

# GWRRA CHAPTER - M

SOUTH CENTRAL REGION "H"

TEXAS DISTRICT

ARLINGTON, TEXAS



# THE MOONLIGHTERS

December 2006



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COY  
TBD

## CD's CORNER

As Beverly and I come to the close of our tenure as your Chapter Directors, we reflect back on the last two years. We have had so much fun and made so many new friends that we want to thank Chapter M for being there for us. Reflecting back on that first meeting, two years ago, we can remember the uncertain feelings that we had as we were waiting for someone to show up. Sure enough, you came anyway. I decided that the best thing for us to do was to not do anything that would mess

up the progress that Dennis and Carolyn had going. To my very pleasant surprise, no one tried to run us off. On the contrary, we had a multitude of M's asking: "What can we do to help?" We just smiled and turned them loose to do their thing. And, boy did they do it. By standing back and letting everyone, who wanted to get involve with all aspects of the Chapter, we really didn't have that much to do. I want to thank our officers and Staff. Thanks to everyone who got involved with the Chapter rides, parties, and

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WEB PAGE: <http://www.moonlighters.name>

fundraiser and for being they're to support your Chapter and make it what it is.

To the new CD's that will lead M after the first of the year, we just want to say, "You are getting the best group of people that we have had the privilege to know." We know that M's future is going to be great and Beverly and I will still be there to lend our support. We encourage everyone to get behind your new leaders and support your Chapter. It will be what you make of it and what you get out of it will be equal to what you put into it.

Ride safe and ride often  
Gary and Biker Bev  
TX M CD

## ACD Corner - Vickers

A BIG thank you to all of you that have donated door prizes for our meetings; it is greatly appreciated. Chapter M participants and everything you do is what makes Chapter M so special.

It is hard to believe the holiday season is upon us. Time goes by fast when you are having fun, and Chapter M has certainly had some fun this year. (035304) We hope everyone has a safe and happy holiday season.

Donald and Charlene Vickers  
Chapter M ACD

### Ye Ole Ride Schedule

#### December

Lunch Ride, Charles McConnell leads	Sun	3 <sup>rd</sup>	LV FINA	TBD
<b>Chapter Meeting</b>	<b>Thurs</b>	<b>7<sup>th</sup></b>	<b>Spring Creek</b>	<b>7:00 PM</b>
GWRRA Toy Run - Honda Distribution Center, Irving	Sat	9 <sup>th</sup>	LV FINA	7:00 AM
Chapter M Christmas Party	Sat	9 <sup>th</sup>	Kirby Creek Clubhouse, GP	6:00 PM
Staff Meeting	Wed	13 <sup>th</sup>	Spring Creek	7:00 PM
Christmas Light Ride, Dennis Martini Leads	Sat	16 <sup>th</sup>	LV FINA	6:00 PM

#### January 2007

New Years Day Ride	Mon	1 <sup>st</sup>	LV FINA	9:00 AM
<b>Chapter Meeting</b>	<b>Thurs</b>	<b>4<sup>th</sup></b>	<b>Spring Creek</b>	<b>7:00 PM</b>
Staff Meeting	Wed	10 <sup>th</sup>	Spring Creek	7:00 PM
TBD			LV FINA	
TBD			LV FINA	

FINA Station - 1721 FM 157 West of US-287, Mansfield, TX

**Chapter Meeting 1<sup>st</sup> Thursday of each month,  
Dinner at 6:00 PM Meeting at 7:00 PM**

**Spring Creek Barbeque, 1724 HWY 287 (at Debbie Lane), Mansfield, TX**



# DECEMBER 2006

## GWRRA CHAPTER M EVENT CALENDAR



Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday																																																																																				
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# JANUARY 2007

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## SPECIAL DATES

December 2006

### Birthdays

Daryl Embry	2nd
Rowdy Hickox	3rd
Dennis Martini	6th
Rick Bierman	8th
Larry Kohls	9th
Clarence (CB) Bratcher	11th
Bryon Manthe	23rd

### Anniversaries

Clarence (CB) and Elaine Bratcher	17th
Jim and Sandy Lindsay	27th
Wayne and Olga Roberts	27th
Wess and Janet Bryan	28th



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Fax: 817-465-4445

Find your GWRRA Number in this Newsletter and you can win a free Raffle Ticket if you show a current GWRRA Membership card to the CD at the Chapter M meeting. There are two GWRRA numbers in this newsletter.

