



# THE SHAFT

*The Journal of the Riders Association of the Mid-South*

<https://www.bmwrams.com>



Welcome!

Hello everyone,

Hope all is well with you. Another month has passed with no socializing to speak of. Let us not forget how serious this is. Stay safe.

We have a couple of interesting articles. Bruce Ottway always seems to have eventful rides. Very interesting. Be sure to check out the link he sent to Mike Long's Mind-Blowing Motorcycle Collection in Odessa, TX. This sounds like a possible destination.

Haavi has sent a few words of wisdom regarding insurance for us to think on. A must read.

We have a couple of new bike listings; two really nice motorcycles. If you are thinking about a vintage machine, note that Steve Price is motivated to turn his R50/5 loose. Beautiful old machine and in great condition.

Big shout out to Sam for her work on the Shaft this month as I have been very busy with a project.

Remember to take your bike out for a little riding. It doesn't understand what is going on and might feel neglected.

Email your articles and submissions to:

[newsletter@bmwrams.com](mailto:newsletter@bmwrams.com)

Deadline for submissions to the Shaft is the 25th of each month with publication shortly thereafter.

Best Regards,  
Paul Whitworth  
RAMS VP

**MEETING MINUTES: MAY 2020**

*Spencer Bennett*

**May 2020 Meeting Minutes**

The meeting was called to order by President Art Manchester IV on May 9, 2020 at 1:07 pm Via the Zoom Conferencing Web Application. There were 16 RAMS and many motorcycles present (at the various members' homes). This month's "Mobile Award" goes to Steve and Donna Clark who were on Zoom from their car which may or may not have been in Ohio on the way to pick up a recent acquisition.

Please note that some members continue to have issues with the Zoom Software. The IT Department is working to get them ironed out and expects to do better as we move forward.

Call to order

1. We have no new member for this month.
2. We currently have 69 new and returning members for 2020.
3. Donut Volunteers are still needed for 2020.
4. There were no guests for the meeting.
5. Thanks to Meeting Host: Rosey Bennett who choreographed the web set up.

New Business:

1. No new business this month.

RAMS Rally Update

1. Paul Rhodes could not get online for the meeting but had asked the Secretary/Treasurer to make a report for him.
  - a. Door Prize committee Chair is Greg LieVan assisted by Chip Mann.
  - b. Rodger Moring is setting up the rides for this year.
  - c. Spencer & Rosey Bennett are chairing Registration, T Shirt Sales (if done) and Awards.
  - d. Paul Whitworth is Chairing the Food Committee.
  - e. Art Manchester IV is chairing the Coffee Pot Committee.

All of the Committee Chairs will be looking for Volunteers to assist them at the Rally and Paul asks that you consider doing this as our Rally runs on volunteers. See any of the committee chairs or RAMS Officers to sign up.

## VP's Corner

1. Paul Whitworth asked for the members support in supplying material for the 'Shaft'.
2. He also said that this might be a good time to go through your garage or closet and bring out any treasures that someone might want more than you do and put them in the "For Sale" section of the "Shaft".

## Old Business

1. If anyone still does not have their picture in the online directory, please see Spencer or Rosey.
2. If you would like a RAMS patch (old logo only), decal (old and new logos) or need RAMS business cards, please get with Spencer.
3. Some previous years RAMS Rally Shirts are still available for \$3.00 each or two for \$5.00.

## For the Good of the Club:

1. Check RAMS website for rally schedules for other Club's Rallies. Please note that many of the scheduled Rallies (including the MOA National) have been cancelled or rescheduled so please double check to be sure an event is still going on before you head out.
2. The "Virtual Campfire" was well received and will likely re-appear as we continue to work through these interesting times.
3. Mike Pandolf reported that his local club, in Virginia Beach, was doing some local group (but separated) rides and that they had 22 bikes and 28 members on a ride last weekend.
4. RAMS Meeting hosts are needed for July and October 2020.
5. The June Meeting will be held on June 13, 2020 at 1 pm:

The June Meeting will likely be an online Zoom Meeting. Watch your e-mail for updates. The meeting will begin at 1 pm or as close to that as we can get everyone ready.

