

## **VALVE CHATTER**



OCTOBER 2024, Newsletter Volume 29, Issue 010

Regional Group #148 of the Early Ford

V-8 Club of America, Inc





NOTES FROM THE PRESIDENT

DAN CASTELLINI



#### Presidents Message

I pray this message finds you healthy and in good spirits. During my recent visit to St.Louis I met with several members of St.Louis RG#124 on a Saturday morning for Cars & Coffee at the home of Bruce Williams, RG # 124 President. I've submitted a brief article and photos of my visit to the V8 Times to recognize RG#124 for their generosity and hospitality.

On Saturday, Sept 21 Bob McClelland and I participated in the first annual Wildomar Car Show at Cornerstone Church. The show was well attended with over 150 entries. All indications are this will become an annual event in our area. We also had the opportunity to talk with a few folks about membership in our RG. I will be following up with an invitation to breakfast.

Thanks to all 28 members and guests, who braved the smoke and ash from our recent fires to attend the September meeting. It was good to see Rudy Perez and Ed Rodriguez back with us. The new club banner was on display for our members to check out. It was very well received, and will be on display at all our future meetings and events. Thanks to Jim Hurlburt for the 51 Woody Project presentation. Jim did a great job of walking us through the transformation of his \$500 purchase to a beautifully restored woody. Congratulations to Cliff Gustin for having the winning 50/50 ticket. Bob McClelland is working out the details for a Tour and Milk Can Dinner in October. Also, our Christmas Luncheon is set for Tuesday, December 10th at the beautiful Bear Creek Golf Club. Come out and be part of this annual celebration...you will not be disappointed! Along with this time of year comes our annual membership renewal. Please contact Bob Davis if you have questions about renewing your membership. October is the time for our annual board nominations and elections. If you are interested in serving on the board see Peggy Petrucci, Nominating Committee Chair, Steve Wells or Jerome Mueller.

I look forward to seeing you at the Oct 8th meeting! Cheers.

Dan

"My best friend is the one who brings out the best in me" - Henry Ford



## LINDA LOWRY SECRETARY



## Board of Director's & Business Meeting of the Members of The Palomar Mountain V-8's Regional Group of the Early Ford V-8 Club of America, Inc.

A California Non-Profit Public Benefit Corporation

A regularly scheduled business meeting of the Board of Directors and Members of the Palomar Mountain V-8's Regional Group of the Early Ford V-8 Club of America, Inc., and a California Non-Profit Public Benefit Corporation was held on September 10, 2024 at the meeting place of the members: Richie's Diner, 40651 Murrieta Hot Springs Road, Murrieta, California.

**Directors Present:** Dan Castellini, Steve Wells, Gregg Lowry, Linda Lowry, Bob McClelland **Members Present & Cars Driven:** Roger Bell, Jim Brown, Dan Castellini ('53 Tudor), Bob Davis, Cliff Gustin, Tom & Patsy Hamlin, Jay & Janet Harris, Don & Sylvia Harwick, Jim Hurlburt, Gregg & Linda Lowry, Bob & Sharon McClelland, Jerome Mueller, Jerry & Roxie Otteson, Ray & Jackie Ouellette, Bob Payne, Rudy Perez, Peggy Petrucci, Ed Rodriguez ('41 Woody), Ron Shedd, Steve Wells,

Guests: Cory Evangelou

The meeting was called to order at 9:04 a.m. President Dan opened the meeting and led us in the Pledge of Allegiance. Gregg Lowry led us in Prayer.

#### Officer & Committee Reports were accepted:

President: Dan Castellini - Welcomed everyone and members that we have not seen for a while!

He gave an update on the National Board Meeting:

The Club store is now located in Tennessee and items are available for purchase.

2025 Club Calendar is being published for sale around Christmas. Deadline to submit a photo of your vehicle for consideration is 10/1. See Dan if interested. Membership drive continues with a 1-year free digital membership for new members. Bob McClelland has submitted our Temecula Arch photo to the *V-8 Times* for cover consideration. Peggy Petrucci will be chairing the Nominating Committee along with Steve Wells and Jerome Mueller. Please contact them if you are interested in a 2025 Board Position. Dan presented our new club banner!

