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## NAAC March 2019

Welcome to the March 2019 issue of *HubCentric*.

A lot of content this issue. As well as information about the upcoming NAAC annual meeting Saturday March 16 at Apex Entertainment in Marlborough, MA, we have a personal perspective on Winter Driving School II and a couple of nice articles by board members Gerry DiBello and Bailey Bishop about the February Audi e-tron introduction at Audi Nashua and a mini-social event in Beverly, Mass respectively.

The April 28 spring tour continues to be in the planning stages after a minor setback. When the tour co-chairs actually drove the planned route and visited the brewery destination, both proved to be marginal; so it was back to the drawing board (or, in this case, Google maps). However, we do know the tour will have a morning start in Bedford, NH, wend its way westward, then back through Bedford and to the "603" brewery in Londonderry (Exit 5 off I-93), with dinner afterward at a nearby location. Complete details and registration information will be in the April *HubCentric*.

Looking ahead, the dealer event postponed from last fall will be at Audi Norwell at 2 PM on May 11. And in June we will be supporting German Car Day at the Larz Anderson Museum in Brookline, MA. Suffice to say other events are being planned, including a reprise of the Collings Foundation tour, a waterfall tour and possibly another visit to KTR Motorsports in the late fall.

Random Musings: Deductibles and Insurance Premiums

[The below is based on research and an article I did for the *Nor'easter*, the newsletter of the Northeast region of PCA, some 30 years ago. The dollar values have no doubt changed, but the conclusion hasn't.]

If someone offered you \$500 of insurance coverage on your pride-and-joy Audi for an annual premium of \$500 per year or more, would you take it? No? Well, you may be doing exactly that without realizing it. Read on.

Most of us probably carry collision and fire, theft and comprehensive (F,T & C) insurance on our car(s); in fact it's often required if your car is financed or leased. Collision, of course, covers damage to your car from, um, collisions; F T & C covers fire, theft and other things such as vandalism or a tree falling on your car. These coverages carry a deductible, typically \$500. That means you pay the first \$500 of any claim, unless another motorist is at fault and you have what's called "waiver of deductible." In that case your insurer collects the deductible and the rest of the costs from the other motorist's insurance company.

The default deductibles in Massachusetts are typically \$500. However, higher deductibles are available in return for lower premiums. Looking at it the other way around, the question becomes: how much more do you pay in premiums for a \$500 deductible versus, say, a \$1000 deductible? That's the incremental cost of that \$500 of additional coverage.

When I looked at this 30 years ago, the premium reduction going from a \$500 deductible to a \$1000 deductible for collision and FT & C combined ranged from couple of hundred dollars to upwards of a thousand dollars, depending on the place of garaging, driving record and the value and repair costs of the car. Back then, a newish Porsche 911 Turbo garaged in Boston had an annual premium difference of over \$800 for that \$500 of

incremental coverage. In other words, you'd be paying \$800 per year for \$500 of coverage (!) Not a good value unless you are really accident-prone, in which case your premiums are probably already a lot higher, if you can even get coverage.

The 911 Turbo may be an extreme example, but the point remains: you may be able to save several hundred dollars per year in premiums by switching from a \$500 deductible to something higher. You have to decide whether the incremental exposure is worth the savings. But look at it this way: if you could save \$250 per year by going to a \$1000 deductible, you come out ahead only if you have an at-fault accident or FT & C claim less often than every two years. The "math" is even more favorable if you're garaging your car in a high risk/premium territory and/or you're insuring a relatively new and expensive vehicle.

You might ask why your insurance agent never told you about this. Well, perhaps at the risk of being a bit cynical, your agent receives a percentage of your premiums billed each year, so they have little incentive to suggest ways to reduce them.

Hopefully this has you reaching for the phone to check in with your agent and ask about the premium savings for increased deductibles. No guarantees, but no harm in asking.

Disclaimer: I am not an insurance agent; rates and rules for Massachusetts may have changed; and they may be different in other states.

