is safe. They

also consider your driving record and past history of claims, (along with blood types, favorite color, underwear label, and so on). We tried to get an exemplary quote, but because of this individuality and the paperwork involved, none of the agents or representatives could give us one. The majority of kit car owners and builders we talked to said they were covered by State Farm Insurance.

Everybody at State Farm stressed that their primary concentration is the "family market," meaning they like to insure the entire package. This means that you stand a much better chance of insuring your kit car if you already have your other cars and house covered by State Farm. Even though other major companies we talked to claimed not to offer kit car coverage, you have to realize that an insurance agent operates on commission, and if you already have a car or a house insured with an agent, he'll most likely go ahead and persuade his company to write a policy for your kit car, or find another company that will. More than anything else, agents hate to lose business. Be prepared to do some dealing, don't be afraid to shop around and change agents, and above all, be prepared with your receipts and pertinent information.

AAA may be able to insure your kit car for liability and/or comp and collision. In this case, liability insurance is the easiest to get, but as with State Farm, each case is considered individually and, depending on your car and personal information, it may be approved or rejected. One AAA representative informed us that it's quite an involved procedure and your premium may end up being more than you're willing to pay, but it's possible. If you wanna play, you gotta pay.

For another reference, we talked to Dean LePoidevin at Classic Roadsters, who informed us of an insurance policy that covers your kit when you finance it through Classic Roadsters. This "Kit Replacement" policy insures the kit from the time it goes on the truck to be shipped until you finish and register the car. As long as it sits in your garage under construction, it's covered. If a fire occurs or your garage collapses and ruins your project, this coverage will recoup your loss. The policy is inexpensive, and is mandatory if you

Pick A Package

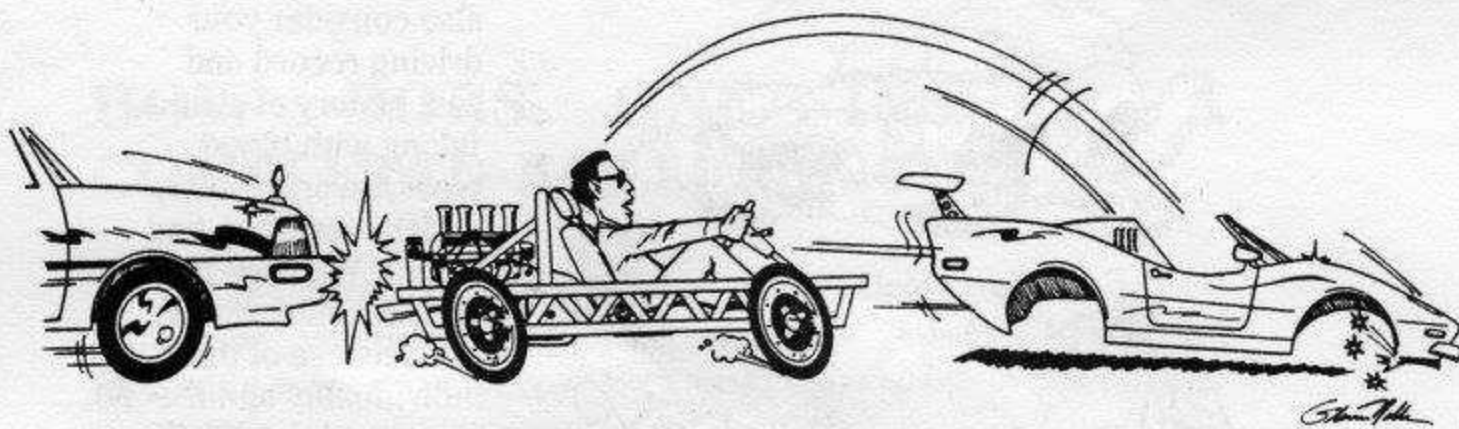
As we mentioned before, North Dallas Insurance Specialists (NDIS) has three different comprehensive and collision policies to cover your kit car. Which one you choose depends on what you can afford, both in premiums and in deductible amounts. Each package has a different percentage levy taken from your car's value. The following is an example of what you'll pay for each. For our example, we'll set the car's value at \$20,000.