6. If you have an item you would like to see in the next meeting agenda, please get it to the Secretary by Wednesday prior to the meeting and it will be added to the next meeting agenda. This is not required for an item to be discussed, but it will make sure it gets in the mix. Send the information to: [officers@bmwrams.com](mailto:officers@bmwrams.com)

Treasurer's Report

1. Balance in Bank plus petty cash = \$7,319.71
2. Petty Cash = \$130.00
3. No unusual expenses for this month.

Movement to adjourn: Donna Clark

Second: Rosey Bennett

Vote: Unanimous to adjourn

## Upcoming Events:

DATE:	EVENT:
May 30	Donuts at Performance Plus / 5312 Pleasant View Rd, Memphis, TN <b>CANCELLED</b> until further notice – Watch for Updates
June 13	Monthly RAMS Virtual Club Meeting  Watch your email for instructions on how to join the fun
June 27	The Wild Bill - Annie Oakley Triathlon  Shelby Farms Park  Volunteers Needed – Contact Art Manchester IV <a href="mailto:art04rt@gmail.com">art04rt@gmail.com</a> if interested
June 25 - 28	<b>2020 BMW MOA NATIONAL RALLY</b>  <b>CANCELLED UNTIL 2021</b>
Sundays Weekly (except holidays) 8AM – 10AM	Drifters Restaurant (formerly known as Mama Judy's Country Kitchen), 80 Levina Gate Rd, Lavinia, TN 38348 Opens: 6:00 AM Ride: After breakfast Check Rams Calendar for details  CONTACT RESTAURANT PRIOR TO HEADING THAT WAY TO SEE IF THEY ARE OPEN

## Ride Reports/Articles of Interest

**So You Think You're Covered . . .**

Haavi Morreim

*\*Caveat: The following information comes from personal research and phone calls, hence its accuracy is not guaranteed. You will need to check for yourself, to find out for sure what your coverage is. Your written policy language may not provide this information clearly and explicitly, so it may be best to phone your agent.*

Consider the following hypothetical. You're driving your car. Texting while driving. Yeah, bad idea. You run a red light, cause a wreck. You're hurt and so is the pedestrian you hit. And clearly you're at fault.

Will your car insurance cover your own bodily injury, as well as that poor pedestrian? Your liability insurance will cover the pedestrian, up to the limits of the policy. But as for you: only if you have included "medical" on your policy is the answer yes (up to the limits of the policy). Otherwise, let's hope you have good health insurance. If you do, that may be better financially than paying your auto insurer for double-coverage, given that you're at fault (as we hypothesize in this scenario).

Now change the scenario by just one fact. You're on your motorbike. Same distraction, same red light, same you're-at-fault, same outcome: both you and the pedestrian are injured. Will your motorcycle insurance cover your own injuries as well as the pedestrian's?

The answer: it depends. Some of the major insurers will sell you medical coverage for your motorcycle policy, just like for your car, though it's likely pretty costly. Other insurers simply will not. The reason: people like us who ride motorbikes are, shall we say, not the greatest actuarial risk. Sooner or later many of us are likely to get hurt on the bike. Insurers have figured that out. So if you do not have specific "medical" coverage in your motorcycle policy, then only the pedestrian's injuries will be covered, up to policy limits.

Let's change the scenario again. Let's suppose the wreck is clearly and completely the other person's fault. (If fault is not clear, then it will be established in the usual ways – negotiation or litigation.) In this situation there are only a few ways your own bodily injury will be covered by your motorcycle insurance policy: [1] the other driver's insurance or, if the other driver is un- or under-insured, [2] your own uninsured motorist coverage (if you had the foresight and finances to include it in your policy), or, in some cases [3] "medical" coverage *if* your insurer allows you to buy it and to apply it where the other driver is at fault. Major carriers seem to differ on this

last question. Some will let you buy medical coverage that will apply regardless of fault; for other carriers, medical coverage will only kick in if the wreck is your fault. And as noted just above, other carriers will not sell it to you at all for your motorbike. The upshot: it's a very good idea to buy uninsured motorist coverage.

