

July!

This Months Articles

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Summer has arrived and is in full swing! Let's Hope the rainy days are behind us and we can get some of that great New England summertime weather everyone loves! July is such a fun month, starting off with 4th of July celebrations, parades and Fireworks! Add in all the family gatherings, planned vacations and wonderful BBQ's and you have one of the best months of the year!

SONHC has a busy month also with four scheduled events on the calendar, including our summer outing and picnic and a great trip to Ludlow, VT and also a return trip to **NHIS** for another *Laps for Charity* event!

We hope to see you all at one of this months events!



One of the cruise season's early headlines has to be Mother Nature and her fickleness. Several Target Cruise Nights cancelled due to the weather. Numerous other clubs events have either been moved, or cancelled. **SONHC** has postponed three events now, but there is good news! All of our postponed early season events have been rescheduled to the upcoming weeks ahead, creating a larger selection for members to choose which ones to attend! Certainly one of June's highlights was seeing the 63 Corvettes in attendance at the **Target Cruise Night** on "Drive your Corvette to Work day" June 30th!



Be sure to check out some of the examples of the great values our *Partnering Professionals* at **VIP** have put in place for our members!



In this months newsletter we spend a little time with **Mike Furman** "Worlds number one Corvette Sales Rep" and learn a little bit more about Mike, both professionally and personally. His daily routines, what he does to escape the incredible pace he endures and his life outside of being the Top Corvette Salesman in the world!

This month we also introduce our latest *Partnering Professional* member **HPM Insurance**! We sit down with the *President & CEO* **Lyle Fulkerson** to learn about what this great partnership can mean to our members!



If you've ever Googled or searched "Buy a new Corvette", you'll see all the top Corvette dealerships in your results, MacMulkin, Ciocca, Criswell and Hendrick's just to name a few. They will appear on just about every search results, and if you continue to scroll down, there will also be one person's name mixed in that will also appear in the results, and with good reason. The Name **Mike Furman** will pop up as the "**Worlds Number One Corvette Sales Rep**". Now for anyone who has been around Corvettes for even a short period of time should immediately recognize that name. **Mike Furman**. Mike just recently sold his 6000th Corvette! Now to put that into perspective, The Bowling Green production plant on a good day builds around 200 Corvettes, so it would take the plant a whole month to turn out enough Corvettes just to satisfy Mike's customers! Now obviously those 6000 cars have been spread out over a long and illustrious career, but the numbers are still staggering. Since the late 70's Mike has been making dreams happen one Corvette at a time for people all across the globe! He currently resides at Criswell Chevrolet in Gaithersburg, MD. and recently was kind enough to give us a few minutes of his time and answer a few questions about what its like being **The Number One Corvette Sales Rep in the World!**

Mike, how did you first get involved with Corvettes? **The Spring of 1978 I was in the Library at High School as a Senior, I viewed the 1978 Corvette Pace Car in all the magazines and was blown away...which started me on my way to seeking employment with the Konner Autogroup.**

What's your typical work day look like? **My day starts with e-mails from 5:30am-7am every morning 7 days per week and I get in to work Mon-Friday at 8:30 and on Saturdays at 7am. Weekdays I stay until 2-3pm and Saturdays I leave around Noon. I receive 300 emails and 50+ phone calls per day...so I brown bag it every day. I have NO (zero) assistants. July 26th 2023 will be the start of my 46th year selling Corvettes (GM vehicles).**

Favorite part of your job? Least favorite part? **Fav... Easy answer, dealing with Corvettes and Corvette enthusiasts. Always great stories and experiences. Least Fav...Traffic on my 6 mile commute.**

Has there ever been one delivery that stands out more in your mind than any other?

Great question, I've had hundreds and hundreds of cool delivery stories.

I'd have to tell you over the phone a really cool deal/delivery experience but 2nd on the list is getting a call from a "Jack" in Hollywood to help out Lance Ito, yes Judge Lance Ito with a C8 Corvette purchase because he was getting messed with by a CA dealer. Then Lance asked me if it was ok if he brought his good friend to his delivery, his friend is Jay Leno. I said its ok to bring Jay and he knows me well.

You've obviously been extremely successful in your career, what's the one thing you can look back on and can attribute to your success too?

Any Success takes Discipline.