**Vice President:** Steve Wells – No report

**Treasurer:** Gregg Lowry - Reported a club balance.

Secretary: Linda Lowry - Presented the August minutes. Motion to accept made by Jackie Ouellette and seconded by Peggy Petrucci. Motion passed. She announced and congratulated those members who celebrated birthdays and anniversaries in September.

**Director:** Bob McClelland – No report

**Accessories:** Janet Harris – She will be placing an order and encouraged members to check out what is available online and email her with any orders.

**Advertising:** Don Harwick – He continues working on getting new advertisers. Dan thanked both he and Sylvia for all their hard work.

**Sunshine:** Jackie Ouellette – She sent a card to Merleen Magers and to please let her know of anyone she can send cards to.

#### Membership & Club Badges: Bob Davis –

Membership renewal forms for 2025 will be in the October Valve Chatter.

He is working on a new format for our 2025 roster returning to the booklet format we have used before. Bob reminds us that it is our responsibility to recruit new members and encourages us to invite anyone interested in our club to one of our meetings.

**Tours:** Dan passed around the Tour Interest Sign-up sheet. Tours in the works include a Mining Tour and Milk Can Dinner at the McClelland's in October. Patsy has been contacted at Crusin' Grand to see if our club is interested in joining other local clubs in joint tours. Dan will look into the details. Dan reviewed upcoming shows and events in our area.

(Cont. on Pg 3)

#### (Cont.frm. Pg 2)

**Tours:** Dan passed around the Tour Interest Sign-up sheet.

Tours in the works include a Mining Tour and Milk Can Dinner at the McClelland's in November.

Patsy has been contacted at Crusin' Grand to see if our club is interested in joining other local clubs in joint tours. Dan will look into the details. Dan reviewed upcoming shows and events in our area.

Newsletter & Website: Bob McClelland – No report

**Old Business:** Linda Lowry gave an update on the Christmas Luncheon to be held Tuesday, December 10<sup>th</sup> at Bear Creek Golf Club. 11:30 – 3:00. Please see the invitation in the *Valve Chatter* for more information.

**New Business:** None

Announcements: Jerome shared his license plate from the 'Valve Lifters' – Albuquerque, NM circa 1954

**Program:** Jim Hurlburt gave a wonderful presentation on the frame off restoration of his 1951 Ford Woody. Purchased for \$500 in Hershey, PA, both he and his grandsons spent hours beautifully restoring the car.

**Tom's Trivia Question:** What was the first year Ford had an oil bath air cleaner? Tom gave us the correct answer – 1942 – and a bit of history behind it.

**Special Drawing:** – Tom Hamlin announced \$130 was collected with \$65 going to the club and \$65 won by Cliff Gustin

Being no further business to come before the meeting and on motion duly made by Patsy Hamlin and seconded by Peggy Petrucci, the meeting adjourned at 10:02 a.m.

It is directed that this action be filed in the Minute Book of the Corporation. This action is executed pursuant to the Corporation Code of the state of California, which requires accurate minutes of any meeting of the Board be maintained.

Dated: September 10, 2024

Respectfully submitted,

Linda Lowry, Secretary Corporate Minutes



NEXT MEETING OCTOBER 8TH RICHIE"S DINER, 40651 MURRIETA HOT SPRINGS ROAD 8:00 - 10:00



#### A NOTE FROM THE EDITOR



We're **STILL** looking for your stories. What travel's have you done, what restorations have you done on your car? We would love to feature your story in the Valve Chatter! You can also send sale or wanted ads for future Valve Chatters! Notify me if your item has sold.

## ACCESSORIES 2024

All prices include embroidery and tax. Sizes S-2XL

Women's Polo \$21 Men's Polo \$24 Cap \$10.80

Long sleeved denim shirt \$21 Short sleeved denim shirt \$19.75

Long sleeved tee shirt with or without pocket \$16.31

Short sleeved tee shirt with or without pocket \$13.05=

Nylon jacket \$27



A club member can also go on SanMar.com web sight and look under **Port Authority** brand. It is a wholesale web sight so *you* can not buy from them. But, if you see something you wish to purchase, note the order number, color and product and Tim will give us the price with embroidery and tax. This is actually the best way to pick out the color you want.