Let's go to the next level. Let's suppose: [a] it's clearly the other driver's fault; and [b] you're hurt badly enough that your medical costs surpass the limits of the other driver's insurance and/or your own medical or uninsured motorist coverage. Suppose you have an umbrella policy in addition to your auto/motorcycle insurance. Let's say your umbrella generally ramps up your coverage by \$1 million. Will your umbrella policy cover the excess medical cost above the other driver's insurance plus your uninsured motorist coverage? In Tennessee, very likely not. The actual answer varies from state to state and from one insurer to the next, but in Tennessee we have a large number of uninsured motorists. In this and other similar states, most of the major auto insurers have figured this out. And their umbrella policies often do not include the uninsured motorist portion of your policy. All the other things your policy covers (car, home, etc) have that extra \$1 million, but not the uninsured motorist part. You'll need to ask your own insurer very explicitly about this.

Concrete example: my own motorcycle insurance company (State Farm) [1] will not sell me "medical" coverage for my own injuries; [2] will not let my umbrella include uninsured motorist coverage. The only way I have any coverage for my own injuries is through my uninsured motorist coverage ... and that only applies if it's clearly the other guy's fault.

Do not despair! There are insurers who offer umbrella policies that do encompass uninsured motorist coverage. My own is from RLI Corporation (<https://www.rlicorp.com/personal-umbrella-policy>). It adds another \$1 million to my uninsured motorist coverage, as well as to my other insurance. I could have bought \$2 million, up to \$5 million. There are other companies offering such umbrellas, and you are encouraged to explore all options.

The bottom line is: don't assume that your motorcycle coverage will function just like your car insurance. Ask questions, ask more questions. And then ask more questions. And given the likelihood of being in a wreck that's caused by an uninsured motorist, I would strongly encourage adding uninsured motorist coverage. And "medical" if you can get it, and if you don't have good healthcare insurance.

Ride safe everyone!

## My Covid Ride

Bruce Ottway

I had purchased a, new to me, 1300 GT through Cycle Trader from a mom and pop dealership in Odessa, Texas in January of this year. The bike was being sold from an estate settlement where the owner had died and the family wanted to sell the bike. I looked into a few shipping companies since it was January and I was concerned about the timing of riding it back to KY when anything was possible with the weather. I was not satisfied with the resulting information and prices to have it shipped to me. I researched flying out with my gear and riding back on an Iron Butt ride, but timing was essential and I did not want to gamble on becoming stranded somewhere away from home if a terrific winter storm hit during my travels during this precarious time frame in the dead of winter. In order to obtain a reasonable air fare, I had to reserve a flight a couple weeks in advance of my tentative trip which made it a bigger gamble. I was in no hurry to go get the bike as I had other bikes to ride during the better days of winter. I usually plan a ride to Florida during winter to visit my daughter and her family and didn't want to go to Odessa, come home and then turn around and go back to Florida. I thought, why not make a combined round trip, picking the bike up, traveling through the south and hopefully avoiding the greater possibility of riding in winter hazards. I was staying in touch with CJ, the son in the mom and pop business, concerning a pick up date and would he hold it for me for up to a month while I decided on my plans to retrieve it. He was a gracious young man and easy to deal with on this matter. A month was almost up when I got a call from CJ that he had discovered a puddle of oil beneath the bike. He followed the trail to discover that the front shock was leaking and explained that he would not sell me a bike that had a leaky shock. I was impressed with his honesty and his solution to the problem. The bike had a new Wilburs rear shock on it already and he would order a new Wilburs front shock from Germany and have it installed by a BMW dealership in Austin. I was reluctant to pay for any additional fixes on top of the sale price. He called the owner and we decided to split the cost. OK, I was out a little more, but still was excited about such a nice bike at a fair price. This fix also required a month or more long wait for the shock to arrive and be installed. Now, it is getting close to end of March and I needed to wrap this deal up. My solution was to rent a car, which was about the same price as a flight, but I could leave from Murray and not have to go to Nashville to catch a plane. The Covid thing was in it's infancy as far as the way it was affecting commerce. I had contacted the rental car company earlier for a price, but not a reservation yet. Now, I was ready to finalize and went to the rental car office and made my reservation. The agent at the rental car place put the info in the computer and I was set. She was almost finished with the transaction when she hesitated and relaxed her fingers on the keyboard, leaned back and exclaimed, the one way fee had been waived as a result of the Covid thing! Instead of \$187, the price dropped to \$50 just like that! That made the cost of the front shock a little more bearable with that stroke of luck. All plans had been made now and I was anxiously awaiting the day of departure. My plan was to drive all night to avoid traffic and pick the bike up the next day, spend a night in a hotel and head across the southern states to Florida the following day. As plans had been made



