

# Apex

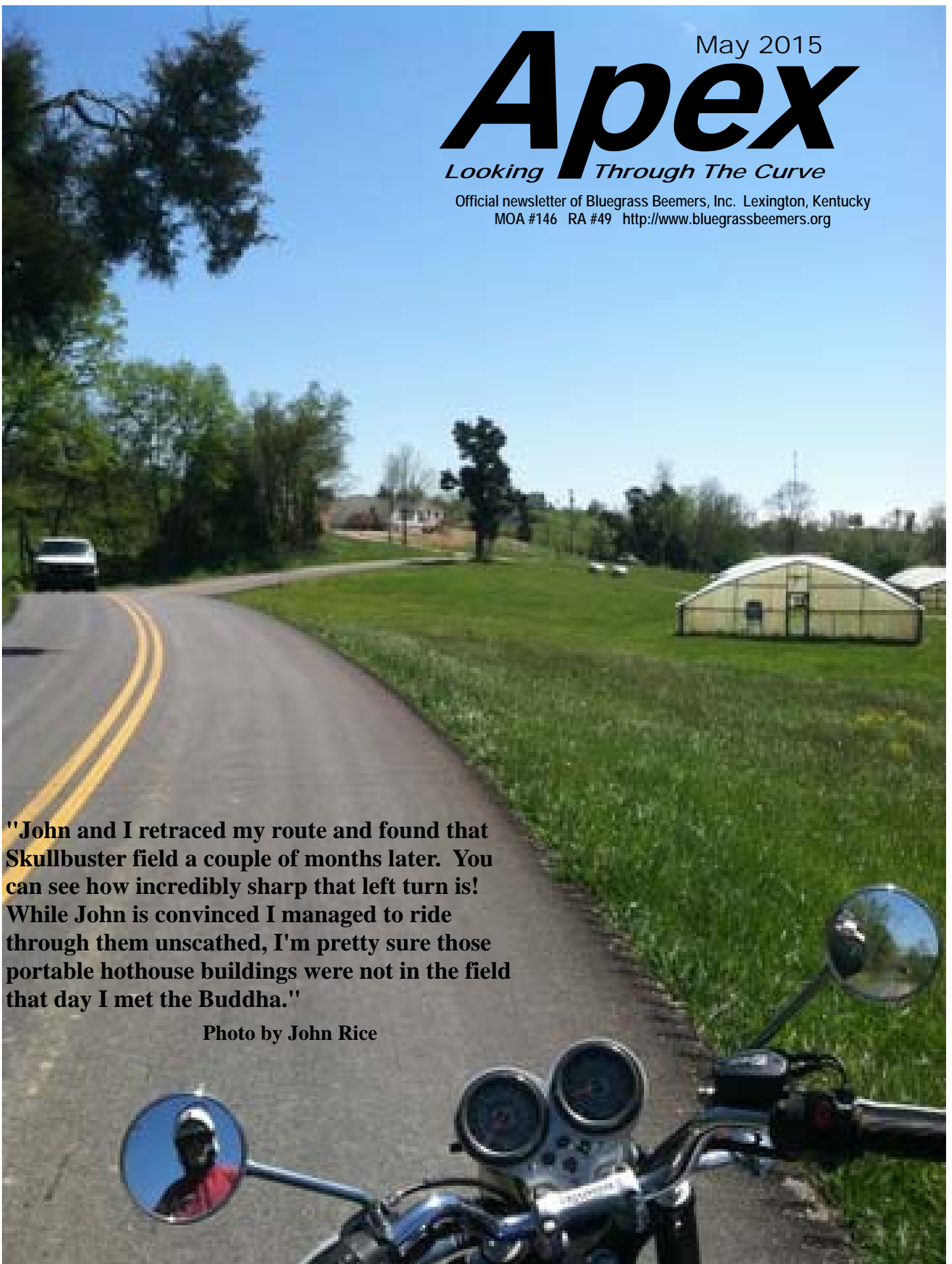
May 2015

*Looking Through The Curve*

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

**"John and I retraced my route and found that Skullbuster field a couple of months later. You can see how incredibly sharp that left turn is! While John is convinced I managed to ride through them unscathed, I'm pretty sure those portable hothouse buildings were not in the field that day I met the Buddha."**