What's the best advice you'd give for someone looking to get into Corvette ownership for the first time? **Stay within your budget, join a Corvette club and enjoy the social aspect as much as the Corvette ownership.**

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We all know that for many, being involved with Corvettes is much more than simply car ownership, for someone like you, so heavily involved in the Corvette lifestyle, what do you do to escape and get away from it all? I enjoy Golf, now if I can only put the phone down in between shots! Been married 34 years this October and my wife as a day-old baby (Nov 1960) came home in a 1957 Corvette that her parents owned! How's that for a Corvette delivery and here is a picture to prove it.



Obviously, you continue to enjoy an incredible career in the Corvette sales field. If you're weren't the country's number one Corvette salesman, was there a different career you would have liked to have pursued? I had a full ride for Wrestling and graduated from Univ of Maryland with a degree in Business....so I'm sure something would have worked out.

Do you have a favorite sport? And a favorite team? Pro sports have been a big downer the last decade or two as I am a big sports history buff. I had a customer invite me to Boston back in 2011 as I had never been there before and I had never been to Fenway Park. He had my name put up on the scoreboard between the 5th inning. Big thrill. I guess I follow the Golf, the 4 majors are intense. Grew up a New York fan...Jets, Mets, Rangers and Knicks...lots of pain in those 4 teams. Switched to the Yankees and Giants in the early 80's.



How many Corvettes have you personally owned? And do you have an all-time favorite? 24...soon to be 25 and I have owned 44 GM Muscle cars (35 of them were Oldsmobile 442s between the years 1966-1971) Anytime you ask a Car enthusiast which is their favorite...the answer should be what they own currently. Currently I have a 2023 Red Mist Corvette Z06 HTC in my garage.

We certainly appreciate Mike taking a few minutes to allow us a small glimpse into his personal and professional life!

A photograph of Mike Furman, a man wearing a dark polo shirt and a baseball cap, smiling and leaning on a metal railing. In the background, there are several Corvettes, including a black one and a red one. A large, stylized Corvette logo is overlaid on the image.

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June SONHC events

A great afternoon enjoyed at the **Children's Laps for Charity** event held at the New Hampshire International Speedway in Loudon NH. A few brave souls ventured out for some fun laps, despite a few rain showers. A great event for a great cause! For those that didn't make this one, we'll be doing it again next month for another afternoon and evening **Laps for Charity** event, only this time it will be on the oval course!



Calcutta's Restaurant Caravan

Our scheduled June 25th **Calcutta's restaurant caravan** was rescheduled to **July 9th**, due to the pending forecast of possible severe storms. We have a busy July schedule! We hope to see many of you at one or more of these events!



2023 SONHC Schedule of Events

Upcoming July 2023 schedule

Tuesday July 4th

Fourth of July Parade Celebration Merrimack NH

Sunday July 9th

Calcutta's Restaurant Caravan, Ludlow VT.

Thursday July 13th

NHIS Laps for charity (Oval)*

Saturday July 22nd

SONHC Summer Outing, Hollis Hill Farms, Fitchburg, MA

Our *Partnering Professionals* page

We are extremely excited to announce that **HPM Insurance** located here in NH has now come on-board as our latest *Partnering Professionals* member! Many of us grew up having all our families insurance needs provided by the local agent just down the street. Well we now once again have this as an option! There is nothing like having a personalized relationship with a local insurance provider. They get to know you and your family, and to them you're so much more than just a policy number on some overseas website! In the coming weeks and months you're going to hear a lot about this great local company along with the many products and services that they are able to customize to fit our members needs! We hope you'll take the time to get to know them, ask questions and learn more about all the great features and benefits that having a localized insurance agent can provide! On the next couple of pages, **Lyle Fulkerson**, *President & CEO* of **HPM Insurance** provides us with some insight as to why **HPM Insurance** is the right choice for our members needs!

Welcome aboard **HPM Insurance!**

<https://www.hpminsurance.com> or call 603-673-1201



Lyle Fulkerson President & CEO, HPM Insurance

Here are just a few of the fantastic deals our partner's at **VIP TIRES and SERVICE** have put in place for our members to take advantage of.