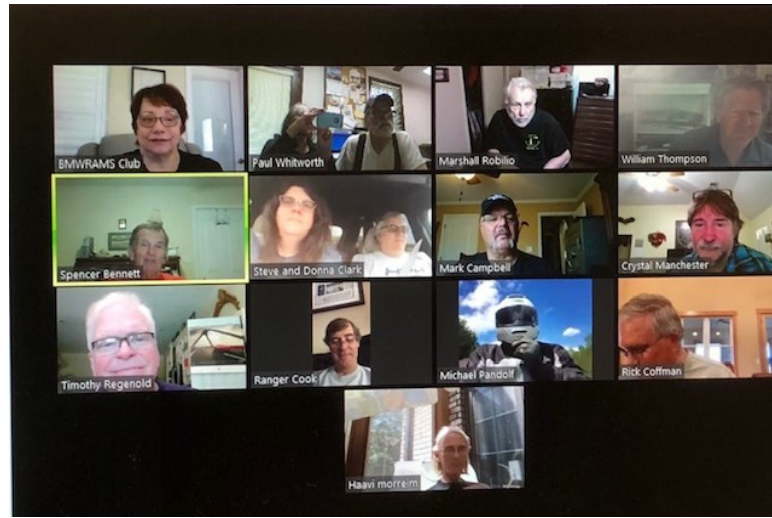
and I was leaving Murray with the rented car and a hotel reservation in Odessa for the following evening, I received another call from CJ. This time he announced he had discovered another leak from the motorcycle and traced it to the valve cover. He could tell I was very disappointed in the news and offered my money back and cancel the deal. Again, I was impressed with his honesty about the leak and I was suddenly forced to make an on the spot decision to go or not and call the whole thing off. I decided in a matter of about one minute that because of his honesty, I would go for it. This would cause a delay in picking the bike up because they could not get the gasket until a day later as most dealerships are closed on Monday. I left Murray on Monday afternoon around 3:00 and began my 1000 mile butt ride in a rental car. All went well as I went south to Jackson and entered I-40 West to Little Rock and then a south-western route to Odessa. The traffic was mild on I-40 compared to any other time I have been on that interstate. It was almost as if it were me and hundreds of trucks on the road alone. I was also impressed the travel manners of the truckers. Each time I would ease up behind a truck in the left hand lane, he would put his signal on and move over to the right lane barely slowing me down. The trip down was uneventful and a breeze. When I arrived the next day, CJ had already ordered the gasket and it would be at his shop the next day, thus my extra day of waiting while his mechanic replaced the gasket. Hanging around the dealership all day was not as bad as I had thought it was going to be as I was interacting with his customers all day making the time pass quickly. I did have to spend an extra night in Odessa and leave the following morning, but no big deal. Over all, it was a pleasant experience. I was even treated to an extra special experience in that CJ told me of another motorcycle performance shop just up the road from him. I walked to this other guys shop and was blown away with his collection of vintage race bikes. The man's name is Mike Long and he was a lifelong racer and mechanic who had rubbed shoulders with some of the greatest names in motorcycle racing. Here is a link to a YouTube video featuring his business and collection. <https://www.youtube.com/watch?v=c-pC1l4VL-I> I was the only guy in there at the time and got a first hand tour of his collection. Mike was certainly an exceptional man with many interesting stories to tell. There wasn't enough time to enjoy the full extent of the collection before I got a text that my bike was ready. I walked back to the dealership where my bike was parked outside looking all shiny and new. I was impressed with it and was anxious to ride. It was the end of the day and there was little time for riding, but I got in a few laps of Odessa to check out the bike and settle in to the hotel for another night. My plans included a stop in Austin to visit with my cousin and his wife overnight and then on to Houston the following day to visit a high school buddy. With my new bike sitting in their driveways, I could barely focus on my visits with them as I was chomping at the bits to ride. Not to mention, the Covid thing was definitely gaining ground while I was spending my week in Texas. We did nothing but stay in the house and waste time. I am certainly not used to sitting around and it was killing me not to be doing something. Finally, my visitation was coming to a close and I was scheduled to get on the road to Florida to visit my daughter. A huge storm was crossing the plains and angling south as it crossed the country causing me to delay my trip for another day and leave following the storm. The final evening with my high school friend was coming to an end when I received a call from another friend in Florida asking if I was still planning on coming to Florida? My answer, of course, was yes! She