## HERE WE GO AGAIN!!

# SUNSHINE REPORT....

Well, a year has passed since I took over the duties of Sunshine Lady. What a busy full year it has been for our Chapter M. We have had some GREAT rides, fun trips and exciting events. New folks joined us and some old friends returned to the fold. This year, we also experienced the loss of some VSB's, (Very Special Bikers). Our hearts were truly saddened by the loss of our friends. What a blessing it is to be able to share our good times as well as times of sorrow, with one another.

Chapter M is truly a blessing to me personally and I know too many others as well.

Looking back over the year, I can know for a certainty that I probably, in my humanness, skipped some birthday, anniversary or special event. Please forgive me if you were one accidentally overlooked. Please know it was not intentional. It has been a pleasure and a joy to serve my fellow Moonlighters, the officers and staff. I will say that all of you have been so wonderfully supportive to me and I appreciate it so much.

Lonnie and I would like to wish all of you a very Merry Christmas and a Happy, Healthy, Safe and Blessed New Year.

Harolyn Ellis/ Sunshine Lady

Our destination was Lufkin where I would be taking a Trike class and Gene would be taking an Experienced Riders Course (ERC). We were saddled up and ready to go by 9:00 AM on Friday morning, November 3, when I tried to start my trike. It was deader than a door nail!!! Gene had just backed it out of the garage and it was running. What now? After turning off the house alarm and opening the garage door, Gene took out his meter and sure enough the battery on the trike was dead. Gene went to TS for a battery which had to charge for a couple of hours before it could be installed. We finally got on the road about 2:00 PM just in time to hit the major traffic on I-45 at Corsicana. I waved to my exit for US-287 as we went sailing by for the first turn.

Gene has yet to understand that I study the map closely and retain a picture of where I am supposed to be going. After we got back on US-287 south of Corsicana, we were going 70 MPH when all of a sudden brake lights came on. On a two lane, seventy mile an hour road, there was a bus stop in the middle of nowhere without signs. It turned out there were two bus stops without signs. We weren't going 70 MPH the second time it happened.

The weather was terrific but it started getting chilly by the time we got to Palestine so I decided to put on my chaps. That was a chore in

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itself since I have gained twenty pounds since the last time I had them on. Gene had to loosen the waist but the legs were rather tight. I was able to get back on the trike and we took off looking for TX-249 just south of Palestine.

TX-249 was really neat with all the curves and hills but the sun was setting so we did not get to enjoy the view until our return trip. TX-249 merges with US-69 in Alto where we went south to Loop 287 around Lufkin to US-59 south.

The traffic on US-59 was heavy as we stopped at the cross over to our hotel.. I went across and pulled up in front of the hotel. I got off my trike expecting Gene to pull up at any moment. After a minute or two I decided I had better check and see what was happening. I walked to where I could see the crossover. Wouldn't you know, Gene's bike was stalled in the crossover.

Well, I had a serious choice to make after I got out of my chaps. I had to either go help Gene or make a pit stop. Gene won out! I jumped back on my trike and hurried back to the crossover for the hotel. Two police cars had stopped the north bound traffic and a biker friendly person helped Gene get across the street where I could then jump start the bike with my trike battery.