4 wheel alignments: Only **\$60** every day at any one of their 67 store locations. The average going rate for a vehicle alignment at most other service shop's is well over **\$120-\$150!** Your alignment will always be performed by a factory trained **ASE** service technician, utilizing a modern **Hunter** manufactured, computerized alignment machine. You will always receive an understandable computer print out of your car's alignment both before and after showing any adjustments that are made. **There is no guess work!**

Michelin tires: Many people consider **Tire Rack** as the go to supplier for new Michelin tires when needed. **Did you know..** Our agreement with **VIP TIRES & SERVICE** beats Tire Rack on most all Michelin tire pricing!

MOBILONE oil changes: **VIP TIRES & SERVICE** is far less than anyone else around and includes your choice of either a top tiered, **MOBILE ONE OR WIX** oil filter!

Remember, you must mention our SONHC account or better yet, just give them the phone number our account is listed under 603-321-6322 when making an appointment or booking a service or when asking for a tire quote in order to receive the specialized pricing that is in place for SONHC Members!



C6 generation Troubleshooting Tip.. Own a C6 and have a electrical issue you can't figure out! Well here is a tip that can help alleviate many of your nightmare scenarios. If you get occasional random codes that show up on your dash.. "Speed Wheel sensor" error "ABS Traction Control" or many other codes. The easiest fix is to unhook the **NEGATIVE** side battery terminal (MUST BE THE NEG SIDE) and leave off the battery for 5 minutes. Hook it back up and your **ECM** will reset itself. Now if this still doesn't solve you issue, then remove both battery terminals and hold the terminal ends together (unhooked from the battery) for a minute. This will drain all the remaining power out of the ECM and rest it to the original factory setting!

As part of introducing our latest *Partnering Professionals* company **HPM insurance**, I chatted with President & CEO **Lyle Fulkerson** and Lyle was gracious enough to answer a few questions in order to help our members to learn more about **HPM insurance** and all they can offer.

How long has HPM insurance been in business? And how long have you been involved with the company?

HPM Insurance has existed since 1860, built upon the foundation of The Holt Agency of Milford, NH. Since then, several more agencies have joined the HPM family, including Proctor Insurance Agency of Wilton, McBriarty Insurance Agency of Milford, Pollack Insurance Agency of Londonderry, Byse Agency of Laconia, Elliot Insurance of Goffstown.



My start occurred in 2005 when I pivoted into the world of insurance after long careers in financial services, law and sports marketing/athlete management. In 2006, I acquired the Harlan H. Holt agency of Milford, New Hampshire and have continued to build what is now known as HPM Insurance.

In today's world insurance has such a stigma attached to it, but for many of us growing up long before the existence of the internet, most all of our families got all their insurance needs provided from a local in town insurance agent. Long ago in fact, one unmentioned national agency went so far as coining the phrase "Like a good Neighbor" to try and tie in and capture that sentiment of having our neighbor be our insurance provider. Is this still true today? What are just a few of the benefits of having a great local agent versus just purchasing insurance coverage online?

The local independent insurance agency is still going strong. This is evident with some of the largest direct carriers opening "local" insurance agencies. The rub is that they can't offer access to carriers outside the one or two companies they represent. Access to multiple insurance companies while understanding the pricing and coverage options available from each company is a huge benefit of buying insurance through a local insurance agency. HPM Insurance is local to NH and represents at least a dozen different insurance companies to meet our clients' coverage and pricing needs.

If you are with a direct writer, such as Geico, Liberty Mutual, State Farm, etc., they only write for that one company and are not likely to encourage you to change or look around. Independent agents can place your home and auto with an insurance company and research to see if this same carrier is a good fit for your Corvette. If so, great! If not, they can provide options. At HPM, each client is assigned a dedicated account rep, which means you talk to the same person when you have a question or concern. You build a relationship vs. navigating a phone tree and re-explaining your situation repeatedly.

Many times people always look at price as the biggest determining factor in purchasing their insurance coverage, but in reality, isn't the devil in the details that many times get overlooked when determining what the real best value for one's family coverages?

Absolutely! What good is buying insurance if it won't cover what you expect it to? A clear example is when I wanted to see what it was like to get a quote online from a direct national company. During this process, I was asked if I had a loan on my car. I don't, so I answered no. When I got my quote, it was significantly lower than what I paid. The catch was that the company did not include collision coverage. I was not asked if I was interested in protecting my car in an accident, only if I had a loan. Without a loan, collision is optional, but the company was not interested in educating me, only tempting me with a lower premium.