As you can see, the more deductible

you're willing to carry, the lower your premium will be. These rates are for any kit car, whether it's an MG-body on a stock VW-pan or a fire-breathing, blown Hemi, tube-framed Cobra. All of NDIS' policies are the same, with no provisions for limited mileage and no regard to where you live or your personal driving record. If you have a few tickets or previous claims, this is a definite plus. Again, this does not include liability. Depending on which company you get to insure you, the NDIS coverage may only be a small part of the whole premium.

NDIS DEDUCTIBLES

	COMPREHENSIVE	COLLISION	PERCENT OF VALUE	TOTAL ANNUAL PREMIUM
PACKAGE 1	\$ 250.00	\$ 500.00	6%	\$1200.00
PACKAGE 2	\$ 500.00	\$1000.00	5%	\$1000.00
PACKAGE 3	\$1000.00	\$2500.00	4%	\$ 800.00



Coverage may be easier to obtain if your kit car is a simple re-body of a production car.

finance your kit through Classic Roadsters. We asked Dean about his dealings with insurance for finished kit cars, and he told us, "It depends on your driving record and your relationship with your insurance agent. Typically, what I tell people is to expect the premium to be comparable to the insurance premium on a new Corvette."

Interestingly, most insurance companies treat all kit cars equally. In the case of factory cars, there are drastic differences in premiums for the same model with different engines or configurations. For example, a turbocharged car usually costs more to insure than the same car with a naturally-aspirated engine. With kit cars, it doesn't matter if you have a 200-mph Cobra or a stock, rebodied Fiero, the premiums will probably be about the same.

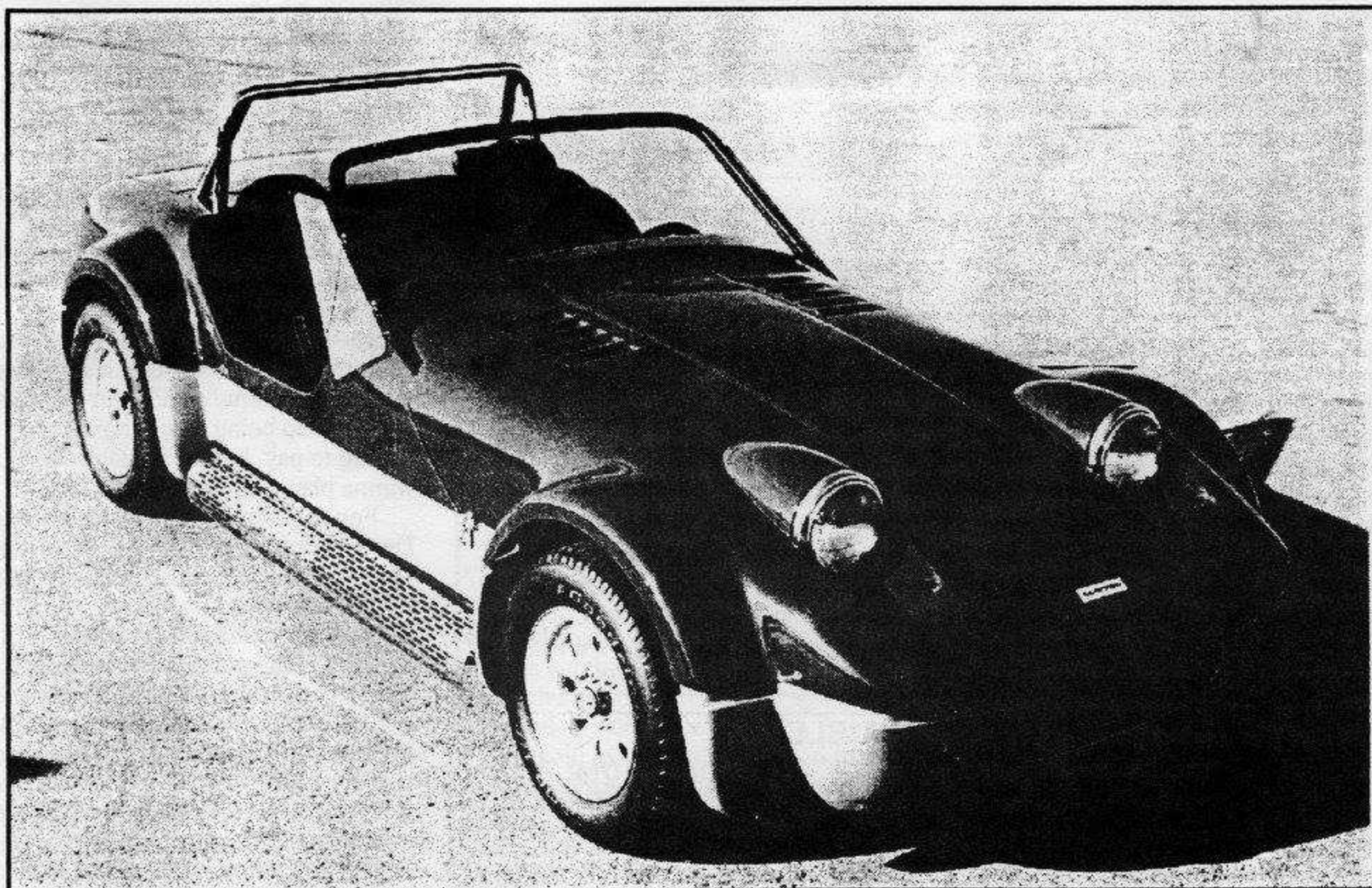
Another universal point regarding kit cars is the system of valuation. Insurance premium rates are set by the car's value, which is best determined in one of two ways. The first method is by simply adding up the receipts you've collected. Obviously, a kit car represents a lot of time, and time isn't free. When using this method to determine the value of your car, you're usually not allowed to add in any of your personal labor costs.

