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Still can be...Born to be Wild: Let's create some memories!

he image captures me 70 pounds lighter and with hair, astride my '67 BSA Thunder bolt sporting my first paint job, including hand lettering on the tank.

I had just completed a 524mile run, relying on duct tape to hold what was left of the rear fender that had been ripped by vibration.

Well, part of that story is true, the duct tape part, not the 524mile part. Not even I, at 22 years of age in 1971 and ready for adventure, could have lasted 524 miles on that piece of equipment with no suspension representing a grand total cost of \$325.

Today, I still am ready for adventure, although less able to handle what comes my way...as the old "Born to be Wild" lyrics

I imagine we all at one level or another fit this situation, ready but not quite as able as we once were. After all, the older we get, the better we

At any rate, looking back is interesting, but looking forward brings much more promise, assuming we are willing, able enough, and prepared.

As we saddle up for a new season of two-wheeled adventure, let's keep in mind that we can control much of what comes our way, simply by being ready, by taking artistic license, by telling it the way we want, not necessarily as it actually was, especially with an eye to Apex.

After all, this little newsletter depends on what you are willing to share.

So, let's include a camera and notebook in the tankbag, and let's be comfortable with telling the story the way we want it to be known, so that everyone can join in on our adventures, via Apex.

Send photos and words to me at paul.elwyn@gmail.com.

Cameras can lie to an extent, and words will say whatever we tell them.

Let's create some memories! After all, we still can be... Born to be Wild!

> —Paul Editor

BMW Motorcycle Club of Nashville

2012 European Rider's Rally May 18th - 20th

he registration is open

We have a great rally planned this year with a class on slow maneuvering and throttle/clutch control with drag rear braking.

If you have ever wondered for the European Rider's how motorcycle policemen turn around in the space of a single lane, let this 20 year veteran instructor teach you how. The steak dinner, Bicho Brother's Band and the campground are

ready. Go to http:// www.bmwmcon.org/rally to sign up.

The first two hundred online signups are assured a long sleeved Rally shirt and pin. Once the shirts are gone, only

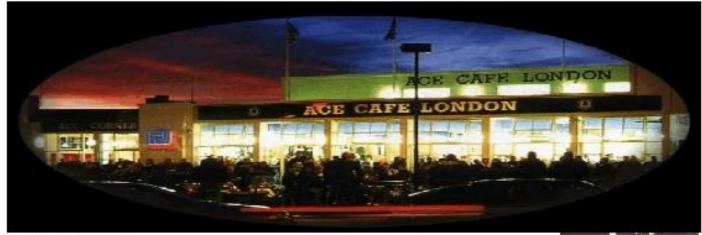
pins will be available--so sign up soon!

Andy Valentine rally@bmwmcon.org

Apex is the official newsletter of Bluegrass Beemers, Inc. Lexington, Kentucky MOA #146 RA #4-49

Paul Elwyn, Editor paul.elwyn@gmail.com Deadline for submissions is the last day of the month. Back issues of Apex can be accessed at http://www.bluegrassbeemers.org

Join us at Frisch's on Harrodsburg Rd. on any Saturday, 7-9:00 a.m.





7th Annual Ride 'em, Don't Hide 'em Café Run





Not a race, not a rally and <u>definitely</u> not another poker run!





NEW LOCATION !!

Garden Girls Café 6109 Lexington Road Winchester, Ky

(On Route 60 between Stuffs and the Drive In)





Saturday, June 9th, 2012 at 10:00 a.m. for another gathering with riders of the Right Stuff. No entry fee, no prizes - just a reason to ride.





Destination this year... The Kickstand and the Village Café!

For more information contact: John Rice 859-229-4546 www.riceheathlaw.com



Family History (Apex Edition) Part 2 By John Rice

When we left my ancestor, Percy Gifford-Rhys, he was deep into research in early motorcycle construction

ventually borrowing a working two-stroke engine and frame (at least "borrowing" was the phrase used by the local Magistrate at the subsequent hearing),

Percy managed to enter one of the early Isle of Man TT races, run on the old Clypse course which consisted of mainly unpaved roads around the island.

Percy quickly developed the foot-out cornering style later adopted by American flattrackers, though he initially tried using the foot on the outside of the corner. After several excursions into homes and gardens bordering the track, he switched to the inside foot, increasing his speed somewhat and only occasionally kicking himself behind the ear when encountering stones in the road.

(Nearly one hundred years later I, his descendent, rode the Mountain Course on the Isle using a modern four cylinder machine on paved roads, but probably kept about the same average pace.)

His final finishing position is unrecorded, owing no doubt to the confusion as to whether he was last in the first race or first in the second race.