After we got checked in, Gene wanted to go find the Lufkin Expo Center so he wouldn't get lost on Saturday. We took off up US-59 (287 LOOP) to, (OH NO! Gene has decided to go to Nagadoches on US-59 instead of turning on US-69 (LOOP 287)) to the Expo Center. He pulled off and came back to the trike and I told him where he went wrong. Back on the bike, we make a u-turn to US-69 (LOOP 287) and went past the Expo Center. On the way back another wrong turn;

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Gene does not answer on the head set; I am sure his ears are burning by this time so I finally honked my horn a couple of times to get his attention. He made a u-turn and pulled to the side of the road. Keep in mind that we were in heavy traffic! He dismounted and came back to see what was wrong. It is at this point that I realized I did not have my headset connected and he confessed that he didn't have his connected either and you wonder why all these drivers are staring at us. We finally got back to the hotel without any further mishaps.

On Saturday, Gene attended his ERC and I attended the Trike class. About halfway through the class, my trike started acting weird and then it quit. The battery (245114-01) wouldn't support the starter. After turning off all accessories it was jump started. Gene found the wire to my trunk lights was broken so he taped each end to stop it from shorting. I didn't have anymore problems with it. We completed our classes and received our certifications and went to find something to eat.

We left Lufkin at 8:30 AM Sunday morning so we could get ahead of the rain that was coming in. When we got to Alto, we decided to fill up before we turned off US-69 onto TX-249. You guessed it; Gene's bike wouldn't start. After we jump started it, we headed toward Palestine on TX-249. It was a beautiful ride at 70 MPH. The tree leaves were red, brown and golden. When we got to US-287 just South of Palestine we took the loop around Palestine and stopped at a Wendy's for lunch. From there we headed on home without anymore problems.

After we unloaded everything, Gene got out his meter and checked out the bike. The alternator was not generating enough current to keep the battery charged. It was decided that the bike had to be fixed before we made the Thanksgiving weekend trip to the hill country. Dennis Martini at TS has installed a new alternator and the battery that goes with it. Dennis also, fixed the wire for my trunk lights. Hopefully, with all the fixes the trike and bike are ready for the Thanksgiving trip.

## Chapter "M" Wing Deer

The wing deer driven by Santa are the only known flying wing deer in existence. Besides magic dust, Santa's wing deer are fed a special DQ diet throughout the year which helps give them the power of flight. With the help of this DQ diet, the strength of the wing deer is increased threefold, their stamina increased to infinity and their wheels can manipulate the air as though they were on solid ground.

Keigler Comet: He's been a little spacey every since the accident that was responsible for his "wing name" Comet. It was at the end of the run on the very first Christmas wing delivery. At that time, Keigler Comet was leading the team through a dark and foggy night. He suddenly thought he spied the big lighthouse on the tip of the **North Pole, the one**

**they still use to guide the wing team home.** Unfortunately, that was in the days before radar and David Finrock forecasts. Yep, it was a real comet speeding through the edge of the Earth's atmosphere, and a disaster was narrowly avoided after Keigler Comet head-butted it out of orbit and saved the team. He became a hero, but he's still seeing stars. Even in the daylight.

Sandy Prancer and Pat Dancer: Probably very few people notice, but Sandy Prancer and Pat Dancer are actually twins. Not identical, but there is a strong family resemblance. The twins toured as wheelers with the Bob Hope Holiday USO troupe, bringing seasonal entertainment to the front lines at the Battle of Hastings. Unfortunately, during one Christmas show a hunter thought it was wing deer season and opened fire on the show. Out of work, out of show biz, and out of luck, Sandy Prancer and Pat Dancer were returning to their native homeland when they saw a recruitment sign announcing that the North Pole Village was looking for anyone with talents that could be used at Christmas. They got the job.

Sam Dasher: A dapper young wing deer from Los Angeles who gave up his illustrious film career to help pull Santa's wing team. But don't let that fool you into believing that Sam Dasher's life is motivated by self-sacrifice, on the contrary. Pulling the wing team has made Sam Dasher even more famous. He spends most of the "off season" either shining his fenders on the beach or making films with Wingdom Studios...a movie company that he owns and operates all by himself.