*-Charlie Learoyd, Ed.*

## **NAAC Calendar of Events**

Event	Date	Location
	2019	
NAAC Annual Meeting	March 16	Apex, Marlborough, MA
Spring Tour	April 28	Bedford, NH
Dealer Event	May 11	Audi Norwell
Cars and Coffee	May 11	Larz Anderson, Brookline
German Car Day	June 16	Larz Anderson, Brookline
Cars and Coffee	June 22	Larz Anderson, Brookline

NAAC-sponsored events are in orange. Other events that we support or may be of interest to members or that we directly support are in turquoise.

We are diligently working on our calendar; please let us know if there are events that are of interest to you and we will try our best to add them.

**NAAC Winter Fun  
Day and Annual  
Meeting**

**Noon, March 16, 2019  
Apex Entertainment  
Marlborough, MA**

Looking for a chance to get out and have some fun toward the end of a long New England winter? Do you like challenges such as go-karting on a multi-level track, or laser tag, or a sports simulator? Running into friends in a classic bumper car arena? Dining in an American Cuisine restaurant? Attending an exciting annual meeting of the North Atlantic Audi Club?



Look no further, we've got you covered. NAAC is planning a family-friendly day of fun, dining and, not coincidentally, the club's annual membership meeting, Saturday March 16 at noon at [Apex Entertainment](#), 21 Apex Drive, Marlborough, MA. Those who wish can indulge in lunch (order from the menu) while we review last year's events and finances, elect or re-elect board members for the coming year, and transact other club business. Following elections, the annual meeting will include a brief executive session during which the current and newly elected board members elect officers for 2019. After the meeting, several board members will be available for grudge match Go-Karting.



Please consider bringing the entire family; while they might not want to attend the annual meeting, there is a LOT to do at Apex for all ages.

The meeting is open to any NAAC member and interested prospective members. To ensure adequate seating, please let us know that you are planning to attend by clicking [here](#) (it's free.) If you cannot attend the meeting, please review the board member candidate statements below and vote on-line by clicking [here](#) prior to midnight March 15. To register or vote you will need to log in or open an account with Motorsportreg. Or, you can vote in person at the meeting.

## NAAC Board Candidates for 2019

### Ian Duff

The New England Audi community has been around for quite some time, and has always provided varied and enlightening events. I've been fortunate to have been involved with this community since I bought my first Audi in 1989, a used 1987 5000 S Quattro, followed by quite a few other Audis (and a few Volkswagens) since. From the original Quattro list, Mount Washington Climb to the Clouds, to our own Winter Driving Schools, I've reaped the benefit of the efforts of this club, and its predecessor groups. Having been on the NAAC board for three years now, I would like to continue to "give back" to the club and its members by serving another term on the board.



My professional background is as a technology executive, consultant and manager; my personal background is as a husband, father, sailor, cyclist, boatbuilder and gearhead; not necessarily in that order. I've been involved with coaching sailing and running large sailing regattas for years, and would like to continue to bring some of the experience I've gained to bear on our events. While I've been known to pontificate on occasion, I much prefer to collaborate and just get things done. We have a great board for this club, and I would like to continue to add my unique focus and experience to the mix, and continue to make it a better place where we all want to spend time together, playing with cars.

Please consider casting a vote for me for the Board of Directors of the North Atlantic Audi Club. Thanks for your consideration, and for supporting our club.

### **Bailey Bishop**

I would be honored to continue to represent you on the Board of Directors of the North Atlantic Audi Club, and I ask that you please cast a vote for me. I work in finance, but my passions are my wife, my two college age children, and cars. Like many of you, I am afflicted with the "car illness." Why else would we join a car club? Since there is no cure for our disease we must find ways to cope. I would like to help you, by listening to you and working with the Board of Directors to offer you fun and interesting activities and learning opportunities related to one of our favorite marques, Audi. I would like to ensure that we offer activities that appeal to you as individuals, and events that can include and be fun for family and friends as well.