Feel free to call me if you need help,

Janet

#### **Accessory Chair report**

#### **Jackets**

You can go online to S&S Active Ware website and pick out any jacket. Email me the product name and number and I will get the price for you. It will be less than stated in the catalogue. The club emblem will be attached to the left chest.

All other products go to **SanMar** website. Look under "Port Authority" brand. You can pick anything you want. Just email me the product name and number and I will get a price for you. Price will include having our logo sewed on. When you order, make a check payable to Palomar V-8 Club and send to Janet Harris:

3088 Skycrest Dr Fallbrook, 92028

Turnaround time is approximately 2 weeks. I will pick up your order and bring it to the next meeting.

#### **FOR SALE**

1939 Ford flathead stock bore, adjustable lifters, new clutch and pressure plate, 35' aluminum intake, 94 carburetor, late model crab distributor with new plug wires. Good compression with 120 pounds in every hole 40 pounds of oil pressure. Comes with everything minus the generator. Come hear it run on the stand. \$3000.00 Tim (619) 933-5701



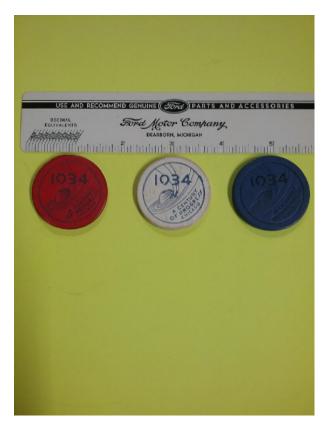


#### FOR SALE/WANTED

Items from the 1933/34 **Ford CENTURY OF PROGRESS** asking price for all \$150. (Does not include ruler). **Gary Walcher 619-916-8817** 











## OCTOBERFEST TOUR AND MILK CAN DINNER ARE BEING PLANNED FOR OCTOBER 26TH

You can sign up at the October 8th meeting.

If not at the meeting feel free to contact Bob McClelland AT (951) 233-6301 OR EMAIL <a href="mailto:remac278@msn.com">remac278@msn.com</a>

## **RSVP BY MONDAY OCTOBER 21ST**Family members & friends are welcome!

We will be taking a tour to Bouris Ranch in Menifee to look at their antique collection and their antique tractor barn!

Milk can dinner will be served at the McClelland's afterwards
A minimal cost of less than \$10.00
MORE INFORMATION TO FOLLOW





# Christmas Luncheon Installation of Board of Directors

\*Optional Gift Exchange Game

Tuesday, December 10th ~ 11:30 to 3:00 pm

## **Bear Creek Golf Club**

22640 Bear Creek Drive North, Murrieta, CA 951-200-7275

11:30 - 12:15 Social Hour & Photos 12:30 Buffet Lunch



#### **Mexican Buffet Includes:**

Carne Asada, Pollo Asada, Tortillas, Cheese Enchiladas

· Chips, Pico De Gallo, Guacamole, Refried Beans,

Spanish Rice, Olives, Lettuce, Sour Cream, Jalapeños, Mixed Cheeses

· Choice of Cheesecake, Carrot Cake, or Chocolate Cake

#### \$45.00 per person

Cash Bar is Available
Parking Pass Required/Check In at Gate

#### Deadline to Sign Up: November 22th

Please make checks out to the club and hand deliver to Linda Lowry or mail to: 2617 Via Del Robles, Fallbrook, CA 92028

·No Refunds After November 22th·

\*If you would like to participate in the Gift Exchange Game bring <u>one wrapped</u>
<u>gift per couple \$25 minimum value.</u> Suggested gifts include: Gift Cards, Car

Memorabilia, or Consumables (i.e. food or drink)

No White Elephants please!