Harolyn Donder: Did you know she was the first girl wing deer to graduate from the prestigious Roe Military Academy, and as far as she's concerned, boot camp never ended. In fact, she has the other wing deer on the team practicing constantly year round so they stay in shape for the big night. The other wing deer respect and appreciate Harolyn Donder's workout routines and maneuver exercises even though their little pegs and spokes do get quite sore.

J. D. Blitzen: This thunderous wing deer got his name because he's been struck by lightning so many times that he is now actually electrically charged. It all started in his early childhood

where he grew up on the highest peak of the Swiss Alps. The peak is so close to the sky that every time a storm passed by it ZAP'd J. D. Blitzen right between the handlebars. J. D. Blitzen eventually was able to get radio and television stations through his headlights and on top of that, he started to point North all the time, just like a compass. One day, J. D. Blitzen decided to follow his magnetic attraction and ended up at the North Pole. When he got there, Santa immediately saw his potential and made him a part of the wing team. Now J. D. Blitzen serves as Santa's compass, radio, and lightning rod in case they have to fly through any storm clouds.

Beverly Vixen: She was the top wing deer in her training class. She is renowned for her beauty, and her graceful flying has become even more beautiful through her years of practice. Her triple toe loop with a single wheel landing has never been equaled. Beverly Vixen fell head over wheels in love with Gary Cupid and joined the team, got hitched to Gary Cupid and is still flying, still pretty, and she still thinks Gary Cupid is the bravest wing deer she has every met.

Speaking of Gary Cupid, you would think that being one of the wing deer sleigh team for Santa would keep a wing deer very, very busy. It does, but Gary Cupid still finds time to play the great Wing deer Romantic. He loves to create wing deer crushes and romances for wing deer all over the world, not just the wing team at the North Pole. He has personally been matchmaker to 1143 wing deer couples in the last year. But the romance he is most interested in is his own with the beautiful Beverly Vixen.

That brings us to Rowdy Rudolph: He's got the brightest lights and the loudest pipes of all the wing deer team. There's none finer. Rowdy Rudolph is a great wing deer and that's why Santa picked him to ride in front of his team. Santa knows he can depend on Rowdy Rudolph to help him make all the deliveries on **time and in full.**

**Speaking of full.....Santa wants us to remind you to be sure to leave milk and cookies out for him on Christmas Eve.**

**ACD/Membership Enhancement Coordinators  
Merry Christmas to all.....  
Marvin and Sylvia Andrews**



### Your Motorcycle Insurance Professional

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## THE INSURANCE COLUMN

Have you ever wondered why there are so many differences in the insurance quotes you receive every few years when you go insurance shopping for motorcycle coverage? There are a few simple answers to this question and I will outline some of them for you in this article.

Most people shop for new insurance coverage every few years for one of three primary reasons: 1.) Their premiums have increased 2.) They have had an unpleasant claims experience or 3.) They have had a less than excellent client experience with their agent or the office staff. This article will address the first reason.

Motorcycle Insurance policies include a variety of available coverage. The following are the primary types of coverage available:

- Bodily Injury Liability Coverage
- Property Damage Coverage
- Uninsured/Underinsured BI Coverage
- Uninsured/Underinsured PD Coverage
- Personal Injury Protection
- Comprehensive Insurance Coverage
- Collision Insurance Coverage

- Towing/Labor/Rental Reimbursement

There is also a number of specialized types of coverage offered by many, but not all, carriers; these include:

- Trip Interruption Coverage
- Customized Equipment Coverage
- Towing Trailer Coverage.

As you can see, with all these different types of coverage available, you have a number of decisions to make when you buy a policy. But it is even more complicated than it first appears because many of the individual types of coverage from which you have to choose have more than one option available. As an example, look at your basic liability coverage; many people recognize Liability Insurance coverage quoted in numerical format, such as 20/40/15 or 50/100/25. Do you know what these numbers mean? Let me illustrate the first series of numbers...20/40/15.

These three numbers mean \$20,000 payable by your policy, per person injured in a single accident...\$40,000 payable by your policy, for all persons injured in a single accident...and \$15,000

available to pay for Property Damage caused, per single accident. This explains only what the numbers mean. The explanation does not address whether the limits are adequate; more on than later.