I contracted the disease from my uncle who owned Jaguars, BMWs and Audis during my formative years in the 1970s and 80s. I bought my first car, a Volkswagen Scirocco, in 1982. In 1990 I bought my first BMW and discovered their car club. I have since owned many cars including Audis, BMWs and Porsches. Do you see the German car attraction here? My current stable includes an Audi B7 A4 Avant and a B7 RS4, as well as a couple of German sports cars from another marque. I have always belonged to the respective car clubs and have participated in many club activities. Now I want to continue giving back to the Audi club and its members.



Please allow me to work with and for you, to share our mutual passion together. I look forward to meeting you all at upcoming social, driving and educational events.

Thank you for your vote.

### **Nigel Tilli-Pauling**

My love of cars was inspired by my father who was a Jaguar man. We spent many an hour under the hood of a V12 beast; this was good practice and initiation for owning Volkswagon Vanagons in later life! I'm a proud Brit but have an affinity for German metal. I am not new to the Volkswagon-Audi Group scene as I had my first Audi, a 1988 model 80 in 1997. It was cheap 4 door fun but I did covet a 90 for the extra cylinder! I have also had a string of Volkswagens including an early 80's Passat (which was basically a 5 door fast back variant of the Audi 80), a Mk1 GTi (Rabbit to you over here in the Colonies), a Mk1 Diesel Golf Van, 7 or 8 Vanagons (one of which is my current summer daily driver) and

part ownership in 2 Rialtas used for rental in VA.

Also, I currently own a 2006 A4 Avant with a list of mods and alterations. One of my other passions is Ford Capris (proper ones, not those Fox body things), I have owned 6 of these in the UK and now own a '76 2.3l here in the states. It needs some love, but it stops and starts so a good start. And then 50 or so other vehicles and a very unusual trailer.



When I met my now-wife, Marianne, who wrote the WDS article last year, all she had ever driven was automatics. This had to be rectified immediately so we bought a '96 Explorer sport (2 door) and proceeded to get that challenge checked off the list. She is now a true convert, realizing what is missed when driving an automatic, and cannot understand how it isn't obligatory to learn in a standard as you have a better appreciation for the road, conditions and users.

I am a relative newcomer to the NAAC as I have only been a member since September 2017 and on the board since June 2018 when I was asked to assist with promotions to new members. I enjoy meeting new people and hope to help drive an increase in interest among the membership of our club. There are some great events put on by some very hard-working people and it is satisfying to have these events well-attended, as that shows we have it right.

Our current inventory of rolling stock includes: a 2006 Audi A4, a 1998 Toyota 4Runner, a 1990 Vanagon (x2), a 1985 Vanagon, a 1981 Vanagon Trailer, a 1976 (Ford) Mercury Capri, a 1988 Kawasaki Voyager XII, a 1986 Honda Shadow 700, and a conventional utility trailer.

## **Winter Driving School II A Personal Perspective**

**February 23-24, 2019  
Dalton, NH**

I have to say, I love driving and I love learning. The North Atlantic Audi Club's late February Winter Driving School, my third at the Team O'Neil rally school site, offered plenty of both. I've always driven in winter weather in Canada and the US and thought I was great at it. Coming to the WDS made me realize I was just lucky not to have had more incidents than I did, especially in freezing rain! I keep returning to the school because it's a fun atmosphere to safely practice driving at the limits of traction where the car can easily slide. Now, with the right training, I can correct and recover from those slides (most of the time!) I also like that we spent some time in the classroom beforehand going over the concepts, and then it's off to the rally school! Each of the instructors knows something different and has a different teaching style, so I always had the opportunity to try something new and learn from it.





It's also a great activity to share with family members. I brought my wife to co-drive the car, and this was her second year to attend WDS. The school allowed her to practice and learn proper car control when encountering slippery and often dangerous winter driving conditions in a much safer environment than on the road. It was also fun to jump into another student's car to experience how different cars react differently to similar situations and learn from the other students.