You can also hire an appraiser to set a value on your car. Kevin at NDIS said that this is a more accurate (and preferred) system of valuation than adding up receipts, because it gives a fairer representation of what the car is really worth. Each case is different, but this is probably the most secure, especially if you

consider the age of your kit, the rate of inflation, and how much it would cost to replace it with another car that's already finished.

One option to consider when shopping for insurance is limiting the annual mileage on the car. Coverage is occasionally cheaper and easier to get if the car won't be driven often. Most companies have policies that limit you to anywhere from 500 to 15,000 miles a year in return for lower premiums. This has often been labeled "pleasure use" and may be mandatory in some cases. If your car is a weekend-only toy, this might be the way to go.

In our personal dealings with insurance and talking to the numerous agents for this article, it's apparent that the older and the more "settled down" you are, the easier it is to get insurance, and the lower your premiums may be. They figure that someone w a family is less likely to drive reckles and file a claim, and according to statistics, they're right. If you're a young, single person trying to get insurance on a kit car that you use as a daily driver, good luck! One agent we talk to said she has a real problem with "profilers" — those people who she perceives as having a kit car for the purpose of "looking cool." Keep this mind when dealing with your agent.



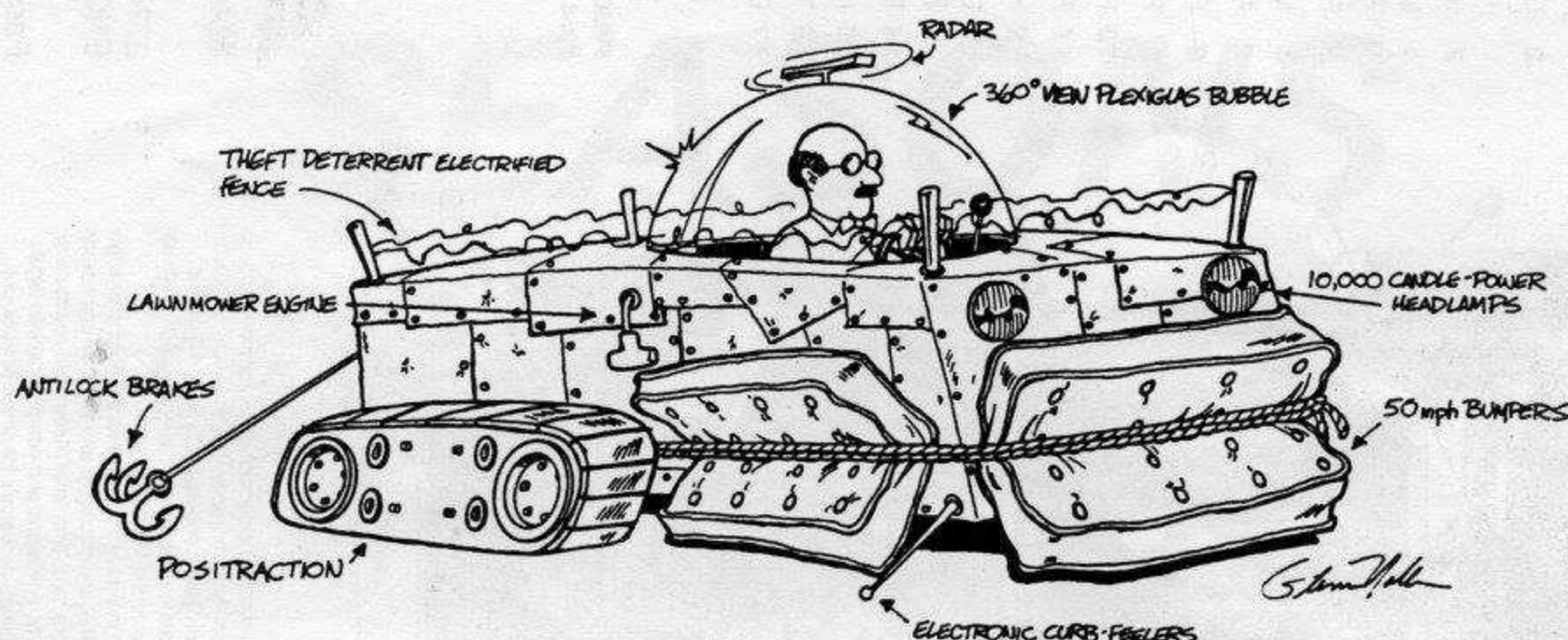
Fiero rebody kits, in which a Fiero is fitted with different body panels but left otherwise stock, have been increasing in popularity as the prices of Pontiac's plasticar have fallen. Of all the kits, these may be the easiest (but not always the cheapest!) to insure. According to Kevin Johnson, just body panel replacement shouldn't change the status of the car — as long as the rest of the car is left intact, it will still be insured as a production Fiero. Insurance is readily available for Fieros from most major companies, but we called around and it's not cheap.

So what is the upshot? Basically, it's a free-for-all. A few companies—such as NDIS, K&K, AAA, and State Farm—

will insure your car, but finding full coverage is going to be difficult unless you already have a long-standing relationship (and a big-ticket policy) with an agent. Our best advice is to shop around and visit every agent in town. Be prepared to change companies if your present agent won't help you.

What is really unfortunate about this situation is that the insurance companies are turning a deaf ear to the kit car industry and don't seem to realize how most kit cars are treated. After all the time, sweat and money spent perfecting their cars, it stands to reason that the owners aren't going to go out and tear up the streets every chance they get. The majority of kit cars are pampered.

When they *are* taken out for a drive, they're driven with extreme care. They don't wreak havoc and cause death and destruction everywhere they go. It seems like there's a booming market for kit car insurance just waiting to be explored, and some enterprising souls could really do this industry some good and make a lot of money in the process. If there are any insurance agents out there that offer kit car coverage, please contact us. We'd really like to know. And if our readers have some relevant experiences you'd like to share, write us and we'll pass the news on. Until then, good luck, have patience and get ready to deal.



How Not To Talk To An Agent

An agent usually deals with more than one underwriter, meaning that he's not stuck with one company's restrictions. Therefore, how the agent perceives you can have a great deal to do with whether or not he will process a policy.

- Don't go in wearing your Road Warrior outfit — you know, lots of leather, laced-up driving gloves, aviator sunglasses and an attitude.

- Don't give them the impression that your sole reason for living is to annihilate every Porsche, Ferrari, and Corvette on the planet.

- Don't tell him your reason for building the car is "because it's radical and has a better engine." Wear a Casper Milque-

toast outfit and create the impression that you're a stable, law-abiding, "55 to stay alive" kind of person.

- Don't, under any circumstances, give any fraudulent information. That's not only illegal, it's stupid. Make sure before you go visiting and dealing with agents, that you have all your paperwork ready. Take all receipts and appraisals and be prepared for lots of questions. They'll want to know how often you will be driving the car, whether or not you'll be using it for work, how it will be stored, and so on. Have this information prepared and be honest, both with the agent and with yourself.

Some agencies may want to personally inspect your component car to see how safe and well-built it is. They also may send an appraiser to determine its cash value.

