

BMW Club  
Bluegrass Beemers



May 2014

# Apex

*Looking Through The Curve*

Official newsletter of Bluegrass Beemers, Inc. Lexington, Kentucky  
MOA #146 RA #49 <http://www.bluegrassbeemers.org>



BMW North America, Salvisa Division





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## bgbeemers@yahoogroups.com email available; spring cookout sets tone for future events

**O**ur spring cookout in Wilmore on April 24th, featured in this issue beginning on Page 5, set the tone for future events.

One of the ideas suggested at that gathering was a Yahoo group email list to allow members to mail the membership. In response to this suggestion, Webmeister Jeff Crabb now has revived bgsbeemers@yahoogroups.com for communications. Feel like going for a ride and want some riding partners? Send an invitation out to the group.

Leading the effort to bring new activities to the club is our new Vice President, Jonathan McKeown (jmckeown88@gmail.com). If you have suggestions, contact Jonathan, Roy, me or use the new Yahoo mail.

### [bgsbeemers@yahoogroups.com](mailto:bgsbeemers@yahoogroups.com) Instructions

Membership is "open." You don't have to be approved to be on the list. Click the "subscribe" address to join the list and to be authorized to post. When someone responds to a post, the repl will be sent to everyone. E-mails can have attachments. If someone wants to only receive a daily digest, they can contact Jeff Crabb (jdcraab@hotmail.com) and he will change their subscription. Otherwise, they will receive individual e-mails.

#### Post Message:

[bgbeemers@yahoogroups.com](mailto:bgbeemers@yahoogroups.com)

#### Subscribe:

[bgbeemers-subscribe@yahoogroups.com](mailto:bgbeemers-subscribe@yahoogroups.com)

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[bgbeemers-unsubscribe@yahoogroups.com](mailto:bgbeemers-unsubscribe@yahoogroups.com)

#### List Owner:

[bgbeemers-owner@yahoogroups.com](mailto:bgbeemers-owner@yahoogroups.com)

When someone sends an e-mail to the group, they send it to bgbeemers@yahoogroups.com. All e-mail subjects will be prefixed with [BGBeemers].

### Club logo to meet new BMW requirements

We are moving forward with an updated club logomark that complies with new BMW guidelines. I lost the original artwork that I



**We gathered in Wilmore for the spring cookout.**

created in the '90's, and what remains is a low-resolution version which I used to propose a new design to BMW, which was approved pending a change to allow the design to be enlarged without losing resolution.

Cheryl Conrad of conrad:design (Steve Little's wife) is a professional graphic arts designer who has reworked the design to address the BMW resolution issue. Beyond our old logo art, the design you see was specified by BMW.

Thanks, Cheryl, for your work updating our logo to meet BMW specifications!



### Four New Members

Welcome new members **Dave Coulliette, Lee McKeown, Kim Schafermeyer, and Barry Sharp.**

That's the news for Bluegrass Beemers this month. After one of the longest winters of recent memory, we finally are able to ride salt-free roads!

*Let's kill some bugs!*

—Paul Elwyn

**Apex is the official newsletter of Bluegrass Beemers, Inc.**

**Lexington, Kentucky MOA #146 RA #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. in Lexington, Kentucky  
on any Saturday, 7-9:00 a.m.**

# The annual motorcycle insurance article (not exactly the same as before!)

By John Rice



**T**here are some things you should not shop for by price alone....for example, parachutes, surges and motorcycle insurance.

Here's the bottom line: You need enough insurance coverage to protect what you don't want to lose.

My law practice dealt extensively with insurance, not on the buying end but the other end, when things had gone seriously, irrevocably wrong. I've had on many occasions the very unpleasant task of sitting across from a client and telling them that they don't have enough coverage to handle the claim against them or that the person who injured them didn't have enough to cover their losses. What follows below is not legal advice to anyone, just a summary of things I've learned from experience and I think you need to know.

The most common answer to "What coverage do you have?" is "I'm OK, I've got *full coverage*." However that is 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 BMW, Harley, Honda, a sportbike, dirtbike, etc.

"Full coverage" just means you have most, if not all, of the major coverage categories offered to you. It does not tell you much about the level of protection. 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 aren't young and have no

regular job, no career, and no assets then you may be able to get away with the state required minimum of \$25,000 per person, \$50,000 per accident. 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, your paycheck and your future. I usually recommend \$100,000 (often written as something like "100/300" which means \$100,000 per person and \$300,000 per accident) as about the very 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 to 300/500 and consider a personal umbrella policy to raise it to one million. Umbrella coverage extends over all of your other coverages, such as homeowners, usually costs between \$250 and \$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 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.