Last but not least, everyone was very friendly and supportive at the event, so we enjoyed making new friends too. It's a fun activity with a fun crowd and we plan to come back to next year's Winter Driving Schools!



*-Andrei Cojocar and Xunjing Wu*

For a video of Bailey Bishop's lurid WDS II slide click [here](#). -Ed.

## **Audi Goes Electric! NAAC Goes to the Audi E-tron Introduction**

On a Thursday evening last month, fellow NAAC Board member Bailey Bishop and I attended an introduction to Audi's first mass-market all-electric car, the e-tron Quattro, at Audi Nashua. Fifty-plus invited guests got a look at two of the fully optioned Prestige model e-tron SUV, which are sized between the Q5 and the Q8 and seat 5. The models presented were fully optioned with leather massaging seats, wood accents, two large hi-res LCD screens in the center console, and a virtual instrument cluster. A lower cost Premium-Plus model is also available. Sadly, no test drives were offered, but the catered food and adult beverages were nice.



If you don't look under the hood you wouldn't know it was an all-electric vehicle; it has all the interior space of any other Audi SUV. If you do look under the hood you will find some extra storage space along with the motor electronics. The 95 kilowatt hours (kWh) armored lithium-ion battery pack module (the same battery technology as used in cell phones) is mounted underneath the vehicle and provides around 250 miles of range in normal weather. In comparison, the mass-market Chevrolet Bolt has a 60 kWh

battery and 238 miles of range in normal weather. Of course range will be lower when

driving in colder temperatures. Two electric motors, one on each axle, provide a total of 402hp. Audi is currently accepting orders for the e-tron and the latest news stories say that Audi already has more than 20,000 orders for the car.

Inquiring minds may want to know: How long does it take to charge the battery? Where can I charge it? How long does it take? For those of you new to the subject, here are some battery-electric car charging basics.



There are three levels of chargers currently available: Level 1, Level 2, and Level 3. Level 3 is the fastest type and is also known as DC high-speed charger. The e-tron is capable of charging at 150 kW at a DC high-speed charger. At the 150 kW rate, the e-tron would take about 30 minutes to 80% charge an almost fully discharged battery. At this time there are very few DC high-speed chargers in the US that can support this charge rate. Fast chargers capable of outputting 150 kW are only provided by Electrify America at limited locations on the West coast at the time this article was written. However, plans are in the works by Electrify America to install fast chargers all across the US. Other companies like ChargePoint and EVgo have public DC fast chargers installed in many locations but are less powerful and will take longer to fully charge an e-tron. The e-tron is equipped with a standardized Combined Charging System (CCS) type socket that's one of the two plug types readily available at high-speed chargers. This combined plug connects to the combined 2-pin DC socket and multi-pin J-1770 socket above it (see e-tron charge port photo).



Level 2 is typically used for home chargers but is also the most available type for public charging. Many businesses have installed Level 2 chargers for their employees to use. Level 2 chargers, both free and pay types, are available in many public locations around the US and this type can also be installed at your home using a conventional 240 volt dryer type socket (or hard wired). Home chargers have options like indoor or

outdoor mount capability, differing cord lengths, and Wi-Fi connectivity via an app so you can control and monitor charging. The standardized J-1770 plug that's comes with most Level 2 chargers mates with the socket on the e-tron.

Level 1 can connect to a standard 20-amp 120 volt home outlet plug, but it's the slowest type. Audi includes a Level 1 charger with the e-tron, but it can take up to 90 hours to fully charge the battery thru its J-1770 socket.

If you would like to see where and what type of chargers are available in your area, download the Plugshare app to your phone or tablet. Search the app locally for all brands of available chargers, or search places where you want to travel. You can set up filtering using the app to show only the types of chargers compatible with the e-tron.



As an Audi fan, I love my internal combustion engine (ICE) car but I am also ready to try something new. The Audi-built AC electric motors in the e-tron provide instant torque and instant acceleration that ICE cars can't provide, and a unique Audi-devised motor cooling

system allows more quick acceleration sprints than the competition. Visit the [audiusa](http://audiusa.com) website for more details.

