A man with a beard and sunglasses stands in front of a rustic stone wall. He is wearing a light blue t-shirt with a circular logo, dark blue jeans, and brown shoes. He holds a white helmet with a black chin strap in his right hand. The background is a textured stone wall with some dry grass in the foreground.

April 2016

Apex

Looking Through The Curve

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

Photo: John Rice

Time Machine?

By Jeff Crabb

Cover photo is from 1984 when John Rice was law clerking in New Mexico.

I was just a year out of high school and lost in college. I believe that is the summer I became the proud owner of a Honda Scooter, it had only 125cc, but I burned quite a few miles on it.

John had an excellent idea with regards to contributions for this newsletter. We can start sharing our favorite roads that we'd like to share with other members of the group.

Whether it be a road you travel often or one you found in some remote area on your way to or from home.

We might be able to uncover some hidden treasures near home that we can all appreciate. You can keep it simple or elaborate with photos.

We've got a lot of good rallies coming up soon in our area. Always a good excuse to ride for a day or more.

The club's annual Banquet will be at Sonny's BBQ in Nicholasville, KY this year—

see Joe's article. If you wish to be considered for mileage or rally attendance awards, please get your information to Roy Rowlett at kr4mo@yahoo.com or catch him at breakfast.

Keep sending in your stories and pictures.

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

Thanks

2016 BMW MOA International Rally 7/14/2016 - 7/17/2016

Location: Hamburg, New York

Apex is the official newsletter of Bluegrass Beemers, Inc.

Lexington, Kentucky MOA #146 RA #49

Jeff Crabb, *Editor* jdcrabb@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 Annual Motorcycle Insurance Article

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.

I'm retired now, for several years, but when I was working 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 have damaged. 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 (see below) 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 insurance 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. Go up from there to obtain the protection you need.

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 Ve-

hicle 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 see "PIP" or "Pedestrian Injury Protection" as a line item on your policy declaration sheet with a premium of only a few dollars, that is not what you need. If you don't purchase the Personal Injury Protection coverage or reject it in writing, you may have a \$10,000 set off 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 much 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.

Beemers in the Bluegrass Mini Rally

September 9th—11th

Club E-mail Group

Have you joined?

To subscribe send an e-mail to

Bgbeemers-subscribe@yahoogroups.com

Bark's Bites

By Joe Bark

Here's the deal. Ray Brooks and I were talking at breakfast this morning, lamenting that there seems to be a paucity of candidates for various Bluegrass Beemers offices, and to that end, Ray and I have pledged to support the club by volunteering for the offices of Vice-President and President of the club. We have written a letter of commitment to Roy, our club's "senior advisor," so -to-speak, to ask his advice, and we will be happy to serve unless there are other candidates, or major objections. We have some loose plans for a few club activities, including our banquet and our Rally, who knows, maybe even a ride or two!

We will be depending on your ideas and help us have a year of fun and safe riding! We surveyed the folks who came to breakfast on Saturday, and Pete Galskis brought up the suggestion that we change the venue for this year's banquet to Sonny's BBQ at the bypass

junction in Nicholasville. (See Map) Date: Saturday, 4.30.2016. Time: 6:30 There being no objections to the venue, I've called and reserved their room and await

comments from members. If you desire a reservation, please contact Ray Brooks, and he'll add up the numbers. (Ray: did they tell you there is math with this job?)



Summer of 1984

By John Rice

Our own James Street posted a "motorcycle photo challenge" on Facebook recently and it got me sifting through old albums to find appropriate images. As pictures often do, these sparked memories (always a good thing for the aging brain) of adventures past.

In 1983 I was in my second year of law school and through some various circumstances I was one of the students invited to Atlanta to interview for summer clerkships with law firms around the country. I accepted an offer from a firm in Albuquerque NM and at the end of term in mid-May of 1984 I departed from home in my old pickup truck, with the Green 1975 BMW R90/6 in the bed, for the summer.

I found a one-room apartment across the street from the law firm, with a parking lot where I could lock up the R90. Law clerks are expected to work insane hours for little pay, but since I was out there alone, I could work daylight til bedtime during the week and then on Friday evenings, head out on the bike to explore the southwest. In those days, we didn't have so

much technical gear and therefore didn't know we needed it, so I rode in jeans, boots and a t-shirt with my old thin leather jacket, the one I'd had since I was eighteen. I carried my cheap tent and an old Boy Scout sleeping bag rolled up on the back of the seat. I camped everywhere then, which among the many things that I now wish I still could do so easily.

My trips were not planned extensively, usually just a direction, with the idea of going as far

as I could until I had to make my way back for Sunday night.

In June, I discovered that a BMW club in Albuquerque had Sunday morning meetings, much like our Saturday breakfasts, at a local restaurant. I made my way there and was welcomed into their group as the new kid from back east. It was, like ours, an eclectic group including a mechanical guru, Bob, a couple of pilots, a guy who worked at the atomic labs and therefore couldn't talk about his job, an "older couple" (probably younger then



than I am now) who had been into BMW's for donkey's years and some characters who wandered in and out occasionally. The club made some group rides and I joined them on a few over the summer.

One of these was an excursion to the RA National at Flagstaff AZ, where we camped together in the high meadow surrounded by mountains. I recall that a young couple loosely attached to the club had made this trip their honeymoon and camped next to my tent on the wedding night. Neither they, nor I, got much sleep.

When I crawled out of my tent

selection, the sun melted the asphalt under my stand and the Green Bike laid down in the hot parking lot to rest. From freezing to melting in the space of an hour or two. Welcome to Arizona in the summer!