**Photo by John Rice**



# Kickstands up and ready to ride

By Jeff Crabb

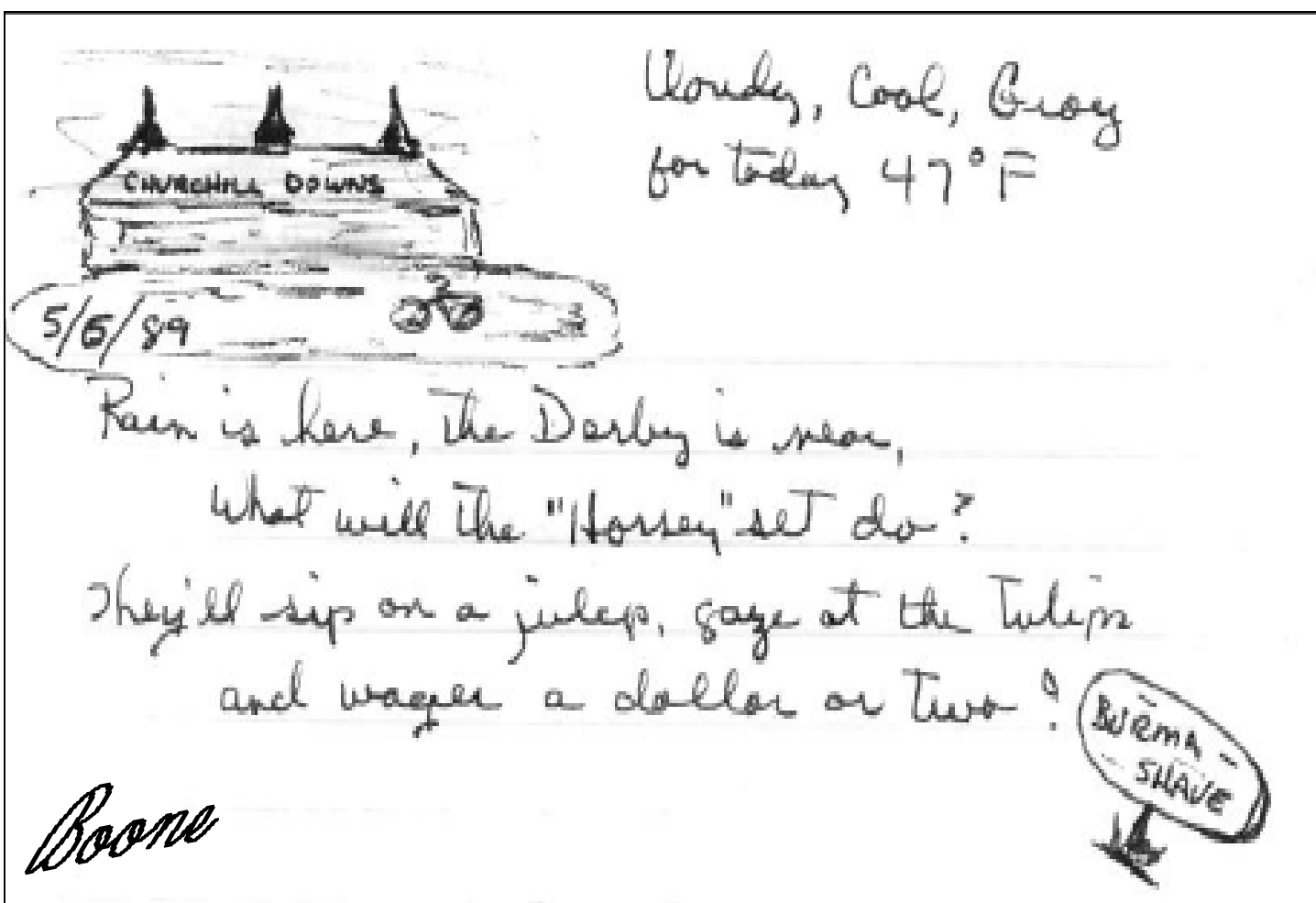


It's May and if you aren't riding by now, you're missing some great opportunities. The rider's activity calendar is filling up. Georgia Mountain Rally this weekend, Burkesville on the horizon and the Chicken Rally at the end of the month. (And