**Uninsured Motorist ("UM") :** "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 on your bike and an uninsured car wipes you out, you're SOL (That's Sure Out of Luck for the politically correct among us). If you don't have PIP coverage of your own and uninsured coverage, your medical bills, lost wages and pain & suffering are going to be uncompensated. Insurance companies are supposed to offer you the chance to buy Uninsured and Underinsured (see below) coverage, but in my experience they often don't like to emphasize it (there's a variety of reasons for that, beyond the scope of this article) and so the agent doesn't stress that you need it. You do.

## Underinsured Motorist

**("UIM"):** 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.

For both Un and Underinsured 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 Uninsured, of course, figure on him having nothing.

## Personal Injury Protection

**("PIP")** (also known as "No-Fault" or "Basic Reparation Benefits") This subject is of vital importance to motorcyclists 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, but remember

this. You should either purchase Personal Injury Protection coverage (not to be confused with "pedestrian injury protection"... that's a separate coverage, much cheaper, and will not do anything to cover your injuries) as a separate line item on your policy, or you must complete the form to reject it for motorcycles only. If you don't do one or the other, you may have a \$10,000 setoff in what you can recover from the person who injures you in an accident on your bike. I used to say this was a choice based on your personal situation, but now I just flat-out recommend that you purchase PIP insurance for your motorcycle. The medical insurance system, as it pertains to accidents, assumes that you have it (It's required for cars, but not motorcycles) and it will make your life easier in the event of an injury accident. There are other reasons which I'll be glad to discuss individually if you have an interest. The minimum is \$10,000, but you can purchase additional increments in that amount for not a whole lot more premium.

All of these recommendations will raise your cost of insurance, but probably not as much as you think. **Remember that the purpose of insurance is to protect you and what you have to lose, not to be as cheap as possible** ( think of that parachute analogy!). Like any protection equipment, it bites somewhat to pay for it while hoping you never use it. But when you do have to use it, you really don't want it to be *almost* good enough.

—JR



# Spring cookout draws 23 to Wilmore; more events suggested



**V**ice-President Jonathan McKeown suggested a cookout, inviting everyone to Wilmore at the home of Lee and Sue McKeown for tire kicking and conversation about possible future events or practices for Bluegrass Beemers.

Twenty-three people attended on April 24th, and following club-provided burgers and dogs grilled by Lee and Jonathan, we raised some possibilities for future events.

- **Spring Campout:** Several sites were suggested with a ride following a Saturday breakfast and an overnight camp. Years ago the club camped at Natural Bridge. Those who did not want to camp joined campers on Sunday morning at the Natural Bridge Lodge for breakfast. Plans will move forward for a campout with details to be announced.
- **Email chat:** An email platform was suggested so that anyone can put the call out for a ride and members can

respond. In response to this idea, Jeff Crabb set up a Yahoo chat for members.

- **Saturday Prize:** A drawing for a Saturday prize was suggested for breakfast attendees.
- **Farm location offered for club events:** Paul Huber offered his farm as a location for club activities. Cookouts, campouts, outdoor movies, etc. could be staged.

We welcome your ideas for club activities. You can use the new Yahoo list or simply email me, Jonathan or Roy.

The cookout was a smashing success, offering an evening opportunity for socialization. Thanks to the McKeown family for hosting!

—PE





# Spring cookout draws 23 to Wilmore; more events suggested

Photos on this page by Lee McKeown





# Spring cookout draws 23 to Wilmore; more events suggested

Photos on this page by Lee McKeown





# Looking through old photo albums to see what memories you've lost

By John Rice

**O**ne side effect of getting old is the tendency to go back through old photo albums to see what memories you've lost. On one such excursion recently I ran across these.

The earlier one shows me at about age 17 on a 1966 Ducati 250 Scrambler, the first new motorcycle I had bought after going through several used and ratty examples of various kinds since starting this riding thing when I was 14. I'm guessing, from the clothes I'm wearing and the hose on the patio off to my left, that I had just washed the bike (a habit I dropped a few decades later) and that it probably was my father taking the picture on his old plastic Polaroid camera. The wide



**When I was 17**  
No, not the Frank Sinatra song, just a photo of me in an old album. And yes, I did wear a helmet in those days...this was taken, probably by my dad, on the patio at home. The bike is a 1966 Ducati Scrambler.