-Article and all photos: Gerry DiBello

## An NAAC Mini-Social

## Beverly, Mass

The North Atlantic Audi Club (NAAC), our region's chapter of Audi Club North America, is proud to have roughly 400 members hailing from Maine, New Hampshire, Massachusetts and Rhode Island. But in practice, only a small percentage of members participate in our regional Club activities. The Board of Directors often asks themselves why people are members, and what the Club can do to increase participation. After all, we offer social, educational, driving and DIY learning events and opportunities that hopefully appeal to a broad audience.

As club secretary, I decided to try to get some answers, so I recently hosted a social gathering in my hometown of Beverly, MA. From our membership list of current and past members, I invited those people who reside in Beverly to a local restaurant, [Alma Fusion](#), for a social gathering where we would enjoy meeting our neighbors over appetizers and cocktails. I was very transparent in my mission - I wanted to hear why people are, or are no longer members of NAAC, and what types of events and resources we may offer to increase and retain membership, and most importantly, increase participation. Why join and pay a \$49 annual fee if you don't see the value? In addition to having the Club connection in common, as all Beverly residents, I figured we would have a lot to talk about and might enjoy meeting each other simply as neighbors.

When the evening arrived, I had two couples join me for a wonderful night at Alma Fusion (if you are anywhere near Beverly you must try the place). One couple who have had an Audi in their possession without a break since 1979, had been members a while ago, and currently own two Audis, an RS5 and S7. They brought another couple, never members, who currently own a Q5 and an A6. The latter were from neighboring Manchester-by-the-Sea, and I was happy they joined. I learned that the former members had been given a one-year membership by a dealer when they bought a new Audi years ago. They never participated in any events and didn't renew. The other couple had never heard of the Audi Club.

While talking about our children, towns, occupations etc. we discovered many mutual acquaintances. There was a great deal of laughter over some delicious tapas style plates and cocktails [*were they that funny? Ed.*] They were very interested in learning about the Club, and enjoyed some videos of mine from the January Winter Driving School at the Team O'Neil Rally facility in Dalton, NH. Some were the most enthusiastic about the slipping and sliding, while others saw real value in the driving skills one learns at such events. Of equal interest were the social tours we host, in particular the Covered Bridge Tours we have held over the past three years. They couldn't believe it when I told them I have seen 37 different covered bridges in VT. They also liked that we stopped in neat towns and enjoyed good eats during the outings. Our upcoming calendar of events included several they thought they would enjoy participating in. Other Club benefits that interested them included the 6% discount off of the MSRP for many new and leased Audis from participating Dealers, as well as discounts on service and parts.

I think they will join the Audi Club and reap the benefits of belonging to NAAC. After two hours of enjoying each other's company, there were parting hugs and they even invited me to join them all for a late dinner as the night was still young. We talked about getting together again soon, and I do plan to host future events like this and would be thrilled to expand the group. Look for invitations from me for informal gatherings in and around Beverly as I expand my reach. And I know William Ellis, our chapter President, has held a similar event in his town of Wellesley. Stay tuned, and happy motoring.

## NAAC Board Meetings

NAAC monthly board meetings are open to members. Our meetings are generally held on the second Wednesday of each month by telecon, although once each quarter - March (annual meeting), June, August and November - we meet in person at a restaurant, mainly to eat and socialize, although a board meeting often breaks out. The usual agenda includes prior minutes approval, financial status, ACNA interface status, past and upcoming events and website/outreach activities.

If you would like to place an item on the agenda and/or sit in on a meeting please contact President [William Ellis](#) or secretary [Bailey Bishop](#) via email and we'll give you the call-in number or meeting location.

Our purpose as a Board of Directors is to host the types of events that our membership wants. Please join us at our events, learn something new and develop some lasting relationships. If you have any recommendations for other event types ... please let us know.

Sincerely,

Charlie Learoyd, Newsletter Editor  
North Atlantic Audi Club