The racing gene was carried on as well by a distant Ameri-

can cousin who participated in the briefly popular board track racing on this side of the pond. He became known as "Fireball", but unfortunately not for his track prowess. It

seems that in a spectacular get-

off while mid pack in the high banked bowl at Syracuse, he sustained two rather large splinters in his upper thigh. These later developed a high friction as he frantically attempted to kickstart a British 500cc single, causing him to erupt into the conflagration that begat his posthumous nickname. Legends of this occurrence later inspired the storyline for the illfated succession of drummers in the movie, This is Spinal Tap.

Percy married well, it is said (it is also said that for Percy, any marriage to a live female was "well," at least as far as he was concerned) and it is no surprise that his bride loved motorcycling as much as did he. They spent many happy hours together as Percy taught her the finer points of machine control. There were a few visits to the casualty ward, her for crash injuries and him with self defense wounds.

Eu la was an American heiress, one of the many who flocked to Britain in the latter years of the Edwardian era, looking for a title from the aristocracy now fallen on harder times and in need of cash to prop up their expensive estates.

Her fortune came from her father's factory in Bangor, Maine, which turned out a fine selection of buggy whips, whale oil lamps and woodspoked wheels for the burgeoning carriage trade. To ensure the family business thrived in the future, her father invested all of the money in the rapidly growing American stock market in late October of 1929, on the eve of the wedding, making a present of the stock certificates to the beaming couple.

By the time they'd returned from the honeymoon to Niagara



Falls (Eula remarked that the Falls weren't as impressive as she thought they would be, her second disappointment of the trip), the stock market had undergone its "correction" and times were hard indeed at the manor house.

—John Rice

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Percy quickly developed the foot-out cornering style later adopted by American flat-trackers, though he initially tried using the foot on the outside of the corner.

(Or, How Paul's Bike Finds a New Home In Hawaii) Part 9 By Bob Beard



fter leaving that little slice of motorcycle scawenger heaven called AllBikes down near Payson, Arizona, I continued on up the road in the general direction of Sedona and Flagstaff.

Basically I was just out motoring and waiting for some sort of message from The Force to let me know when I should scout out a campsite. Oddly enough I never got that message from above, unless of course you count the setting sun as a divine missive. whoever else wanted to get away from the prying eyes of society. And what kind of peo

I picked a road at random along hwy 87 as I putted through the Coconino Forest. It was some sort of fire trail cum lumber road and was labeled by a sign that said "(insert damage from a couple of shotgun blasts) **Area**".

Good, some kind of Area. Sounds like a place I could hang. I began wending away from the tarmac to an imagined background music track from Deliverance.

Some five miles in I judged myself far enough from the road proper to be safe from inebriated teenagers, ax murderers, sodomites and door-todoor salesmen. Just me and



whoever else wanted to get away from the prying eyes of society. And what kind of people would that be? Well, you know, inebriated teenagers, ax murderers, and sodomites. At least the salesmen would give this area a pass.

Camp was a somewhat bare area some 100 yards from the bulldozed path I had been following through the woods. It was at the top of a rise that allowed a view both back the way I had come, and on into the next valley. I fell as leep to the sounds of the breeze as it whispered through the conifers.

There is a certain something about falling asleep with the setting sun. That certain something, at least in summertime, is that you can expect to be up and awake in time to enjoy the sunrise. But it ain't quite summertime yet, and the nights fall sooner and last longer at this time of year.

I am an early riser by default. And while I enjoy my naps, my nighttime slumber tends to occur in 6-hour shifts. I know, I know, I am supposed to get maximum health by putting in 7-8 hours nightly, but it has not happened in the last 50 years, and I am not expecting change anytime soon. By 3am I was wi-i-i-de awake.

There are a few time-tested truths to staying alive while motorcycling; things you should and should not do. Riding alone at dark, on unfamiliar, unpaved roads far from any sort of medical assistance while

being completely out of phone range, in an area where no one would ever think to look for you is probably one of the Should Nots.

By the time I found pavement again, I only had to motor for an hour in the dark before I started getting some glimmer of light in the black skies. My speeds increased with the oncoming daylight. I am an absolute granny on mountain roads in the dark. Had I been going faster I might have successfully bagged one of the many deer prancing around the roads. I am breaking a lot of survival rules this morning and it is not even full light yet.

I spent a truly enjoyable morning wending northward through the gorgeous areas near

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Sedona, Az. Red Rock canyon, Oak Creek Canyon, Slide rock.... I could have spent a week just diddling and hiking through this area but it was early and I was here to ride, so on I went.

I have some good memories of camping in this area with my parents and older brother when I was a little kiddo. Slide rock, a section of river with a mossy slick run of a smooth stone chute dumping into a pool at its

end is here, and extra denim cutoffs were brought along with the sole intent of wearing them out. Woe to the unfortunate, uneducated, uninitiated child who thought they could do this run all day long in their JC Penny baggies, or even worse, some twelve-year-old-beauty queen with her first bikin i. Pink butts followed.