When people think of insurance, they most often think of Life Insurance, homeowners & automotive insurance, but in reality, aren't there many other types of coverages and services available to a consumer?

Many types of insurance are available today for individuals and families, including classic cars, motorcycles, boats, Airbnb rentals, pets, jewelry, guns, art, wedding, etc. The list goes on and on. As our tagline reads, "We protect what matters to you." If you own something you would want to replace or repair if damaged, then you should consider insuring it!

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In everything I've seen on your website and in publications, it looks like your business is a family-oriented company and your staff always appears to be friendly and outgoing. Can you share with us a little bit about your staff and what part they play in your day-to-day operations and in customer interactions.

Our staff is the bedrock of our company. The most important quality we look for when hiring is attitude and aptitude. You can teach insurance but can't teach someone to empathize and be nice. We get hardworking team members because they know we have their back and invest in them.

Corvette owners are unique creatures in many ways, (I could write an entire page on just this subject alone) But one of the specific ways we are unique, is that many of our members only drive their cars during the dryer and warmer portion of the calendar year. Are there specialized policies available, that both provide the best coverage during the driving season and still give us peace of mind we're protected year-round?

Corvette owners are unique and care deeply about their cars. (Understandably so Corvettes are great cars!) A couple of options are available to Corvette owners, depending on the age and amount of customization done to the car. If you own a newer Corvette without customization, you can add it to your existing auto policy, and it would be insured like your other cars for the coverage you purchased.

If you store your Corvette for the winter, you can then remove all the coverage from the vehicle, EXCEPT comprehensive coverage (also known as "other-than-collision" coverage (OTC.) OTC insures against events such as fire, theft, flood, and wind. (Check your policy for details.) There should not be any liability issues, as the vehicle is not being driven. The only downfall is that once you notify your agent to remove the coverage, it is not reinstated until you let the agent know to add the coverage back and they confirm it. As different people take their cars out of storage at different times, it is up to you to remember to contact your agent. (A good tip: Remember to tape a large piece of paper to the steering wheel saying, "Do not drive- call agent- no insurance!")

A more specialized Classic Car or Antique Auto policy may be a better fit for older or customized Corvettes. You will want to consider issues like claim settlement options: ACV, agreed value or replacement cost, and usage. Some carriers have specific limitations, meaning lower premiums in exchange for strict mileage restrictions.

All our Partnering Professionals always have an open invitation to attend or visit any one of our many events during the year. Could we possibly expect to see either you or one of your staff members come visit us, meet some of our members at the start of a caravan or other event?

Absolutely. We are looking forward to meeting the members at a future caravan or event.

Do you have a favorite model car and what would your dream car be?

I have four cars that I would love to have in my garage someday. Either a 1970 Chevelle SS, a Buick GSX, a 1963 split window Corvette or an AC Cobra. I have my work cut out for me to bring anyone of those home.

So what is one thing you'd like our members to know about both you and your company as we formulate this great new Partnership together?

We want to be partners with our clients, our communities and work to protect what matters to you.

What would you recommend as the best way for our members to get in contact with you to either learn more about your company or to find out more about the many different products and services you have to offer?

There are several ways to contact us:

Our website www.HPMInsurance.com is a fantastic place to start. We get rave reviews for our blogs and content about insurance and ways to protect yourself. You also can get quotes, ask questions and request changes to your insurance program.

Another option is our long-time phone number of 603 673 1201. Or take a ride over to one of our 5 locations in New Hampshire and speak with one of our team. We have offices in Amherst, Bedford, Goffstown, Laconia and Bristol.

We thank Lyle for giving us a few minutes of his time and allowing a quick insight into HPM Insurance.. We hope you'll take the time to learn more about this great local company and all that it can offer to protect you and your families assets.



Looking to buy your first or next Corvette

In today's used car market, it's harder than ever to determine if the car you're buying is a fair deal or not. This is especially true if the car you're after is a *Corvette*. But if you are prepared to do your homework, and do a little diligent investigating, there are bargains to be had out there! Remember a smart consumer is an educated consumer!