it's a little bit closer this year.) I'm going to try and start an events calendar that will focus on the next couple of months. Not trying to replace the MOA, RA and other sources, but putting it out there as a reminder. If any of you go to these events, share your pho-

tos when you return and we'll live the dream thru your eyes.

Please send all of your contributions to  
apex@bluegrassbeemers.org.  
Thanks



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

**Lexington, Kentucky MOA #146 RA #49**

Jeff Crabb, Editor jdcraab@hotmail.com

**Deadline for submissions is the last day of the month.**

Back issues of Apex can be accessed on our website

**Join us at Frisch's on Harrodsburg Rd.**

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

**BMW Club**  
**Bluegrass Beemers**



# The Day I Ran Across the Buddha in Skullbuster

By Ted Cowen

There is little doubt that I have suffered most of life with a pathological preoccupation with the metaphysical. As a result, I've spent most of my life studying the Law and the Prophets. Not in that order. I got it backwards and studied the Prophets first. Anyway, some 40 or so years ago, I read a book entitled "If you meet the Buddha on the road, kill him." Between that book and Siddhartha (also first read in the same time frame and read again every decade or so since), I've been looking for the Buddha for quite some time.

Three years ago, I finally encountered the guy.

It was one of those special late winter/early spring days when the temperature was in the high 60s, the sun was shining, and plants were beginning to bloom. It was a fine day to meet John Rice for lunch. We chose Biance's in Cynthiana, a relatively short ride for each of us – John from Winchester; me from Lexington.

Those were my pre-garage days. When my bike lived under a cover on our driveway in the



backyard. We had five dogs at the time, and we had long ago fenced the backyard, so the bike wasn't as insecure as it sounds. I'm pretty sure our boy dogs got an occasional thrill out of peeing on my Bonneville's tires, but I never spent much time sniffing my tires, so it was OK.

Getting ready for the trip to Cynthiana, I went through my usual ritual of uncovering the bike and hooking a portable air pump up to the tires. Just to make sure the pressures were re-

motely correct. That always took longer than I expected. Then I unlocked the padlock and the cable lock to open the gate in our chain link fence. Next, I moved the bike to the front yard part of our driveway, all the while trying to keep our Jack Russell from escaping. And, that was all before I tried to get my current body into a leather riding jacket bought 25 pounds ago.

You get the idea. As usual, I was a little late in getting on the road to meet John. That lateness

## Beemers in the Bluegrass Mini Rally

### September 11th-13th, 2015

prompted two other circumstances that would contribute to my encounter with the Buddha that day. First, my gas tank wasn't full, but I was certain I had enough gas to get to Cynthiana. No need to top off my tank as I left town. Second, and more important, I failed to map out a route in advance. I just took 25 to Georgetown, thinking I would get there and then decide how best to get to Cynthiana.

When I got to Georgetown and didn't immediately see a sign for the way to Cynthiana, I thought about pulling off to use my phone to quickly plot a route. But, I was running late and you know how long it takes to stop, pull up your face visor and get your gloves off, all before pulling out your phone and finding a map. Takes forever.

There was a brief moment of doubt as I turned west off 25 onto 32 North. I knew Cynthiana would be on the east side of 25, but I also knew north was the correct direction. At that point, 32 was a solid, two-lane road with lane striping and shoulders. There were few cars, so I should be able to make good time and not be so late meeting John. A good route!

After a few miles, the lane striping and the shoulders disappeared, but still a solid, two-lane road. I had begun to notice that I wasn't seeing any road signs that said 32, but there hadn't been any questionable intersections, so surely I was still on 32.

