

Seattle Post-Intelligencer

WHEELS

SECTION F

Collision coverage worth it on '01 Saturn?

TOM AND RAY MAGLIOZZI

CAR TALK



Dear Tom and Ray: I have a 2001 Saturn with 87,000 miles on it. The car is paid off. I live in the New York City area and drive it on weekends only. My boyfriend suggests I drop the collision coverage on the car to save money and says the car is not worth keeping under collision coverage. My instincts tell me to keep the coverage, but at a high deductible. I am known to be overly cautious, though. Do you have a "system" that helps you determine when it is time to drop the collision coverage on a car? — Jennifer

Tom: We have no system, per se. But we can help you think through the logic.

Ray: The collision and comprehensive portions of your insurance policy pay for damage to your car, whether it's caused by an accident, vandalism or a toilet that lands on the hood after a neighbor throws it out of his second-floor window while doing a particularly frustrating bathroom remodel.

Tom: If your car is totally wrecked, the insurance company will pay you up to the book value of your car, minus your deductible. So, in your case, let's say your car is worth about \$4,000 right now. You probably have a \$500 deductible. So, in the case of a total loss, you could collect up to \$3,500 to put toward a replacement car.

Ray: But remember, for each year that goes by, your car will be worth less, so your potential payoff is decreasing all the time, while your insurance bill probably is not.

Tom: Now, how much do you pay for collision and comprehensive insurance? You can look on your insurance binder. Let's guess it's about \$500 a year. It could be more in New York City, just like everything else.

Ray: It's impossible to know the odds of you totaling your car in the next few years. So there's no absolute right or wrong answer here. The question is what makes you feel comfortable.

Tom: If you're in a position to either buy another car if you need to or live without a car if you need to, you can drop the coverage and take your chances, knowing that if worst comes to worst, you'll have to lay out some money for new wheels or rent a car for your weekend excursions.

Ray: And in exchange for accepting this risk, you'll have an extra \$500 in your pocket.

Tom: Now, if the car were worth \$15,000 and you had a \$12,000 loan on it, it'd be a no-brainer to keep the collision and comprehensive. But with a car that's worth only a few thousand bucks, it's really up to you whether you'd be willing to just walk away with no compensation if you really wreck it — and pocket the savings now.

Ray: Considering how little you drive the car, if it were me, I'd dump the coverage. But if you're the kind of person who would be up nights worrying about it, Jennifer, keep the collision and comprehensive coverage for now. And when the book value of your car gets low enough so that you really wouldn't care if it was a total loss, dump it then.

Write to Car Talk, c/o the Seattle Post-Intelligencer, P.O. Box 1909, Seattle, 98111. "Car Talk" is heard at 9 a.m. Saturdays on KUOW radio, 94.9 FM, and at 11 a.m. Saturdays on KPLU radio, 88.5 FM. The "Car Talk" Web site is www.cartalk.com.

DEALERS

Mulally to try his hand at selling:

Ford Motor Co. Chief Executive Alan Mulally vowed this week to travel to a U.S. dealership and spend a couple of days selling cars. Mulally, who left The Boeing Co. in September to run the No. 2 U.S. automaker, accepted the offer at a meeting of the National Automobile Dealers Association in Las Vegas. Ford executives are working on selecting a date and location. Mulally, whose appearance at the dealers' meeting was his first as CEO, is trying to improve dealer relations after Ford posted a \$12.75 billion loss in 2006.

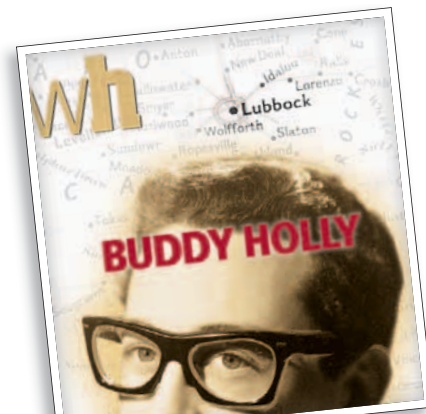
NISSAN

High hopes for the updated Titan:

Nissan's Titan has been a veritable midget in the big-pickup truck market, mustering only a 3.3 percent share last year as it was easily outmuscled by the Big Three. The Japanese automaker hopes to size up a bit with a refreshed version due out this spring that it predicts will reverse a two-year sales decline. "We expect to certainly gain share this year," Fred Suckow, director of marketing for Nissan North America Inc., said this week at the Chicago Auto Show as the company released details of its updated Titan.