SOURCES

North Dallas Insurance Specialists
4570 Westgrove Rd.
Dept. KC, Ste. 230
Dallas, TX 75248
800/762-7996

K&K Insurance Group Inc.
17112 Magnavox Way
Dept. KC
Ft. Wayne, IN 46804
800/548-0858

SCVA
2111 Pointsettia
Dept. KC
Long Beach, CA 90805
213/422-9167

VEHICLE TYPE

Front mid-engine, rear wheel drive two-seat roadster
Body/chassis: steel tube frame, fiberglass body

ENGINE

Configuration: Mazda 12A or 13B rotary, owner installed.

Longitudinal mid-front mounted two-rotor, normally aspirated
Displacement: 80 cubic inches
Compression ratio: 9.7:1
Power output: 135 to 240 bhp at 7,000
Torque: est 140 lbs. ft. at 4,000 rpm (typical)
Fuel delivery: Single Dellorto DHLA 48 carburetor
Fuel requirement: Premium Unleaded

TRANSMISSION

Type: 5-speed manual

Gear	Ratio	Speed in gears
1st	3.67	32
2nd	2.22	54
3rd	1.43	83
4th	1.00	119
5th	0.83	127 at 6,250
final drive:	3.91	

DIMENSIONS & CAPACITIES

Curb weight: 1,680 lbs.
Weight distribution, f/r: 47/53
Wheelbase: 90.0 in.
Track, f/r: 54.25/55.75 in.
Length: 142.5 in.
Width overall: 64.0 in.
Height: 41.5 in.
Fuel capacity: 11 gallons

STEERING, SUSPENSION, BRAKES

Steering type: Ford Mustang II rack & pinion.

Turns, lock-to-lock: 3.3

Front suspension: Ford uprights, fabricated upper and lower A-arms, coil springs over telescoping shock absorbers, 5/8 in. tubular anti-roll bar

Rear suspension: Mazda live axle

lower trailing links, upper semi-trailing links, Panhard rod, coil springs over telescoping shock absorbers, anti-roll bar

Wheels: Revolution 6 x 13 in. alloy wheels

Tires: BF Goodrich Comp T/A, 205/60VR-13

Brakes, front: 9.3 in. vented discs (Mustang II)

rear: 7.9 x 1.3 in. finned drums (RX-7)

PERFORMANCE

0-60 mph: 5.48 sec.

1/4 mile: 14.56 sec. at 92.2 mph

Top speed: 127 mph at 6,250 rpm

Braking from 60 mph: 130 ft.