Being early in the day, I did not feel I had covered enough ground to stop for long, so I hiked around a bit, but there is a limit to how far I want to wander from a motorcycle upon which all my worldly goods rest. I thought it better to find a nice spot of sunshine and have some breakfast.

Pausing between bagel, orange and water I checked my maps. Seriously though, this is way too early in the day for me to be really serious about maps. Maps are for people who actually intend to have an agenda

and a somewhat precise path to follow. Since I have some time to burn, my "path" tends to be conjured thusly: "Sun rises in the east, I need to go west, so I go kinda thataway." How easy is that?

Okay, having once again impressed upon you just one more reason my mother has all those gray hairs, I have to admit that I did notice on my map there was this quite large depression north (not remotely west) of my current position. Grand Canyon. It is out of the way. The weather guy on the TV behind the counter at the mini-mart says it may get nasty gray with a chance of snow up that way. Just a chance? Well then, maybe I should give it a drive by. (Somewhere out there my mom has just popped a new gray hair).

There is absolutely nothing I can add to the descriptive volumes already written about the Grand Canyon. If there is a phrase, a thought provoked by it, a mood generated by it, an insight inspired by it, then some scribe more worthy than I has already recorded it. Still, it is visually stunning, and awesomely impressive in a visceral way. It is one of those things that drive home the realization of what a mere speck I am in the eye of the universe. My



(Or, How Paul's Bike Finds a New Home In Hawaii) Part 9 ву вор Веаго



wife can do that too, though, so I am not unduly impressed. Coming here, at this point in my trip, was a mistake on two counts:

1 It was a mistake because now I am miserable at the idea that there is nothing less than a solid week to 10 days spent here that would let me come even mildly close to feeling like heads have collided. This road I had seen some part of it all; had sampled more than just casually a bit of the splendor that was there to be discovered and savored. I truly cannot dedicate that amount of time here, and it is akin to walking away from a treasure. I vaguely

wish I had not taken the time to come by for a quickie.

2 The second mistake, the one that takes all the misery from the first example (above) and blows it up to fantastic, gigantic proportion is the fact that somewhere along the south rim road I amon, a couple of knuckleis closed for (get this) "at least three hours" while they clear the road. Are you kidding me? Well, I mean me and all these other incredulous people stuck here exactly two miles inside the park's perimeter. Are you kidding us?

It is a 60-mile back-track to anything that goes west. And the Park Service is not going to allow any refund of the day-use permit I just bought. And, because the talking head behind the counter at the mini-mart absolutely must be correct at least once a year, it is gray, windy, and cold and..... (get this).....there are occasional bits of snow on the wind. So, of course, going out and routing myself up to the north rim would be a piece of folly even I cannot commit to. You happy NOW, mom?

It turns out the three-hour delay was optimis mat its finest; it was more like four hours. And it turns out that in reality it was a single car accident, not two boneheads like they had first intimated. Bonehead... singular. WTF? 200 plus people shivering and looking at chintzy postcards for four hours because some meat sock would rather run into a tree than pause for 22 seconds to get out of his car and take the photo? Would it be wrong to hope that the driver is slightly in jured?

By the time we get rolling, I want nothing more than to leave the area and head south, hopefully toward warmer areas. I would not have said it was

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possible or feasible, but the fact is that you can drive to the Grand Canyon, spend five or six hours and be thoroughly done with it. Sad, but true. I have been here before, and I will be back again ... someday. is gup to the Grand Canyon, something like 18,000 motels Every single one of the mote is just about 100% vacant. It way early in the season and to town itself is just about deserted. Summertime would use

By the end of the day I am cold and irritated. I should have stayed to play at Slide Rock, or camped in Oak Creek canyon, but it felt too early in the day. I should have gotten over my prissiness at being interminably delayed at the Grand Canyon and just stayed the night there, and maybe had a good hike before dark, but the threat of snow would have had me fretting all afternoon.

Moving south I have reached Williams, Arizona, a small town of two gas stations, a permanent population of 3023 people (2010 census) and, due to its proximity to one of the very limited number of roads head-

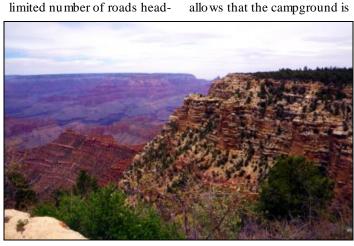
something like 18,000 motels. Every single one of the motels is just about 100% vacant. It is way early in the season and the town itself is just about deserted. Summertime would undoubtedly be a completely different modus operandi with clogged intersections, heat waves baking the pedestrians, loud pipes everywhere, exhaust fumes that would cripple a moose, and merchants salivating at the dollars pouring out of tourist pockets. I am sure I would hate it.