Now, when you call an agent and ask them for a quote on your motorcycle, you can understand why we have to ask you so many questions before we can give you an answer.

To continue, allow me to address the adequacy of certain limits commonly understood by most riders. Since the state liability insurance limits required in Texas are the aforementioned 20/40/15 and since you now know what those numbers mean, let's address the adequacy of these limits.

Many people are not aware that those limits were established decades ago; when the costs of medical care and auto repair were much, much lower. Today, a short stay in the hospital can add up to ten's of thousands of dollars. Think about the cost of most car and trucks today; and, how many of them have a \$15,000 plus price tag? Even many of our motorcycles cost more than \$15,000. The bottom line is simply that while the state of TX only requires you to carry 20/40/15, no prudent person would or should.

But why would someone choose 20/40/15 limits of liability instead of 100/300/100, for example? The obvious answer is cost. All too often common sense can mislead you. Although \$100,000 is 5 times greater than \$20,000, the cost of having a 100/300/100 policy is not 5 times greater. In fact, many times the cost differential in these two coverage amounts is not even twice as much.

A similar effect can be found when Comprehensive & Collision deductibles are concerned. Many people automatically choose \$500.00 Deductibles for their autos and motorcycles. In some cases this might be the right choice. In other cases, however, the difference in premium savings between a \$250 deductible and a \$500 deductible make the \$250 deductible the better choice because the coverage provided meets your budgetary needs. Conversely, to maximize premium savings when a greater budgetary concern is present, a \$1,000 deductible can serve to save you a considerable amount on your premium. Which one is the right

choice? ..... the one that meets your needs and your budget.

To conclude this months Insurance Corner article let me advise you to carefully consider exactly *what* you are buying when you next choose a policy for your motorcycle. You are buying the rights to have a future claim promptly and fairly settled. While cost of coverage is certainly a valid consideration, it is not the most important one. The most important consideration is to have the *right* policy with the *right* coverage when that time comes to file a claim.

**Kevin M. Lynch, CFP®, CLU, ChFC** is a financial service professional with over three decades of experience in Insurance & Financial Services. Kevin and his wife Kim own and operate the Mansfield, TX Brooke Insurance & Financial Services Agency located at 1219 E. Debbie Lane Suite 103, Mansfield, TX 76063. Kevin and Kim are GWRRA members and they ride a 2005 White GL1900 Goldwing. Call our offices at 817-999-6371 if we can answer any insurance questions for you or your family or provide you with competitive quotes. **All QUOTES are provided FREE and without obligation.**

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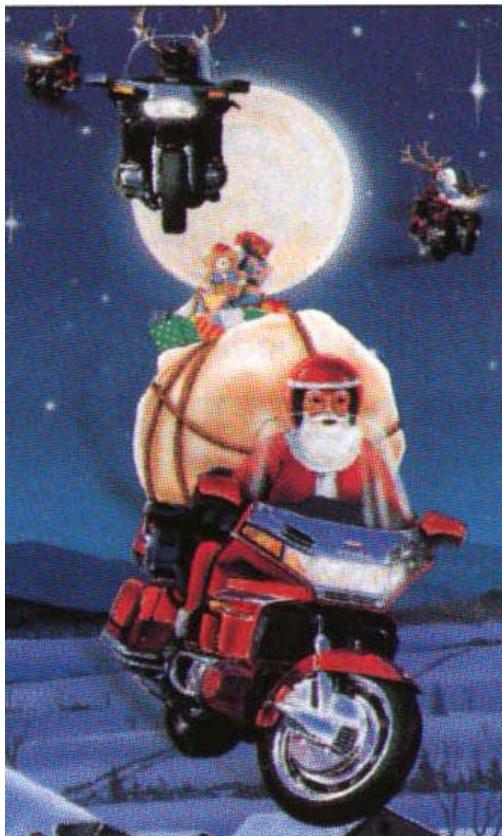
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