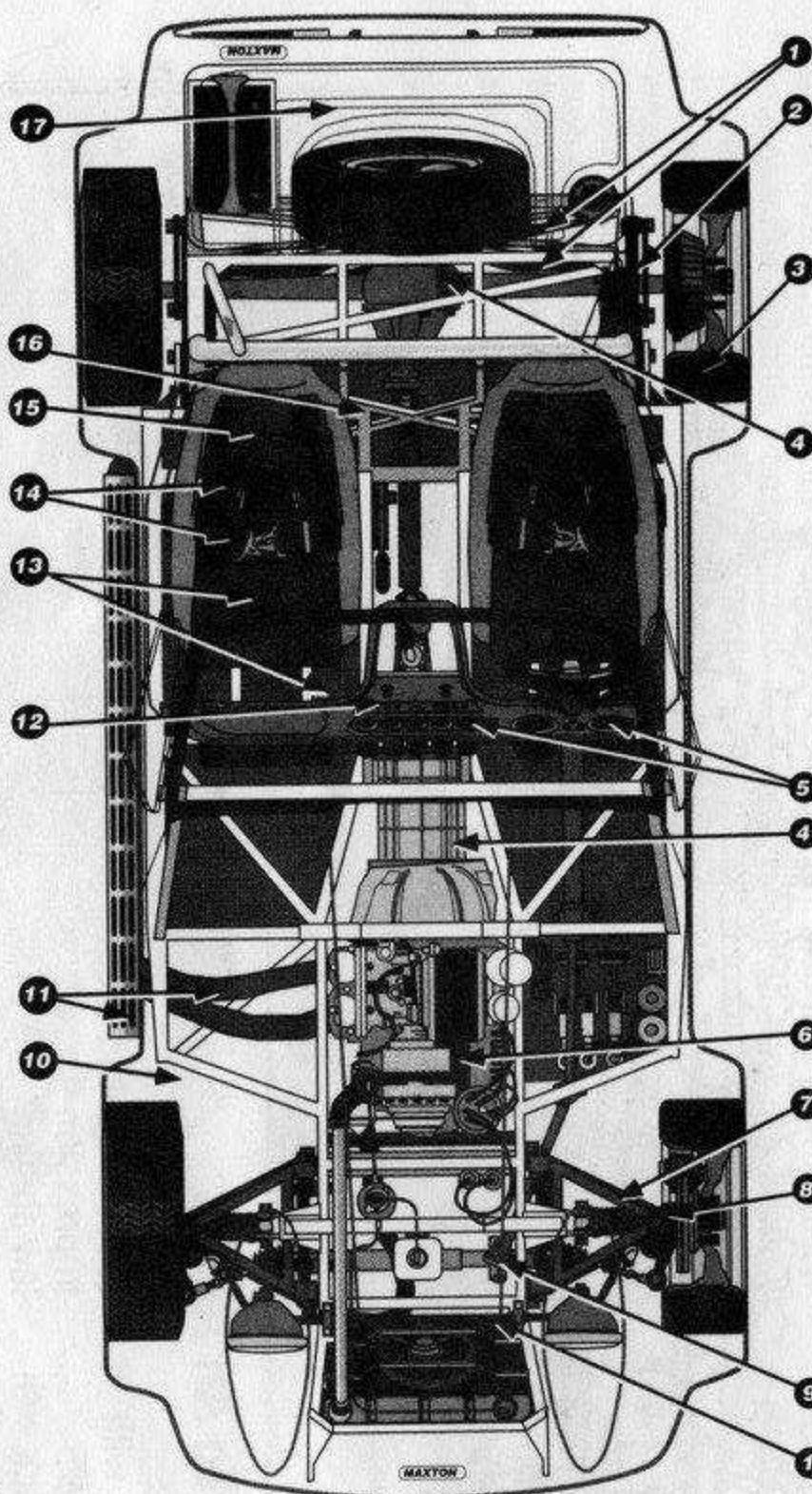
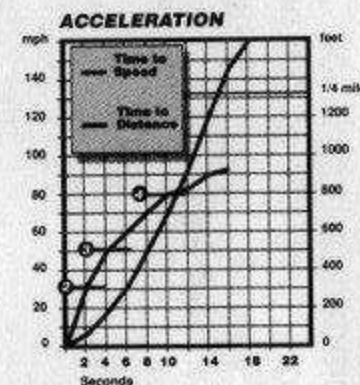
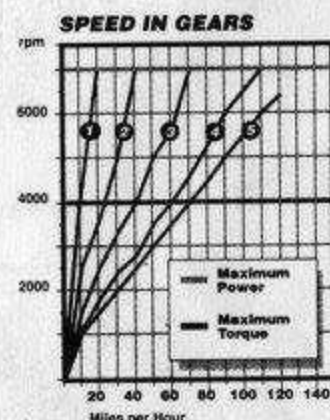
Braking from 80 mph: 239 ft.

Skidpad: 0.88 g

Engine elasticity (time, seconds)

Gear	30-50	50-70
3	3.4	3.7
4	5.6	5.5
5	8.3	8.0

(Performance figures will vary depending on engine choice and state of tune. These times were performed with a 13B powerplant developing 180 hp at 5,700 ft. elevation.



The Maxton Rollerskate is a component automobile and, as such, is not delivered "turn-key", or ready to drive away, by Maxton Concessionaires, Ltd., Maxton Components, Ltd. or its agents.

Maxton can recommend authorized assemblers, but will not warranty work done outside the Maxton shops.

Maxton Concessionaires, Ltd., reserves the right to change specifications, components and pricing at any time, for any reason.

Please consult your state and local automobile registration office on matters of safety, emissions and compliance with legal requirements and regulations necessary for street or track use, wherever you operate your vehicle.