"American style" handlebars that it came with soon were replaced by more dirt-bike like bars, better suited to the multi-use repertoire I expected from this machine. It carried me all over most of Eastern Kentucky, a fair bit of West Virginia and southern Ohio back in those days, on highways, backroads and trails up into the woods. The Ducati came with several sprockets, ranging from very small for speed to dinner-plate size for off road and flat-track. The tiny Italian speedometer was useless, with its needle swinging wildly from side to side, causing me to "split the difference" in its arc to approximate just how far above the local speed limit I might be going. I instead relied mostly on the large white-faced tachometer, a habit I still have now. From that bike I learned many things, such as roadside repairs, the consequences of exceeding available traction (on and off road) and the sheer joy of riding with no place to go and no particular time to get there.

I sold that bike in the summer of 1968 to come up with tuition for my junior year in college at UK and I can still remember to this day watching the new owner ride up Russell Street on it, and feeling that I'd just made a serious mistake. I think that still informs my tendency to hang on to bikes far longer than I should. I was without one until October of that year, when I took the bits to comprise a Montesa Scorpion, purchased in several plastic laundry baskets, up to my second floor apartment to build into something I could ride.

While I barely recognize the skinny fellow with hair, sitting on the Ducati I do sometimes feel much like him when I'm riding nowadays and it is a bit of a surprise when I catch sight in the mirror of the old geezer who appears to be riding the one I'm on.

**The second photo**, dating from somewhere around 1976 or so, shows the 10 year older me on a Bultaco trials bike at my parents' home in Ashland. My father had built a curving stairway from the driveway up



to the front of the house (his hobby was masonry), and of course the trials rider in me could not resist trying it out when I was visiting there.

Going down was easy, but the return trip up was a bit trickier because of the width of the steps and the sharp left hand turn at the top.



**Old Days** Found a photo of me on a Bultaco, about 1976, at my parents' house in Ashland. Coming down these stairs was easy. Going back up was a bit tricky for the sharp left turn at the top!



# Bits and Pieces from Bluegrass Beemerphiles

By Jonathan McKeown

The  
**Joy**  
of  
**April**  
commuting



Small  
**Milestone**

# Bits and Pieces from Bluegrass Beemerphiles

By Tom Weber



**T**his young Bluegrass Beemer just became a member. He asked about going for a ride.

The best ride I knew off the top of my head and knew well with a couple of interesting stops along the way, was one of my favorites that I used to take all the time on the "long way to

the office," (when I had a j.o.b., as Lowell would say).

We dismounted and proceeded to walk to the mid point on the current old bridge which is, well, not the safest way to get across the Kentucky River on two feet, but the only way. During the daytime, it is not so bad. Night time it can be extremely dangerous. Just be

careful when you get close to the edge. Whoever designed the bridge, never expected so many to walk across it years later. There is a design flaw that will make your heart skip a beat or three if you are paying more attention to your camera, instead of where you are walking.

As we started to walk onto the bridge, this person told me of his fear of heights. I can't say that I blame him, and I'm not sure that I have seen him since. I hope I did not scare him away.

It would seem, once we get to a certain age, there are some fears we had when young, that we no longer have. There are also other fears we did not have when we were young, that we have now. I wonder what that means for the future?? No Fear!?

I have taken many early morning pictures from this old bridge as it crosses the Kentucky river under the new bridge on 27 between Jessamine and Garrard counties. Many of the pictures were taken at just the right time where there was so much fog, you could barely make out the new bridge!!

Ah, those were the days.

## Editor's Note:

*On April 25th, 2009, 42 riders attended breakfast for a Boone Sutherland memorial ride organized by Randolph Scott.*



I know it's bad, but.....

—JR

In the short time I have been here, (5 years or so), as of yesterday, Saturday April 19, 2014, I believe we might have set a couple of records.

- Number of bikes that enjoy our Frisch's Saturday morning breakfasts and stories.
- Highest percentage of riders vs non-riders. I have officially listed 24 breakfast attendees. To the best of my calculations, only 3 of us did not ride, today. If I've done the math correctly, that would be 87.5% of BMW breakfast rider attendees that rode. I know, that last sentence needs work. Me, myself, and I are tired, so our brains are having a hard time keeping up with our thoughts, but you all get the pictures.





# ***Saturday*** @ **Frisch's** 7-9 am



Left: Kim Schafermeyer poses with his recently refurbished 1973 R75. Right: Jeff Crabb attended breakfast on his 1983 R80 ST, it's first time out since having been rebuilt following a dog encounter.