### **NOTE from Bob Davis, Membership Chairman:**

The time for membership renewal for 2025 has arrived. Please, renew your membership with the enclosed Renewal Membership form as soon as possible. The form with the \$25 renewal fee must be received by 31 January 2025. Otherwise your membership will not be renewed. The instructions for renewal are included in the renewal form. In addition if you have any recent digital photo image of yourself and associate member to include in the 2025 roster, please send them to me at robertidavis179@msn.com. For 2024 we have 43 paid memberships which include 13 single and 30 dual memberships. We would like to maintain your membership and gain any new members whom you might recommend for 2025. If for any reason you cannot renew your membership, please let me know at robertidavis179@msn.com. A membership in National is required for our Regional #148 membership.



# The Palomar Mountain V-8's Regional Group of the Early Ford V-8 Club of America, Inc.



A Non-Profit Public Benefit Charitable California Corporation, Incorporated August 7, 2001

Regular Monthly Meeting for Members is the 2<sup>nd</sup> Tuesday each month except for December. December is the Annual Meeting and Installation of Officers at a location, time, and date to be determined.

2025 RENEWAL of Membership

## (Due on January 1, 2025 Delinquent if not Paid by February 1, 2025) Member Name: Any Changes to your Address, phone or email? Please look at current roster and list changes here: Any Changes to your Early Ford V-8's? Please look at current roster and list changes here Please direct any membership questions to Membership Chair: Bob Davis (909) 815-3626 Current Renewal Dues: \$25 Make checks payable to Palomar Mountain V-8's RG 148. Mail check & renewal form to: Gregg Lowry 2617 Via del Robles Fallbrook, CA 92028 The current ROSTER data is correct as currently published or is *corrected* as noted above. My payment of annual RG#148 dues serves as my certification that I am a current paid member of the National club in good standing. Your National # does not change. Member Signature Dated

Form Revised 11/1/2023

#### THE IN-N-OUT STORY GOES ON!



#### 2020

#### First Restaurants Open In Colorado

Coloradoans get double the reason to celebrate on November 20, as the state's first two In-N-Out restaurants open on the same day in Colorado Springs and Aurora. Because of a rigorous commitment to quality and freshness, a brand new warehouse and patty-making facility also are underway in Colorado Springs. This ensures that these new restaurants, and others that will follow, can guarantee the freshest, highest quality foods.



#### **October Birthdays**

- 5 Eddy Rodriguez
- 8 Susan Valentino
- 18 Jay Harris
- 27 Dave Louzek
- 30 Leona Spanier







2023

## In-N-Out Acquires Naming Rights To In-N-Out Burger Pomona Dragstrip

In-N-Out Burger is named the title sponsor of both the In-N-Out Burger Pomona Dragstrip and the In-N-Out NHRA Finals, as part of an exciting multi-year partnership that begins during the 2023 NHRA season. The legendary track also plays host to In-N-Out Burger's 75th anniversary on October 22, 2023.





SUNSHINE REPORT
THINKING OF OUR MEMBERS STRUGGLING
PLEASE KEEP ALL MEMBERS IN YOUR
THOUGHTS & PRAYERS

#### FOR SALE/WANTED





1934 cowl lights \$100. pair GARY WALCHER 619-916-8817

Palomar Mountain V-8's Regional Group of the Early Ford V-8 Club of America, Inc., Temecula, CA Organized November 8, 1996 Chartered January 18, 1997 RG #148 Incorporated August 7, 2001 2024 Board of Directors & Officers Dan Castellini President Vice President Steve Wells Treasurer Gregg Lowry Secretary Linda Lowry Bob McClelland Director 2024 Committee Chairpersons **ACCESSORIES Janet Harris AUDIT COMMITTEE** Officers & Member at Large per Bylaws ADVERTISING Don Harwick www.valvechatter.org **NEWSLETTER EDITOR** Robert McClelland Email: remac278@msn.com DEADLINE: 20th of Each Month \*Opportunity drawing CHAIR Tom Hamlin SUNSHINE CHAIR Jackie Ouellette **TOUR LEADERS** Vacant Volunteers on Monthly Basis WEBSITE CHAIR: BOARD AdHoc committees: President is Ex-Officio member on all committees **MEMBERSHIP Bob Davis** On-line: www.valvechatter.org Initiation Fee: \$40.00 (includes two Regional Group Name Tags to wear to meetings & events.) Annual dues: \$25 per year (Jan. thru December 31) Nat'l Membership also required Nat'l Dues: \$35/yr + \$3 spouse Or optional \$10/yr no magazine