informed me that it was not a good idea as the authorities were stopping people at the border of Louisiana and either not allowing entry to Florida or to enter and remain for 14 days. Well, I didn't want any part of that, so I called Jessie and the plans changed again. I would be headed home the next day instead of my originally planned easterly travels. When I left Murray, there happened to be a record breaking heat wave across the south and the plains. It was in the 90's during my travels down to Odessa and for the remainder of the time I was in Texas. I had to spend an extra day at David's and left Houston on a Sunday morning behind the storm system which had brought the temperature down to the 50's. I had packed my heated jacket and gloves in case the weather was cold coming back home from Florida, so I was prepared. I rose early and left David's at 6:30 am. The Covid thing had gone from partially affecting travel to full blown hysteria within one week. As I was leaving Houston, I checked my GPS which said the trip home was 11 hours and 57 minutes. The first break I got was that the toll road booths were closed due to the Covid thing and I was allowed to travel freely on the toll road out of Houston saving me 30 minutes over the regularly planned route. The sunrise over Houston was absolutely stunning as I rode high above all the other interstate passages beneath me. I was again on the road almost alone as it was Sunday morning and all churches had been closed for the first time. Among the factors of being early on Sunday morning, no church in session and the Covid thing, I was in motorcycle twilight zone. It was an eerie feeling to be riding through one of the largest cities in America with no traffic! As I was exiting Houston on the toll road and looking down on a maze of interstates beneath me, I barely counted 10 cars! My first 250 miles was almost traffic free. I didn't count, but had I been, I probably shared the road with less than 50 vehicles until I reached Texarkana. I was thoroughly enjoying such a pleasurable trip in the motorcycle twilight zone. When I reached I-40 again, headed towards home, the traffic did pick up considerably. However, it was still fairly minimal considering. I saw dozens of state patrol and I believe, after the fact, they would have let me go as fast as I wanted to as it was obvious I was traveling with my gear bag strapped onto the bike. I was in the horse headed to the barn mode. I reached home in 11 hours and 56 minutes with four stops. Exactly one minute less than the GPS had said had I not stopped at all. The weather coming home was perfect as it had warmed to the 70's and the traffic was almost non existent for the most part. What a ride! No more issues with the bike as it performed perfectly. I am one happy customer and looking forward to a visit with my daughter and her family leaving next Sunday now that the Covid thing is beginning to subside.

RAMS Photo Gallery:

Our May 2020 monthly meeting was held in our homes, a car, and while driving a motorcycle.  
(Very impressed with Mike Pandolf's communication set-up).

(Thanks to Sam Whitworth for this photo.)



What have you been doing during the shut-down?

Some of us have been riding.....