I detoured on the way back to Albuquerque to visit the Meteor Crater in Winslow, AZ and of course to "stand on the corner". I was not checked out by a girl in a flatbed Ford, nor in any other conveyance for that matter, so went on up the mountain to see the crater. What is left of the meteor is on display in the visitor center and it is difficult at first to see how this rock, which

rock was quite a bit bigger until its progress was impeded by Arizona soil and the energy transfer was no doubt impressive, had there been anyone there 50,000 years ago to see it.

Later in the summer, the group planned a camping excursion to Alpine, AZ and I decided to stop by on my wanderings to join them. They had rented a "cabin" where cooking and such could go on, but most were camped in the yard around it when I arrived late in the evening. I set up my tent off to one side and joined the group around the campfire where stories were being invented on the spot and memories



the next morning, I was freezing and noted the thick layer of frost on my bike's saddle. I decided I'd had enough of the old Boy Scout sleeping bag I was using and set off down the mountain to buy a new one in Flagstaff. As I was inside the store making my

would fit in the bed of a large pickup truck, made that enormous depression in the ground, until one considers the physics of the speed, that " $E=MC^2$ " thing that Dr. Einstein came up with. Traveling at an estimated 26,000 mph, the space

being made for later incorporation into new tales.

The next morning, I left the camp early and headed alone down what was then Rt. 666, "the Devil's Highway" (since renamed to remove the infernal connotation). This

road follows the ridgeline of the White Mountains much the way the Blue Ridge does in the east. Unlike the Blue Ridge, this road was empty except for me. Looking around from the highest points above the tree line, one could see for miles with nothing but rolling brown hills that continued until vision faded into a blur. If ever a person wanted to get lost and stay that way, this would be the place to do it.

At the south end of 666 is Morenci, AZ, a town dominated by a huge copper mine. As I descended from the mountains, I could see the pit taking shape ahead of me, an impossibly large hole in the ground with tiny toy vehicles in the bottom and along the sides. Only as I got closer

did I see that these were tractor trailers and a full size train.

Down in the town, I noticed that nearly everyone, and I do mean everyone, was armed. This was decades before the "open carry" movement, but most of the adults on the street, including the ladies in dresses and men in suits, were wearing sidearms. At the end of the street, I pulled into a gas station to refuel and the attendant came out, .45 automatic holstered on his hip, and went straight to the back of my bike to look at the license plate. He asked me, not in a friendly way, "What are you doing here?" I would have thought that an out of state motorcycle with a tent and bedroll on the seat might have been self

evident, but I answered that I was just passing through and needed gas. He softened immediately and explained that there was a strike at the copper mine and out of town workers were being brought in to replace the striking miners resulting in things getting, well, a bit out of hand between the (literally) warring factions. He had wanted to make sure I wasn't one of "them". I didn't really want to know what he would have done if I had said I was. I moved on, thankful for a full tank of gas to put distance between me and Morenci and that, despite the Arizona heat, my jacket had remained "unventilated".

Upcoming Rallies

4/22-4/24, MOA Getaway Fontana, North Carolina

4/29-5/1, 26th Annual Georgia Mountain Rally, Hiawassee, GA

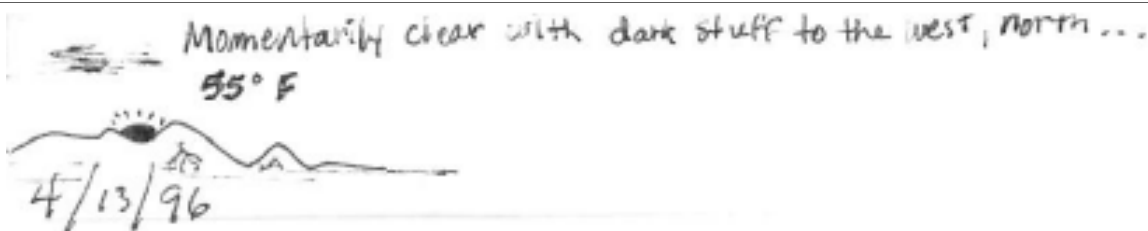
5/6-5/8, 2nd Annual Hopewell Road Rally, Logan OH

5/13-5/14, Blue Ridge High Pass Boogie, Asheville, NC

5/20-5/22, European Riders Rally, Burkesville, KY

5/26-5/29, 17th Annual ROK Rally a.k.a. "The Firefly Rally", Del Rio TN

5/27-5/29, 27th Annual "Great Chicken Rally", Dunlap TN



THE PANCKES ARE HOT, THE WEATHER IS NOT.

ITS A GREAT DAY FOR BURNING SOME ROAD,

TITON UPUR BOOTS, FIRE UP YOUR SCOOT,

FORGET LAST WEEK WHEN IT SNOWED ...



Here's the group for today:

- * 1.) Chester Martin
- * 2.) Mitch Butler
- * 3.) Paul Elwyn
- * 4.) ~~Mike Gill~~ Hubert Burton
- 5.) Mike Gill
- 6.) Pete Balski's
- * 7.) Jim Brandon
- * 8.) Joe Bark
- * 9.) Mike Gregory
- * 10.) Phillip Baugh
- * 11.) Steve Bishop
- * 12.) Boone Sutherland
- * 13.) Danny Phillips
- * 14.) Gary HUFFMAN
- * 15.) DANLENE HUFFMAN
- * 16.) JEFF CRABB
- * 17.) RANDY SCOTT
- * 18.) David Sparkman

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you'll be on the couch this Spring!**

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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
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



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John Rice, riceky@aol.com 859-229-4546

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