# "AND WE MEET AGAIN" PHOTO'S BY PATSY HAMLIN











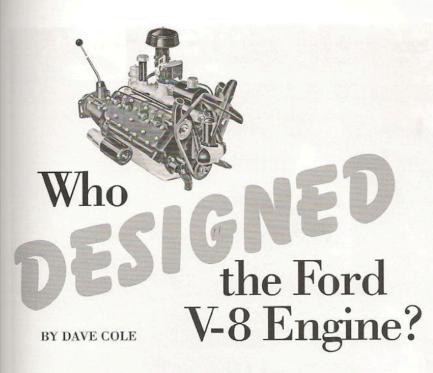












HE FORD MOTOR COMPANY has been in business for nearly 107 years now. The company has enjoyed many success stories in all those years, and among the brightest of them was the episode with the flathead V-8 engine. That remarkable engine, conceived and engineered in secret during 1930 and '31, was laid aside in favor of an upgraded 1932 version of the 4-cylinder Model A, then brought back to life in December, 1931, when Henry Ford changed his mind and decided to make the V-8-powered car his main offering for 1932 after all.

The entire company was then plunged headlong into a crash program to get the V-8 into production as quickly as possible. This had all the makings of a disaster, but the company managed to have V-8 cars ready to show to the public within four months of Ford's fateful decision. The earliest Ford V-8's had problems, of course, as the engine was virtually untested and certainly not refined when it first hit the market, but the company worked out most of the kinks during its first and second years in production, and that same basic engine design went on for over twenty years as Ford's main powerplant for its cars and trucks-even longer than the remarkable Model T 4-cylinder job that had first brought Henry Ford and his company to worldwide fame and great wealth. By August, 1933, the Ford V-8 engine was strong enough and reliable enough to take the first seven places in that year's running of the Elgin Road Race in Illinois, as we saw in the July-August V-8 Times last year. And Ford V-8's kept winning races in 1934 and later, too.

Indeed, Ford's first V-8 turned out to be a much better engine than was necessary to meet its com-

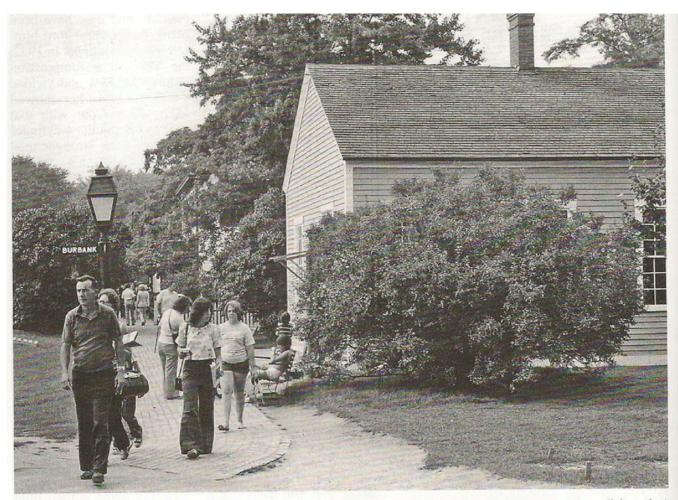
petition, and may have been better than Henry Ford himself intended it to be. In 1932, the V-8 had a compression ratio of 51/2 to 1 and yielded a rated 65 brake horsepower, so it was on par with that year's Plymouth 4-cylinder job, and a bit stronger than Chevrolet's 60 h.p. "stovebolt" six. Higher compression and other improvements let the V-8 crank out 75 horsepower in 1933, and 85 in 1934 and for many years after. By 1953, when Ford last offered a flathead V-8 to U.S. buyers, the displacement had been increased from 221 cubic inches to 239, the compression ratio was up to 7.2 to 1 and the horsepower up to 110, yet it was still essentially the same basic engine Ford had introduced in 1932.