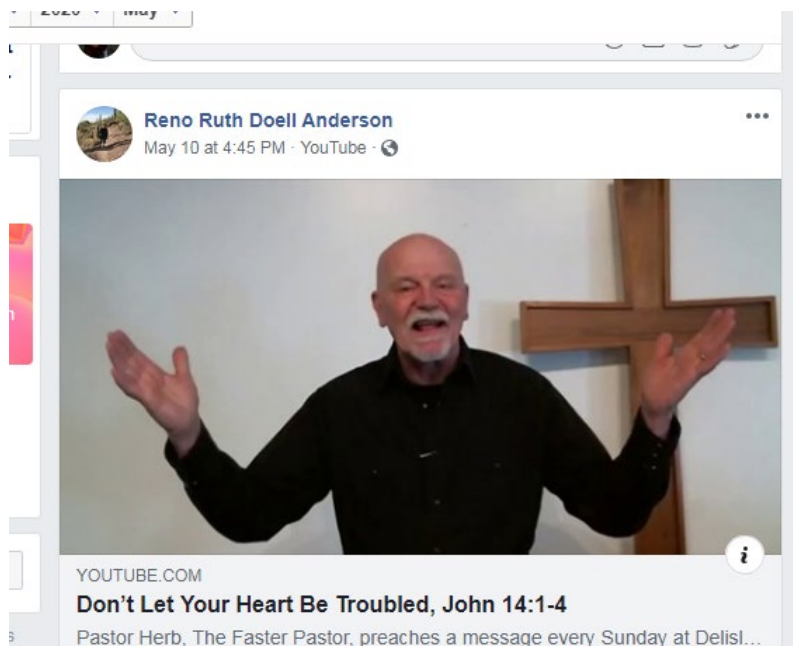
Spencer Bennett on 5-16-20 / Verla Price on 5-17-20

Some have been cooking...



Donna Clark's Biscuits / Mike Pandolf's Meat, Meat and More Meat

Some have been tending to their flocks via YouTube...



Pastor Herb Anderson

Some have been working on home projects...



Yes that really is Tab Gillihan asleep on the job!!!



The Clark's updated kitchen looks great.

Some have had birthdays...



Happy Birthday Mary Clark and Marshall Robilio!  
And to all of you who may have celebrated your special day while stuck at home

And the Linneman's just keep on hiking...



Jim and Nicky Limmeman may be hiking through your community soon

(All photos from FaceBook)

\*\*\* Let us know what you have been doing. Photos welcome. \*\*\*

## RAMS Marketplace:

**\*\*\* MOTIVATED SELLER \*\*\*****Need to sell my 1972 R50/5. Make offer. Steve Price 901-277-7835****Contact Steve for more information or additional photos.****2018 R1200RT for sale. The bike has 700 miles and has had the 600 mile service. I have added Illium engine guards and bag guards. I also put in Clearwater Darla aux lights with Canbus controller. There are also two seats; the stock and the low seat. The bike is at Performance Plus on the floor.****Contact Hooper Jones 901-490-1516  
or call Performance Plus 901-385-8296**

**2015 F800GT for sale. Stock except for Madstad windscreen and Rox risers. Just under 14k miles. Have BMK side cases keyed to ignition. Also have soft tail bag if you want it. Looking for \$6k but will entertain reasonable offers.**



**Contact Dave Watkins**

**[sdw.443@gmail](mailto:sdw.443@gmail.com) for additional information or photos**



This and That

**Alton Brown Wannabes???**



Peeling onions like a boss.



(Thank you Sam Whitworth)

***The Shaft Editor:***

Paul Whitworth  
[newsletter@bmwrams.com](mailto:newsletter@bmwrams.com)

***2020 RAMS Rally***  
***September 25-27***

***RallyMeisters:***  
[rally@bmwrams.com](mailto:rally@bmwrams.com)

***Door Prize / Vendors-***  
[vendors@bmwrams.com](mailto:vendors@bmwrams.com)

*Chartered Club #1*



<https://www.bmwra.org/>

*Email your articles and submissions to:*  
[newsletter@bmwrams.com](mailto:newsletter@bmwrams.com)

**Deadline for submissions to The Shaft is the 25th of each month with publication shortly thereafter!**

**Established 1975**

**BMW Club  
Riders Association  
of the Mid South**



<https://bmwrams.com/>

***RAMS Officers –2020:***  
[officers@bmwrams.com](mailto:officers@bmwrams.com)

***President:***  
Art Manchester IV

***Vice-President:***

Paul Whitworth

***Secretary-Treasurer:***

Spencer Bennett

***Webmaster:***  
[webmaster@bmwrams.com](mailto:webmaster@bmwrams.com)

*Chartered Club #43*

**BMW Club  
Motorcycle Owners  
of America**



<https://www.bmwmoa.org/>