# ***Saturday*** @ Frisch's 7-9 am



Left: Paul Elwyn being silly on the new Yamaha FZ09 ridden to breakfast by I-75 Yamaha owner Mitch Butler.



Be sure to follow  
ALL the rules

—JR



## ***Saturday*** @ Frisch's 7-9 am



Above: Dave Coulliette poses with his first BMW, a 1998 R1100R.  
Right: Paul Huber with his new Moto Guzzi V7 Racer.



## Images of Bluegrass Beemers, 1985 and 1987



**Above: Some members of the Bluegrass Beemers group assembled for a photo at the 1987 MOA International Rally held in Escanaba, Michigan.**

Pictured are (from left) Ron Hampton, Linda and Tom Sutherland, Chester Martin, Jay Smythe, David Sparkman, Mike Gill (?), Paul and Maureen Elwyn. John Rice, I believe, took the photo.

Ron Hampton rode his R27 BMW single to Escanaba, replacing the head gasket half way there, to win first in class in the show.

Jay, John, Paul and Maureen left the rally to ride in Canada.

—PE

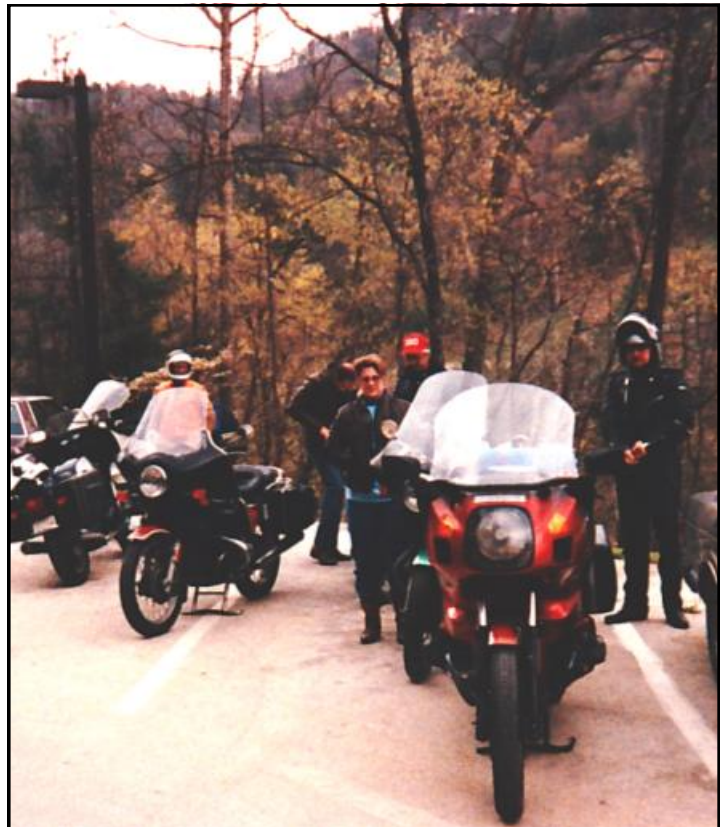
**Right: Since we were talking about resurrecting some campouts, I found this photo from one of our fall camps at**

**Natural Bridge State Park in about 1985 (guessing, from the bike I'm on.)**

—JR

Brenda Rice stands to the side of the green R90. The red smoke R100RT is Lowell Roark's, now owned by Paul Rice, and Paul Elwyn stands to the right, his R80RT somewhere out of the image. Can't tell who the other three people are, but the brown R90 (R75?) with black Luftmeister fairing looks like the one Tom Sutherland once owned, so that may be Tom to the rear of that bike. We held several campouts at Natural Bridge in the '80's with quite a few people participating either by camping overnight or riding over on Sunday morning to join the campers at the lodge for breakfast.

—PE





*Overview from the website:*

**The first-ever firsthand chronicle of Dr. Gregory W. Frazier's never-ending motorcycle ride.**

**A** little over 40 years ago, a man named Gregory W. Frazier got on his motorcycle, went for a ride, and never returned.