Then, I began to hit questionable intersections, without markers saying "32." I was running late,

and I still didn't want to take the time to stop and check a map on my phone. John was waiting. I just always took the better looking road.

When that two-lane road turned into a one-lane road, I realized I just might be completely lost.



But, I kept on. All roads lead somewhere ... , I hoped. I hadn't seen a town or even a village since leaving Georgetown. Just land and the occasional house. The miles on my trip odometer were piling up, and I began to fret about running out of gas. But, I kept going. Surely, I hadn't drifted into the Twilight Zone. Surely, this road would eventually take me to a town. And, surely, I had enough gas to get there. But, my confidence was fading.

Had I not been trying to meet John, this would have been a great ride. Pleasant country road with no traffic. Going in and out

of tree canopies through rolling hills. Spring growth taking hold in the fields. But, I was lost, running out of gas, and unable to enjoy the moment. The miles and minutes continued to tick off, and my anxiety was building at an accelerating rate.

Then, I saw it! A cell phone tower high atop a ridge. Civilization at last! An immediate sense of relief. Like a lighthouse, that tower meant safety in the midst of chaos. And, with my gaze fixed – literally -- on that distant tower, I quickly rode on. Perhaps, a little too quickly.

As I got closer to the tower, I happened to glance away from that tower and down at the road - the road I suddenly realized was almost gone. Before me lay an incredibly sharp left turn that I could never make.

Then it happened: I went into a state I had never experienced before. Time had slowed to a



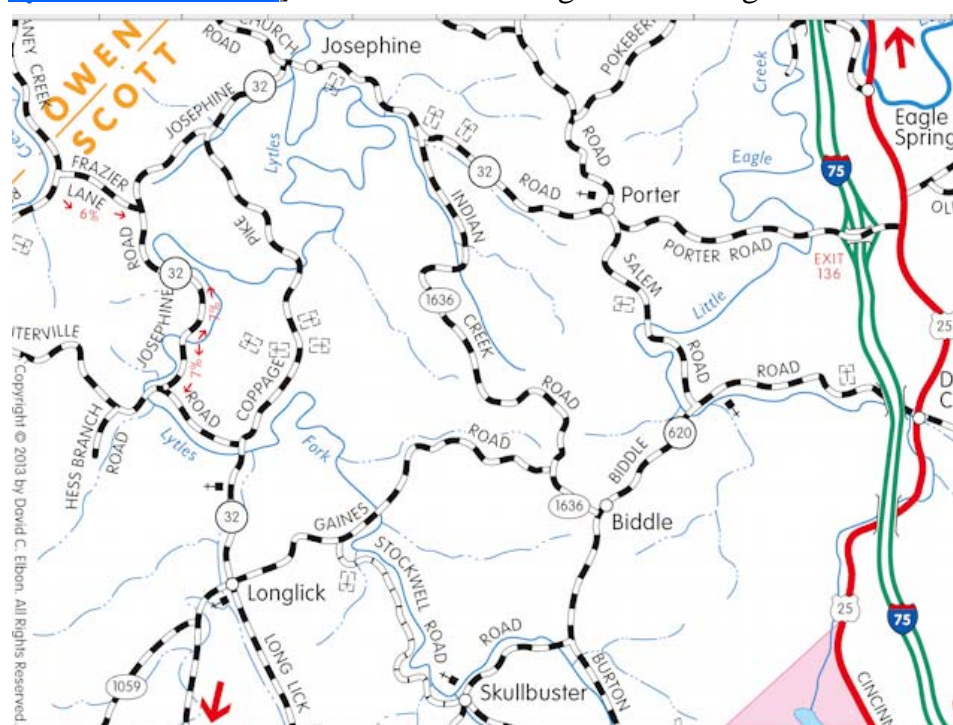
crawl. I actually thought about it and decided I had a better chance of surviving if I simply kept going straight. I went airborne off the road and into a field. A jolt as I landed. Time continuing in slow motion, I looked ahead for possible obstacles. No fences, no livestock, no crops, no trees, no big rocks. Just a field. I noticed a culvert off to the left, running under the road as it curved back to the right. I looked ahead for signs of a creek or drainage ditch for the runoff from that culvert and saw none that would require me to change my path. Without any emotion and with time almost frozen, I rode on across the field for a hundred and fifty yards or so. I evaluated the lip where the road met the field on the other side and found a place where I should be able to ride back up onto the road. And, I did. No fall; not even a wobble that I remember.