Features

Wide-Track design with low center of gravity

- 1 Tubular Front & Rear Anti-Sway Bars, Pan Hard Rod
- 2 Upper Semi-Training Links, Coil-over Shocks, Lower Trailing Links
- 3 6 x 13 Alloy Wheels mounting 205/60VR-13 Comp TAs
- 4 Mazda Live Rear Axle and 5 Speed Manual Transmission
- 5 Full Instrumentation and Analog Gauges
- 6 Mazda Rotary 12A or 13B Powerplant, Owner Installed
- 7 Fabricated Double Wishbones with Coil-over Shocks
- 8 Ford Spindles and 9.3" Ventilated Disk Brakes
- 9 Rack & Pinion Steering
- 10 Fiberglass Body with Fore-hinged Clamshell Hood
- 11 Full Exhaust System, Heat Shield
- 12 Heater/Defroster/Demister
- 13 Contoured Deep Seating, Fully Carpeted and Insulated Passenger Compartment
- 14 Four Point Competition Grade Seat Belts
- 15 Integral Roll-over Structural Member
- 16 Tuned Box-tube Space Frame Chassis
- 17 Useful Trunk, 10 cubic feet Capacity

Optional Tonneau Cover, Emergency Soft Top and Side Curtains

PRICE

Base: \$19,500 FOB Denver (engine not included)