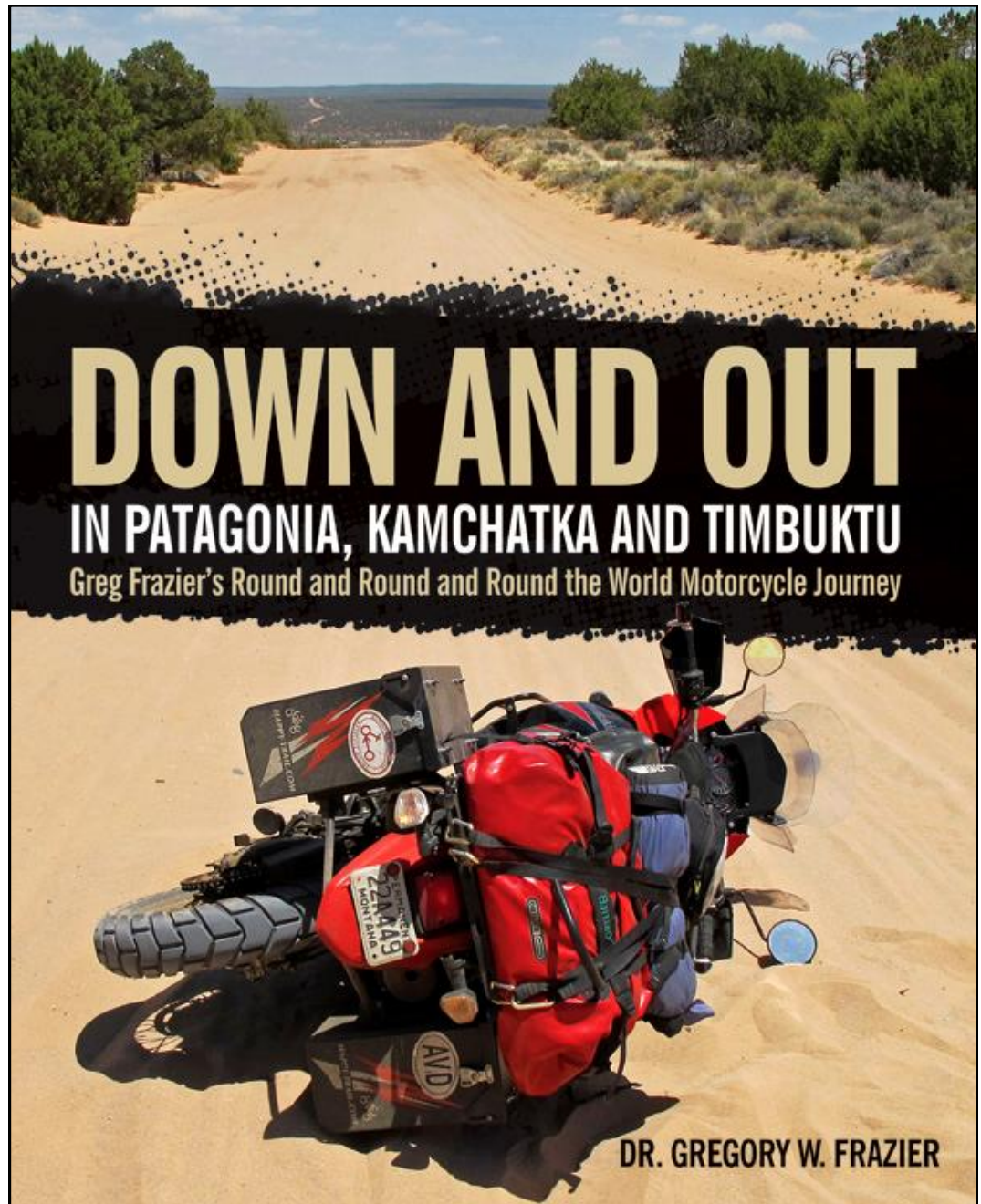
He's still out there, circumnavigating the globe: exploring the jungles of Asia in the winter, trout fishing in Alaska in the summer, and covering all points in between during the rest of the year.

He's been shot at by rebels, jailed by unfriendly authorities, bitten by snakes, run over by Pamplona bulls, and smitten by a product of Adam's rib. He's circled the globe five times and has covered well over one million miles (and counting).

During those past four decades, Dr. Frazier has been chronicling and photographing his around-the-world adventures, publishing 13 books on the subject (including one previous title for Motorbooks), the majority of which have been manuals for touring specific locations or general how-to-tour-by-motorcycle books.

He has also produced 9 documentary DVDs on the same subject. But until now, nothing in print has encompassed the entirety of his worldwide motorcycle adventures.

Now, for the first time, he has written his on-the-road autobiography that captures the whole of his extraordinary travels in words and images. *Down and Out in Patagonia, Kamchatka, and Timbuktu* tells the amazing ongoing story of Dr. Frazier, one of the world's single most well-traveled motorcyclists.