My first off road venture on a bike. Ever. And, it all occurred without fear, without jubilation, without any emotion at all. In those moments in that field, I was simply “mind” -- aware, seeing, evaluating, deciding and executing. Once on the road again, time returned to its normal flow. And, I realized for the first time that my thighs were hurting, probably from being clenched as I landed – pretty hard -- in that field.

I rode on and soon enough found a two-lane road with a center stripe. I turned onto it and shortly afterwards found my way to a gas station near Georgetown. Only then did I call John

and tell him our lunch would have to await another day. Sometime on my journey home, I realized that fluid was leaking from my front forks. I had blown a seal.

Once home, I pulled a map to try to find where I had been and discovered that my adventure had occurred at Skullbuster, Kentucky. [For some idea of where I was and the origin of the name: <http://www.kyatlas.com/ky-skullbuster.html>]



The experience left me wondering. What had happened? I had always been a bit of nervous nelly on my bike. Where did my calm and composure come from? Where had my fear gone? Had my years of looking for metaphysical truth finally led me to a new state of mind? Had I finally accepted and thereby transcended my mortality? Had I come face to face with the Buddha in that field?

I told John and a few others

about my experience -- perhaps secretly hoping someone would say: “Well done, grasshopper; you have reached enlightenment.” Never happened. And, perversely, that absence of confirmation began to convince me that I had been through something unique and special – yes, a moment of Zen!

Then, a month or so after my “enlightenment,” I was sitting across from Jay Smythe at The Village Inn in Burgin – across

the street from The Kickstand -- telling him of my experience. When I finished, Jay told me of a book he had once read. “On Combat” is an Army doctor’s study of the experience soldiers have in the midst of battle. A huge adrenalin dump, increased blood flow to the brain, loss of sensation in the extremities, absence of emotion, and a perception of time slowing down. Evidently, a fairly common experience of folk who think the end of

their lives could be at hand.

Yep, I had not achieved a mystical moment of unity with the universe. I had not met God – no matter what his name. Truth was, I had just been scared shitless.

But, even debunked, the experience remained a part of me, as

did the realization – with Jay's help – that I had merely experienced another facet of being human. But, wasn't that somehow the central lesson of the books I first read so long ago -- that "enlightenment" is ultimately and always simply the continuing journey of self-discovery –

the journey we all make in our own ways?

As for the Buddha: Well, if that SOB survived our Skullbuster encounter, I'm pretty sure he still has my Bonnie's tread marks on his face.

## Upcoming Events

5/1/15—5/3/15 Georgia Mountain Rally, Hiawassee, GA

5/15/15—5/17/15 2015 European Riders Rally, Burkesville, KY

5/21/15—5/24/15 16th Annual ROK Rally, Del Rio, TN

5/22/15—5/24/15 The Great Chicken Rally, Dunlap, TN

# The Great Chicken Rally

**BMW Motorcycle  
Owners of Alabama**



May 22 – 24, 2015

Coke Ovens Historical Park  
Dunlap, TN

<http://www.bmwmoal.org/rally.php>

[www.bluegrassbeemers.org](http://www.bluegrassbeemers.org)

# THE ANNUAL MOTORCYCLE INSURANCE ARTICLE

(not exactly the same as before !)

By John Rice

It's Spring, time to get the bikes and ourselves ready for the good riding season....and time to go over the necessity of insurance. There are some things you should not shop for by price alone....for example, parachutes, heart surgeons 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 just may be able to get away with the state required minimum of \$25,000 per person, \$50,000 per accident.