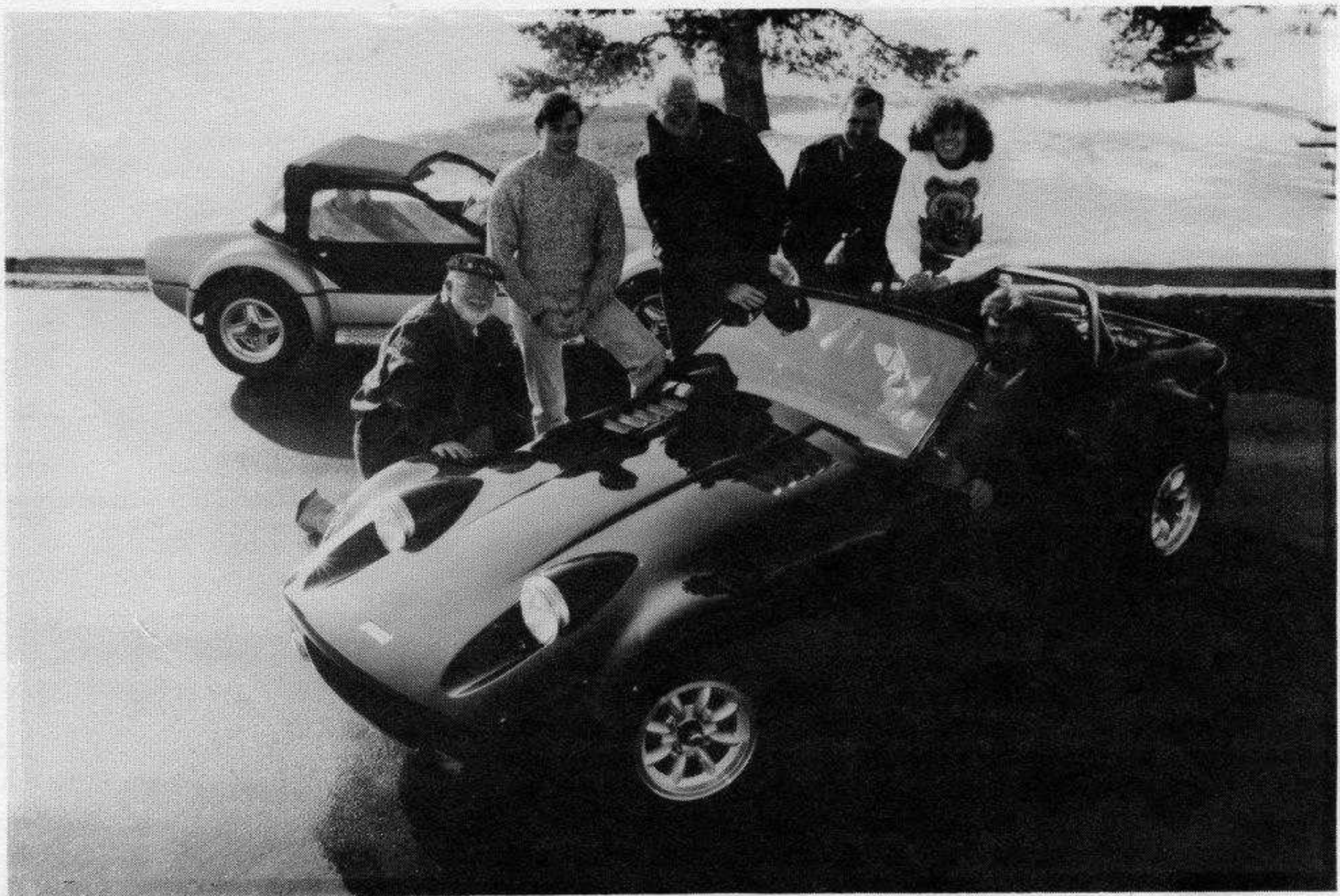
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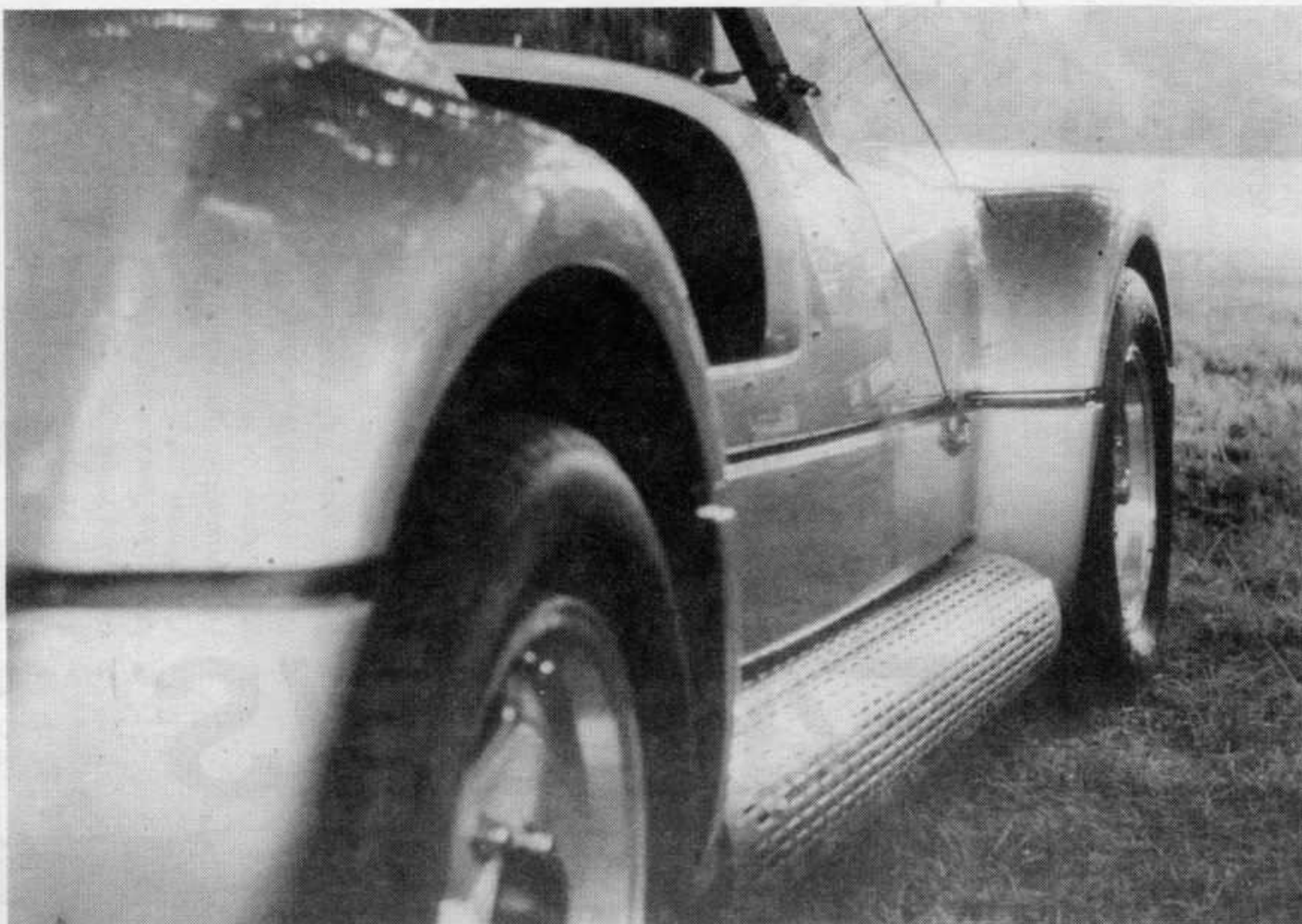
3774 SOUTH LIPAN STREET
ENGLEWOOD, COLORADO 80110 USA

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FROM ALL OF US TO YOU

***SEASONS
GREETINGS!***





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