INSIDE THIS SECTION

Just how versatile is Casey MacGill's Blue 4 Trio? Two members are in the new musical "Buddy."



COLLECTOR CAR EVENTS

He fell in love with a Buick

Editor's note: A Seattle buyer and seller at the world's largest group of collector car auctions in Arizona this year both came away with good stories to tell.

BY EVAN McMULLEN
Special to the P-I

In the Pacific Northwest, the names Siegfried Linke and Mercedes-Benz are just about synonymous: For nearly 50 years, the German-born Linke has been servicing, judging, preserving, restoring, buying, selling and in the process of just plain "being" about the prestigious and historical marque. As a regular participant at Scottsdale, Ariz., Linke is one of a few recognized world experts who add credibility to the event and contribute to Seattle's growing stature in the national and international collector car community.

Linke was classically trained at the Mercedes factory in Stuttgart. But Stuttgart's loss would be Seattle's gain. In 1963, he wrote to his sister in Seattle to ask if there was a job at the local Mercedes-Benz dealership. Phil Smart Mercedes-Benz tendered Linke an offer on the spot.

Linke came to New York by ship from Bremerhaven at age 22. He started west, not in a Benz but on a bicycle. He rode the entire way to Seattle in less than four weeks. "I wasn't in a hurry," he says. "There was a little bad weather."

After two years with the dealership, Linke launched his own shop. He is one of the sharpest mechanics that this city has ever known. Renowned for his skill and in the early days for his no-nonsense, hard-nosed



Siegfried Linke added this 1947 Buick Roadmaster Sedanette to his collection at a Scottsdale, Ariz., auction last month. He bought the vehicle, which has just 30,000 original miles on it, because he likes the lines of the unrestored original.

ANDY ROGERS / P-I

temperament, he was the owner and operator of European Motors in downtown Seattle for nearly 30 years until he sold it to fellow countryman Uwe Odenwald in 1992.

Linke has been an active member of car clubs and a Concours judge locally and at prestigious Pebble Beach for 25 years.

He has attended the Arizona auctions just as long. This year was no exception. Lulled into a romantic dream by an exceptional 1947 Buick Roadmaster Sedanette, Linke bought the 30,000-mile original car at Silver's Auction in Fort McDowell. "For me, original is even better than restored," he said. The sign

of a true enthusiast.

The Roadmaster joins Linke's distinguished collection of 10 Mercedeses, including a 1957 300 SL Gullwing and a 1937 540K Special Roadster, which he has been restoring for several years. He also has a 1957 Lincoln Continental Mark II.

Linke supports Children's

Hospital and Regional Medical Center through his involvement in the Kirkland Concours and the Sovren Historic 4th of July races. He is never far from an old car — or from a friend who needs help sorting one out.

Evan McMullen is proprietor of Cosmopolitan Motors in Seattle.

Jerry Kenney finally parts with car his dad loved

BY EVAN McMULLEN
Special to the P-I

Glaring arc lights shot downward from almost every angle as the frenzied jabbering rose to a crescendo, fell and rose again. A piece of Seattle automotive history was on the block.

SELLER

Some saw a sparkling emblem of the rise of the Japanese automobile.

But as the bidders bid and dealers dealt at Scottsdale's Silver Auction, Jerry Kenney, eldest son of automotive legend Frank Kenney and former general manager of Frank Kenney Toyota, saw one era give way to another.

For the car on the block was his father's prized 1966 Toyota Corolla Crown, with only 8,000 original miles.

It had been the personal treasure of Frank Kenney, king of Japanese import dealers, who died in August.