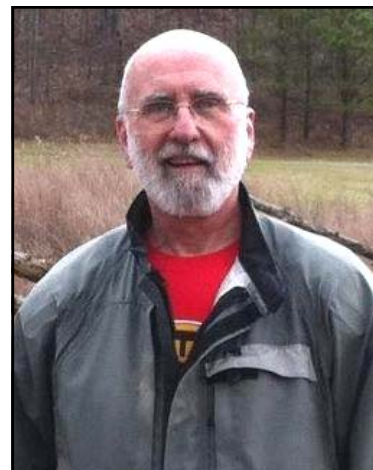
If you don't fit that category, then raise your limits

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, and in a perfect world, they would be. 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 uncompensa-



ted. 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 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.

***Personal Injury Protection ("PIP")*** (also known as A 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.

## For Sale

1973 Suzuki 500GT (two stroke) "project bike". FREE!

Contact Jay Smythe 270.300.2423 or John Rice 859.229.4546

Club E-mail Group

Have you joined?

To subscribe send an e-mail to

Bgbeemers-subscribe@yahoogroups.com



# Books available on loan

The following books are available on loan. Email me when you want to borrow one, and I will bring it to breakfast (or whatever other arrangements need to be made...I can deliver within reason) and I'll put your name beside it on my list.

I don't mind if people keep them a while (it takes me forever to read a book now....I keep falling asleep and then have to re-read the last 10 pages or so) but I don't want to give them away for good. At least not yet.

John Rice  
Rickey@aol.com



**Bahnstormer** By LJK Setwright  
**Streetwise** By Malcolm Newell  
**The Bart Markel Story** By Joe Scalzo  
**Mann of his Time** By Ed Youngblood  
**Yesterday's Motorcycles** By Karolevitz  
**The Scottish** By Tommy Sandham  
**This Old Harley** By Michael Dregni  
**Racer: the story of Gary Nixon** By Joe Scalzo  
**All But My Life: Bio of Stirling Moss** By Ken Purdy (OK, not a motorcycle book, but who doesn't like and respect Stirling Moss?)  
**Investment Biker** By Jim Rogers  
**Obsessions Die Hard** By Ed Culbertson  
**BMW Twins & Singles** By Roy Bacon  
**Bitten by the Bullet** By Steve Krzystyniak & Karen Goa  
**Cafe Racers of the 1960's** By Mick Walker  
**More Proficient Motorcycling** By David Hough  
**Tales of Triumph Motorcycles & the Meriden Factory:**  
By Hancox  
**Sport Riding Techniques** By Nick Ienatasch  
**Total Control** By Lee Parks



**Smooth Riding** By Reg Pridmore.  
**A Twist of The Wrist ( Vol 1 & 2)** By Keith Code  
**Triumph Tiger 100 and Daytona** By J. R. Nelson  
**This Old Harley (anthology)** By Dregni  
**Side Glances** By Peter Egan  
**Mondo Enduro** By Austin Vince  
**Big Sid's Vincati** By Matthew Bieberman  
**101 Road Tales** By Clement Salvadori  
**Riding with Rilke** By Ted Bishop  
**Legendary Motorcycles** By Luigi Corbetta  
**Lois on the Loose** By Lois Pryce  
**Red Tape and White Knuckles** By Lois Pryce  
**A Man Called Mike** By Hilton (bio of Mike Hailwood)  
**The Perfect Vehicle** By Melissa Pierson  
**One Man Caravan** By Robert Fulton (first known circumnavigation of the world by motorcycle)  
**Monkey Butt** By Rick Sieman  
**Ariel: The postwar models** By Roy Bacon  
**Short Way Up** By Steve Wilson  
**Endless Horizon** By Dan Walsh  
**Leanings (1 & 2)** By Peter Egan  
**Into the Heart of Africa** By Jerry Smith  
**The Last Hurrah** By Des Molloy  
(Autographed copy, with DVD of the trip)  
**Whatever Happened to the British Motorcycle Industry**  
By Bert Hopwood  
**Down the Road** By Steve Wilson  
**Motorcycling Excellence**  
By Motorcycle Safety Foundation  
**Leanings 3** By Peter Egan  
**Ghost Rider** By Neal Peart