The engines used by Ford's competitors had undergone similar increases in displacement, compression ratio and power output over the years. By 1953, Chevy's 6 had 235 c.i., a 7.1:1 c.r., and put out 115 h.p.; Plymouth's 6 had 218 c.i., 7.1:1, and made 100 h.p. But those engines were just about at their limit of development, while Ford's V-8 was not. But Ford did not do any more upgrading on the flathead V-8. Overhead-valve V-8's were the latest thing, and Ford brought out theirs in 1954.

But if Ford did no more with the flathead V-8, others did, and had been doing so since the mid-'30's. Ford V-8 racing successes had called attention to the possibilities in that engine, and soon back-yard mechanics and early hot-rodders were getting lots more power and speed out of Ford V-8's than the factory ever intended. They found you could hop up a Ford V-8 and it would usually hold together, but if you tried hopping up a competitor's engine in a similar fashion, you risked catastrophic failure, with thrown rods or a broken crankshaft likely. The basic engines used by others were sturdy enough to do their job, all right, but the Ford V-8 had all kinds of potential beyond what was necessary for a passenger car.

Did Henry Ford intend to build that V-8 so much stronger and sturdier than it needed to be? Or was it the engineers who developed Henry Ford's ideas and suggestions, taking their direction from the old man and making his ideas work, or proving beyond any doubt that they would not work? What was the point of it? Henry Ford decided on building the V-8 mainly because the four-cylinder engine was no longer considered viable in the new car market, but he would not build a six-cylinder engine because that was what the other makers in the low-price field were already doing. The novel X-8 engine Ford had

M. // 2010 01



■ Visitors to Ford's Greenfield Village pay little attention to the Fort Myers laboratory, not realizing that this nondescript building was the site where the famous flathead Ford V-8 engine was designed. Photo by Charles Seims, 1973.

worked on in the 1920's had never proven successful, so that left a V-8 as the only reasonable choice. It would be the first V-8 in the low-price field, and to make sure it would not cost more than \$50 more than a 4-cylinder Model B, Ford had to keep the V-8's design as simple as possible. The engine block would have to be made in one casting, with crankcase and both banks of cylinders as well as part of the clutch housing all in one piece. Experienced foundry men said it could not be done, but Henry Ford showed that it was possible, and although the problems to be solved were daunting, Ford's Rouge factory engine plant was turning out three thousand engines a day within four months of the start.

ne would think that such a revolutionary engine—a smooth V-8 in a low-priced car for the first time, with all kinds of unique features that had never appeared on any other V-8 regardless of price—would have piqued the curiosity of automotive writers, who would ask about the design and who had done it. But apparently nobody asked, and Henry Ford had demanded that the design work be done in secret, so that even after the engine was in production, the engineers who had worked under his direction in developing the V-8 said nothing about it.

Indeed, the story about how and where the V-8 engine was designed remained untold for over twenty years! But after Henry Ford's death in 1947 and his wife, Clara's, in 1950, the Ford Motor Company realized that a corporate archives should be established to preserve Henry Ford's papers and the historical documents relating to the company he founded. Thus was established the Ford Archives, and as a part of it, an Oral History Section undertook the job of interviewing former Ford employees and people who had known Henry Ford. Experienced interviewers asked questions of these people, and their reminiscences were recorded on tape. Typists then transcribed the interviews onto paper, and the pages were bound into books that became part of the archives. Over three hundred of these transcribed interviews resulted from this effort, and among those interviewed were some of the engineers who had designed the V-8 engine under Henry Ford's direction over twenty years earlier. Fred Thoms, who had been an engineering assistant on the V-8 job, was one of them, but the engineer who provided the most information about the development of the V-8 was Emil Zoerlein, who had devised the ignition system for Henry Ford after Ford's first choice for that job, Ed "Spider" Huff, told Ford that his idea about driving

TO BE CONTINUED





BIZ CARD style ADS IN THE MONTHLY

#### VALVE CHATTER

ARE SHOWN & LISTED IN COLOR ON THE ADS PAGE OF OUR WEB SITE DAILY!