## Bluegrass Beemers 50% discount

- Your club price is \$17.50, 50% off retail price of \$35.
- No minimum required, free shipping on orders of \$75 or more
- Order needs to come from, be paid for and shipped to 1 person
- Great way to raise funds for club kitty or local charity
- Discount offer never expires
- Discount applies to anything you see on Motorbooks.com (mix and match motorcycle books!)

## HOW TO PLACE AN ORDER

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**Asheville BMW Riders In Conjunction  
with Eurosport Asheville  
To Benefit the Blue Ridge Parkway Foundation  
Invite YOU to the inaugural running of the ....  
**Blue Ridge High Pass Boogie**  
**Saturday May 17, 2014**  
**Asheville, NC****

**Great Event to benefit the Blue Ridge Parkway Foundation, one of  
the roads we love to ride and want to continue to ride!**

**This is a reminder and good news that the Registration deadline  
for this event has been extended to April 22<sup>nd</sup> so don't delay.**

## **Benefits of Participation:**

- All day riding in the beautiful Blue Ridge Mountains
- All brands and all level of riders welcome
- All profits after expenses donated to the Blue Ridge Parkway Foundation
- Varied routes in a loose rally format that allow YOU to pick your own pace and mileage for the day.
- Grouping matchups and GPS information is supplied
- Continental breakfast provided Saturday morning May 17<sup>th</sup>
- Catered dinner at 12-Bones, provided after the ride on Saturday
- Commemorative ride t-shirt and Bike Sticker
- Door prizes, rider fellowship and more!
- Optional Reception/Mixer Friday night  
May 16<sup>th</sup> at the Cantina in Biltmore Village  
(see details online)

See lots more detail and registration on-line at:  
<http://www.abmwr.org>

More Questions about the event or registering?

High Pass Boogie Chairman:  
John Koenig  
[holoholojohn@gmail.com](mailto:holoholojohn@gmail.com)  
828-606-1092

The Asheville BMW Riders  
invite you to the inaugural running of the...

**Blue Ridge High Pass Boogie**

**Saturday May 17, 2014** To Benefit the  
**Asheville, North Carolina**

Participants will enjoy scenic mountain vistas, majestic Appalachian high country, quaint mountain valleys, beautiful streams, and all of the great twisty riding our Blue Ridge Mountains are famous for. This benefit ride will be all-paved mountain byway riding at it's best, cresting or skirting some of the highest passes in four states on it's 480 mile loop.

BMW Motorcycle Club  
ASHEVILLE BMW RIDERS

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or contact John Koenig at  
[holoholojohn@gmail.com](mailto:holoholojohn@gmail.com)







Hello fellow rally attendee,

The European Riders Rally is almost here! In a little over two weeks there will be a lot of folks having a lot fun and you don't want to be left out. We already have over 130 folks eager to come to this great, little rally!

If you have already registered we look forward to seeing you soon! For those that haven't yet, remember the rally is on May 16th - 18th!

For all the details and to register please visit our website at [www.bmwmcon.org](http://www.bmwmcon.org) and click on ER Rally from the menu.

If you have questions, please contact me at the email address below or simply hit reply to respond to this email. -- [ridersrally@bmwmcon.org](mailto:ridersrally@bmwmcon.org)

I look forward to seeing everyone again this year!

Polly Wright  
European Rider's Rally Chair  
BMW Motorcycle Club of Nashville



# For Sale 2003 R1100S Boxer Cup Replica



**21,900 miles**

- BMW system cases
- Suburban handlebar risers
- tank bag
- fresh Metzeler

I purchased this lease bike in 2007 from Louisville BMW with only 3,500 miles registered.

This bike is always maintained according to book, garaged kept, in excellent condition and ready to ride.

**\$7,900**

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# For Sale 2008 BMW K1200S

- This bike has just over 7400 miles on the odometer.
- Tires have less than 1000 miles on them.
- Bike is in immaculate condition, always kept inside.

**\$10,000** or reasonable offer.

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Two sets of leathers, state of the art in 1980, made by Lou's Leather's. One set fit male, approx 6'3 200 pounds, one set fit woman, approx size 14. I've finally admitted that I'm not going to fit into mine again.

John Rice  
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For the hyper-riders  
among us, at light speed  
—JR





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**We'll see you at the  
European Rider Rally  
in Burkesville  
on Saturday, May 17<sup>th</sup>!**