Frank Kenney entered World War II as a Coast Guard volunteer in 1942. He married his bride, Dorothy, two days before shipping out, and he did not return until 1946. By 1947, they

had the first of their eight children, and Kenney started "3 Little Auto Brokers" with two partners in Ballard, where he'd grown up and gone to high school.

By the late '50s, Kenney had launched a new-car franchise for a remarkable new car heralded as the latest sensation, an epitome of American design and automotive comfort. That was the Edsel.

After the quick demise of Ford's mistake, Kenney went back to selling used cars at Eighth and Denny. But the setback did not blind him to new and unexpected opportunities from the nation he'd helped to vanquish.

When he was offered a dealership for the new Japanese car brand "Toyopet Crown" in 1965, Kenney was doubtful. But by 1968, Kenney had rethought the Japanese car, now called Toyota, and he bought the Bellevue Toyota GMC dealership.

By 1970, Kenney acquired Scott Toyota of downtown Seattle. Frank Kenney Toyota's initial dealership inventory included a 1966 Corolla with only 7,500 miles in it. The car, so the story goes, had belonged to an elderly



PHOTO COURTESY SILVER AUCTIONS

This is Frank Kenney's pristine 1966 Toyota Corolla Crown, with only 8,000 original miles. It recently sold at auction for \$16,740.

woman who was no longer able to drive. She sold it to the dealership, where it stood as a floor model and conversation piece for the next 20 years until the dealership was sold to Bruce Levin in 1990.

The little Corolla stood silently at center stage as Kenney prospered, a humble good luck charm that witnessed the meteoric ascension of the Toyota marque through the gas crisis of the '70s. Economy, value and service helped Kenney and the

growing brand to become a household name in the Northwest. Innovations such as his all-night service departments quickly brought Kenney the nickname "Dr. Toyota."

He was a sponsor of an unlimited hydroplane for Seafair from 1978 to 1987 and a longtime president of the Puget Sound Auto Dealers Association.

Jerry Kenney, by then the general manager of Frank Kenney Toyota, bought the Corolla

in 1990 and put it away in his barn for 16 more years.

"I figured I'd keep the car till Frank died and drive it to his funeral," he says, and that's exactly what he did.

Bidders at the Silver Auction didn't fail to note the incredible condition of this early Toyota.

Completely original throughout, the car featured its original literature, factory touch-up paint and tool kit. Under the lights, it looked as if it had been unearthed from a time capsule. It still had the original plastic covering on the door panels. This was perhaps the lowest-mileage, most pristine example of this somewhat Spartan and rarely collected automobile extant.

Jerry Kenney recalls much of the success of Toyotas being because of their exceptional warranty program and high-standard build quality. The car still looks brand-new.

The car received aggressive bidding. The hammer fell at \$16,740, including bidder's premium. The buyer was a Toyota franchise owner who will most certainly preserve the fabulous car in its original condition, maybe for 36 more years.

AUTO BIOGRAPHY

OWNER'S NAME: Marc Stepper

OCCUPATION: Internal auditor

CAR'S YEAR, MAKE AND MODEL: 2001 Toyota MR2 Spyder

CAR'S NAME (OPTIONAL): Chuckie

"I LOVE MY CAR BECAUSE . . . it drives like a go-cart. It's only 2,100 pounds and has a midengine layout, giving it perfect balance. . . . I take it on rides with the British Car Club each year and love to drive the mountain 'twisties.' Great midlife-crisis car."

CONTACT US: E-mail a photo of you and your car (172-dpi, about 5 by 7 inches) plus all the basic information included above. Send it all to mycar@seattlepi.com, and we'll pick one to publish every Friday. That lucky car owner will receive a nifty insulated P-I mug.



COMING UP GETTING THERE

Want to know where the likely congestion will be on your commute next week?

The Transportation Trouble Spots map in Getting There tips commuters to road work throughout the region.

And P-I writers Kery Murakami and Larry Lange find the answers to reader questions about traffic and transportation.

You'll find it all every Monday in the P-I's Seattle section.