AD RATES: \$60 ANNUALLY

PUT MORE INFORMATION ON YOUR AD! Double the size for only \$100 ANNUALLY TOTAL!

BIZ CARD style ADS IN THE MONTHLY VALVE CHATTER are shown in Black and White. AD RATES: \$60 annually OR

Put more information on your ad! Double the size for \$100 annually !! Advertisers may check on their ads by going to our website:

www.valvechatter.org







#### ATM Al's Transmission Mechanix

30+ years of QUALITY REBUILDS Al Zannino 1932-53 Ford 3 Speed Specialist, Overdrives, Ford

or GM T5's, early Ford banjo rear ends



Type to enter text NOS, New & Used Parts

26835 Cortrite Ave Hemet, CA 92545 714-329-3220

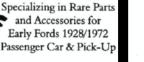
oldcarnut1@yahoo.com



## EARLY FORD STORE of California

and Accessories for Early Fords 1928/1972

www.earlyfordstore.com



#### Michael McGrath

San Dimas, CA 91773 108 W. Bonita Ave. Tel: (909) 305-1955 Fax: (909) 305-1953



# RED'S HEADERS

#### Victor J. R. Garcia

62-400 Chiriaco Rd.

Chiriaco Summit, CA 92201

760 343-2590 Phone

760 343-2805 Fax

info@reds-headers.com

www.reds-headers.net



#### Stock to Custom Exhaust Best Quality and Price

Richard Glaszczak 760.758.7600 info@rpmmuffler.com

Monday - Friday 8:00 am - 5:00 pm www.rpmmuffler.com

1617 Ord Way · Oceanside, CA · 92056

AUTOMOTIVE \* INDUSTRIAL \* MARINE \* SOLAR \* ELECTRIC CART TELECOMMUNICATION\*ALARMS\*RV\*WHEELCHAIR\*COMMERCIAL



## AMERICAN BATTERY CORPORATION

COMMITMENT TO EXCELLENCE

## **GEORGE RIOS, Sales Representative**

CORPORATE OFFICES (760) 746-8010 FAX (760) 746-1919 525 WEST WASHINGTON AVENUE ESCONDIDO, CA 92025

E-mail: george@americanbattery.net PHONE (951) 296-1228 FAX (951) 296-1229 41675 ENTERPRISE CIR SO TEMECULA, CA 92590

## **ADAM MITCHELL**



836-A Rancheros Drive San Marcos, CA 92069 www.ElectroTechCoatings.com Adam@ElectroTechCoatings.com

(760) 746-0292

FAX (760)746-0092



### **Donna Holiday**

**Business Development Manager** 

26895 Ynez Rd Temecula, CA 92591 www.goschauto.com

Cell (909) 816-1676 Phone (951) 699-1302 · Direct Line: 951-719-8253 Email:dholiday@goschauto.net



#### AMERICAN MATERIAL COMPANY **FASTENERS FITTINGS TOOLS**

GARY RASMUSSEN

1200 W Flint St Lake Elsinore, CA 92530 (951) 674-1160 Phone (951) 674-2872 Fax american\_materialsca@msn.com

WWW.AMERICANMATERIALCOMPANY.COM





## New California Surcharge Laws – Updated For 2024 By Matt Rej

California has some of the most unique credit card surcharge rules in the country. Home to roughly 40 million residents, the Gold en State has gone through three significant changes governing how merchants can impose surcharge fees on credit card transactions.

While the history of these laws is interesting (which we'll cover later), the most important thing to understand is whether it's legal to charge a surcharge fee on credit cards in California today—and the newest iteration of California's surcharging law goes into effect July 1, 2024

California Senate Bill 478, part of the Consumer Legal Remedies Act, bans all "junk fees" on purchases across California. This includes credit card surcharges in most situations.

It's also worth noting that California's new laws extend beyond credit card surcharges. So businesses can't disguise a surcharge as a "service fee" and even hotels are barred from adding mandatory "resort fees" that aren't properly disclosed.