So where does one begin? There are several avenues available to find your first or next Corvette. Each one has both pro's and con's attached. Obviously there is the dealership route, which can be a double edged sword. Many dealerships take Corvettes in on trade and sometimes they have to build the new car discount into the cost of the used trade. This can make the listing sell price of the used Corvette at a higher premium price. And be ready to pay that higher price if deciding to go this route. Dealerships typically look at how long a used car will sit on their lot as a determining factor as to how much they are willing to discount to sell the car. And Corvette's usually don't sit long, as someone other than you is usually willing to pay their asking price.

If you're going the private seller route, you have a little more wiggle room. First typically the private seller is looking to sell their car quickly because there's a motivation or reason behind selling it. Maybe the family size is expanding, someone's heading off to college, or maybe they're buying a new home. All reasons for the seller to be motivated. But here lies a problem, Because of emotional attachment, many sellers think their Corvettes are worth the same to us as it is to them. Deals can be found, but patience and perseverance will be a must!

Also as a potential buyer, have realistic expectations! Don't expect to find a late model C6 Grand Sport at typical C6 base model pricing. If a GS is what you're looking for, then compare the pricing to other similar GS models. Also typically a early model year of any generation will have different pricing regardless of condition than to the later years of that generational run. Specialty models like Z06's & GS's will always command higher pricing regardless of the generation!

For first time Corvette owners, You may want to consider the C3 series as your starting point! Lots of veteran Corvette owners started with C3's. They are pretty affordable, fairly easy to repair and if you look around enough, easier to find. There are many opportunities for you to get into one for way under \$10,000 or less. Just be aware that you may be buying someone else's problem! They've either been modified (run away as fast as you can) or they've been neglected. You'll need to be prepared to spend lots of money to get it back to top roadworthy condition! Next if you have your eye on the C4 Gen its recommended you go with the 86 year and up, for many reasons, starting with the engine TPI injection system (a worthy upgrade from the 84-85 Cross fire Injection) A late model C4 can be a fantastic first Corvette as the car in its later years fairly refined and is probably one of the more affordable Cars out in the market, with many being available in the low to mid teens!

C5's are around in abundance and many cars in really great condition and can be found in the high teen or the low 20's price range. The C6 pricing remains very high due too in large part to them still being one of the most desired series to so many! Also, you're also going to be competing with older gen Corvette owners looking to move up and get into the C6. Simple supply and demand! C6 pricing is holding steady in the high \$20-mid \$30,000 for a late year series car. The 05-07 C6's can be one of the best bargains out there. They're still fantastic cars and in the looks department they are pretty much identical to the later year C6's.

So you want to just jump right to the top and go all in on a C7, well surprisingly enough, the C7's can actually be found as one of the best bangs for your buck! The C7 series has probably taken the biggest hit price wise the last 6-8 months and cars' that less than a year ago were selling in the high \$50,000 range, are now being listed and sold in the low and mid \$40,000 range. With the market now flooded with used C8's, the C7's have taken the biggest decline in selling prices and can be considered a bargain, if you consider spending \$40,000 on a used car a bargain.

Finally a couple of other points that can and do play a role in the market pricing is mileage and selling location. There is nothing wrong with considering higher mileage Corvettes if and only if, you can trace the service history of the car. Very well documented higher mileage "service history" vehicles most always will be priced lower, and as long as you can see how well the vehicle has been cared for over its life can make for a great deal! Mileage is not always a red flag! These cars with care, can last well into the 150,000 miles range or longer. *Footnote:* Just remember that not all the vehicle's history is automatically added to any report you're looking at. Repairs done by some local shops or shops that don't report to the major service bureaus such as **CARFAX** won't make it onto the history report. This can include body shops that repair accident damage!

Also It's recommend first time Corvette buyers stay away from salvage or rebuilt title cars, as they can be a nightmare to insure or register in some states! Also the location where you're looking to buy your Corvette can determine the price market, Typically southern cars will be priced lower, just from the sheer number of units being listed for sale in that area. There are numerous affordable transportation allowing you to buy your Corvette remotely and have it shipped to your home location. Or better yet, hop on a plane and drive it home yourself! What better way to get to know and enjoy your new car than taking a great road trip back home.

Lastly, always remember after you've secured your prized Corvette and you're out and about enjoying it! ***You must continue the time honored tradition of "waving" as you pass your fellow Corvette family member!***

That's it for this month's newsletter! We thank you for taking the time to read and hope you found something of interest in it! As always we thank you for your continued support and for being a part of SONHC