Slightly outside of Williams, down an obscure road by an equally obscure lake there is a small, private campground. There is a campground host, sort of. She is a cousin of the real campground host who is on vacation in California. That is rather humorous somehow. She allo ws that the campground is

not actually open, but then she is not actually the host, so we agree that for \$5 I can actually stay here. Sounds right to me.

There is still about two hours of daylight left, and there are myriad trails leading from the lake. After pitching my tent at a choice spot (any one I want), I

take a stroll for most of the remaining daylight and find that it is just enough to erase all the mistakes I thought I had made throughout the day.





Insurance coverage

By John Rice



've had on many occasions the very unpleasant task of sitting across from clients and telling them that the person who injured them didn't have enough to cover their losses or that they don't have enough coverage to handle the claim being made against them.

The most common answer to "what coverage do you have?" is "I'm OK, I've got full coverage." However, that's just a general description. It's like someone telling you "I've got a motorcycle"...but you still don't know if it's a cruiser, sportbike, adventure bike, etc.

Full coverage just means you have most, if not all, of the major coverage categories offered to you. Everything depends on the details.

You need:

Liability

Enough so that the person you injure in an accident takes your insurance money and doesn't come after you. If you are "judgment proof", for example, have no regular job, no career, no assets, then you may be able to get away with the Kentucky required minimum of \$25,000 per person, \$50,000 per accident. Even then, you're betting that bankruptcy will save you from a judgment that could follow you for 15 years or more.

If you don't fit that category, then raise your limits to what you feel keeps you safe from a judgment that could attach your house, your vehicles and your paycheck. I usually recommend 100/300 (that means \$100,000

per person and \$300,000 total per accident) as about the least a person of average means should have. You'll be surprised just how little that raises your premium over the minimum. If you have more to protect, get your limits up higher and consider a personal umbrella policy to raise it to one million. That is a policy that starts where all of your others leave off and usually costs somewhere around \$250 to \$600 per year, depending on your record and your company.

Property damage

That's the amount that covers the vehicle or other personal property you damage. The state required minimum in Kentucky is \$10,000 and it doesn't take much looking around the average parking lot to see that most of the vehicles, two and four wheeled, would cost more than that to replace. With the higher liability limits above, the property damage limits will be higher.

Again, the idea is to have enough insurance so that the person harmed does not have to come after your personal assets to be made whole.

Collision

That's the coverage that lets your company pay for fixing your car or motorcycle. It can apply regardless of whether you or the other person is at fault.

Uninsured Motorist

This one usually gets an argument. Why, people say, should I have to buy coverage to cover what somebody else doesn't have? Aren't they supposed to

be insured?

Yes, but the simple fact is that a lot of them aren't. If you're in an accident in which an uninsured driver is at fault and you don't have uninsured coverage, your medical bills, lost wages (above the PIP) and pain & suffering aren't going to be compensated.

Underinsured Motorist

This means that if the guy who injures you has less coverage than it takes to compensate you for your damages, your own company steps up and covers you for the difference, up to the limits you've purchased if necessary.

It does not cover property damage to your vehicle. For both Un and Under-insured coverage, you should buy as much as you feel comfortable with. As a rule of thumb, for under-insured, count on the other guy having no more than \$25,000 and for Un-insured, of course, figure on him having nothing. This is insurance that protects you, not the other guy, so figure on what you may need to protect.

Personal Injury Protection

(also known as "No-Fault" or "Basic Reparation Benefits") This is coverage on your vehicle that pays the first \$10,000 of your medical expenses, and some other items, regardless of who is at fault for the accident. If you have car insurance, it's included in the policy. For motorcycles, this subject is of vital importance in Kentucky because of a peculiar quirk in the Kentucky Motor Vehicle Reparations Act, KRS 304.39

et seq. as it applies to bikes.

The subject can't be covered completely in the space allotted here (there's an article about it elsewhere on my website) but remember this. You should either purchase Personal Injury Protection (not "pedestrian injury protection"...that's something different) coverage as a separate line item on your policy with a separate premium or you must complete the form to reject it for motorcycles only. If you don't do one or the other, you can have a \$10,000 setoff in what you can recover from the person who injures you in an accident on your bike.

Basic PIP is \$10,000, included with your auto policy for your car, but additional increments in that amount can be purchased separately. There's a very good reason for doing that, but it's too complicated to explain here.

The above is not intended to be a comprehensive treatment of a very complicated subject. There are many large volumes of law books dedicated to insurance coverage and its many confusing subtexts. It is only a brief overview, designed to get you thinking about a topic you don't want to have to think about, but must.

All of these recommendations will raise your premium, but probably not as much as you think. Remember that the purpose of insurance is not to be as cheap as possible, but to protect what you have to lose.

—John Rice

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