Read on for a more in-depth breakdown of these new rules and how they impact your business. It's also crucial for consumers to understand California surcharge laws to ensure they're not overpaying when making purchases in California.

Disclaimer: This information is for reference only, and it does not constitute legal advice. Consult with an attorney with any legal-specific questions.

### Is it Legal to Surcharge Credit Card Transactions in California?

Effective July 1, 2024, it's illegal to surcharge credit card transactions in California. According to Senate Bill 478, California businesses are required to disclose the total price for goods and services upfront to maintain transparency and protect consumers from being surprised by additional fees when it's time to pay.

Other states have similar surcharge laws, but what makes CA SB 478 unique is the fact that a simple disclosure statement is no longer allowed when it comes to credit card surcharging. For example, adding a statement on a sign, menu, website, or POS terminal stating that a "3% convenience fee will be added to all checks" is no longer sufficient. California's new law states that the listed price of goods and services must include the full amount that a customer will pay. Taxes are the only exception to this rule.

Beyond Credit Card Surcharging: Breaking Down California Senate Bill 478 Credit card surcharging is just one aspect of California's new law. SB 478 applies to other "junk fees" and "hidden fees" that most of us are used to seeing.

Here's a closer look at the key points you need to know:

- All fees must be included in the total price displayed to the customer.
- Disclosing additional fees before a customer finalizes a transaction is NOT allowed.
- Businesses cannot advertise a price that is lower than a customer will actually pay (even if they're disclosing that additional fees will be added).
- Non-compliance can result in a \$1,000 fine per violation.

When you dive deep into the specifics of this bill, it actually makes a lot of sense. The law isn't preventing businesses from charging what they want to provide goods or services—it's simply preventing California customers from falling victim to false advertising practices.

Businesses that have previously been adding surcharges to bills are left with some tough choices. So I expect to see those businesses raise prices to account for the difference.

To soften the blow to consumers, businesses can legally add a statement saying that the total listed fee includes service charges.

TO BE CONTINUED



·AUTO A/C SPECIALISTS autoairprogram.com
·FREE ESTIMATES (951) 679-0996

Hours: M-F 8 a.m. to 5 Weekends/Emergency Service by appointment only

32525 Murrieta Road · Menifee, CA 92584





#### **TEMECULA VALLEY PAINT**

27641 Commerce Center Drive Temecula, CA 92590 Phone: [951] 676-2943 Email: sales@temeculavalleypaint.com



951-672-1928 distinctivecolors@gmail.com Distinctive color spainting.com



## TOM VENTRONE

24680 MADISON AVENUE MURRIETA, CA 92562 **AMERICASTIRE.COM**  951.698.0446 FAX: 951.698.0908 cas\_35mgr@americastire.net



Sheldon Ivester

951.677.1255 studio

sheldon@ivestercreative.com



your one stop for
photography
video
web services
graphic design
and printing
ivestercreative.com







#### MONTHLY CLUB BUSINESS & BOARD OF DIRECTOR MEETINGS

Second Tuesday Monthly

(January thru November) Breakfast @ 8:00 am Meeting @ 9:00 a.m. Richies Real American Diner 40651 Murrieta Hot Springs Road Murrieta, Ca. 92562

Oct 8th, Nov 12th

**Christmas Luncheon Dec 10th** 

MARK YOUR CALENDARS!! OCTOBER, 2024 CHECK OUT

http://www.socalcarculture.com/events.html

11-12 OCT Murrieta - Murrieta Rod Run - Historic Downtown Murrieta
 13 TH OCT Pomona - Pomona Swap Meet and Classic Car Show at the Fairplex 19TH OCT Dana Point - 26th Annual Doheny Wood All Woodie
 Car Show - Doheny State Beach - 8AM - 3PM
 26 TH OCT Bonsall - 3rd Annual BHS Car Show 31555 Old River Road - 10AM - 2PM



#### **Palomar Mountain V-8's**

VALVE CHATTER newsletter

The Palomar Mountain V-8's Regional Group of the Early Ford V-8 Club of America, Inc A non-profit public benefit charitable California Corporation Regional Group No.148