# For Sale



"Bike Saved from its Previous Owner:"

"94 R1100RS Pearl White. Kept in heated garage always and has approx. 81K mi. Have extensive P.W. and maintenance records. Bike serviced and stamped by BMW dealerships up to 48K then owner maintained and have personal maintenance records. This bike comes with the following:

- 2 Windshields, one stock then a Aeroflow Sport Shield (pictured)
- Tank bra and bag
- Headlight protector
- Cylinder Guards
- Sargent Seat with three adjustments for height
- Tailrack
- BMW System Hard Bags with extra deep lids
- Odyssey Battery
- Sport chip installed for generous midrange acceleration (have stock chip)

Some of the more significant maintenance/repairs are:

- Clutch replaced/Spline Lube at 52K
  - Head and valve gaskets replaced/valve adjustments at 81K
  - Brakes Bled 81K
  - Oil and filter Changes every 5K(Amsoil)
  - Replaced HES @56K
  - Valves adjusted at approx. 10K intervals and have require little to no adjustment so far.
- Bike has Metzler Roadtech tires with approx. 5K on them.
- Air filter and replace fue lines when brakes last bleed @ 81K

This is an above average appearance bike with no real cosmetic challenges!!

\$3,400

Bill D. 270-403-1150



# For Sale 2003 R1100S Boxer Cup Replica



**22,356 miles**

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

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.

**Price Reduced!**

~~\$7,900~~

**\$6,350**

**Lee Thompson**

leetlex92@gmail.com

**859-475-7029**



# For Sale



New Mexico 2008

1986 BMW K75

41,929 Miles, Garage Kept

Tires are good, All Functions work

Aux Flashers on Rear Brake

Touring Bags, Rear Top Box

\$2,800

859-229-4496 or Bob.biker1@gmail.com



# 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

**Roger Perry**  
**859-489-6232**

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## For Sale

Hard to Find Original Slash 5 Bags with mounts, \$450 plus shipping

Bags like these do not surface very often for sale! Come with mounts but I'm not certain is stock or fabricated. The bags are still deeply colored with well preserved pinstriping and roundels. One lid has a "bite" out of the lids inner seal not visible when closed but will let water in if riding in the rain. Perhaps can be repaired with some black PVC or replace lid or use as is and ride! Request pics.

**\$450** plus shipping

Large unpainted Slash 5 fuel tank, \$425 plus shipping

Two very small dings, no other defects. No roundels/petcocks nor fuel lid. Great tank, Pics on request.

**\$425** plus shipping

**Bill Denzer**  
**airhead@windstream.net**

# For Sale



- Brembo ABS brakes
- K bike close-ratio 6 speed
- HyperPro shocks
- Throttlemeister cruise
- nearly flawless OEM paint
- heated grips
- head guards
- stock clip-ons and LSL superbike bar conversion
- stock and custom (pictured) seats
- stock and touring shields
- rear seat cowl
- headlight protector shield
- BMW side cases
- cat eliminator pipe plus stock catalytic converter
- 50% left on Metzlers

## 1999 R1100 S

65,452 miles

**\$4,650 obo**

**Paul Elwyn**  
**859-583-0205**



# For Sale

2004 BMW R1150RT

- Piedmont Red
- Original Owner
- 25,000 miles
- BMW hard side bags with liner bags
- BMW Top Case
- Metzeler Z6 tires with low miles
- Marsee fuel fill mount tank bag
- Stock Windshield and Aeroflow windshield
- Battery Tender
- Ram GPS Mount
- Never dropped, no scratches, garage kept
- Excellent condition
- Maintained by BMW of Louisville

Price: \$6,900

Contact Mike @ (859) 319-6215

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**WE'VE MADE  
OUR MOVE.  
NOW IT'S YOUR  
TURN.**

**Get one before your friends do or  
you'll be on the couch this Spring!**

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# *The* KICKSTAND

***A Rider's Destination***

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**Come see us in Burkesville  
at the European Rider Rally  
Saturday, May 16<sup>th</sup>!**

