



Bluegrass Wings Team

Chapter Directors

Michael & Dedre VanHoose

859-753-5818
853-229-5859
CD@kybluegrasswings.org

Assistant Director

Jeff Sullivan
ACD@kybluegrasswings.org

Rider Educator

Alan and Shea Ernest
RE@kybluegrasswings.org

Treasurer

Karen Early
Treasurer@
kybluegrasswings.org
859-351-7149

Membership Enhancement

Darrell and Alice Hampton
MEC@kybluegrasswings.org

Couple of the Year

Roger and Karen Early

Web-Master

Roger Early
Webmaster
@kybluegrasswings.org
859-608-1323

Newsletter Editor

Michael & Dedre VanHoose
NE@kybluegrasswings.org

Technical Advisor

Russ (La GOO) Bell
rwbell1800@gmail.com

Ride Coordinator

Roger Early

Chapter Chaplain

Randy Coy



September 2016

Happy September Chapter C!! September has started with a bang. In case you are not aware, thanks to you, our chapter again won the Traveling Plaque. Many, many thanks for your participation and support! September is double points month for us and we intend to take advantage of it as best we can. This is your chapter and you only get out of it what you put into it. The more you enjoy time with the chapter, the more enjoyment you will have. I am sure John and Earl have some stories for us about Wing Ding and their trip west. We were so happy to have Roy back with us Saturday on our ride to Louisville. Goo has scheduled hos Lovers Ride in the email we sent out. Congratulations to John and Beth Flaherty for becoming the new District Couple of the Year. The Blast was a good time and pre-registration was up from last year. Plans are already being made for Spring Fling in Tennessee, and don't forget about the Region N Rally in Johnson City, TN November 4th and 5th. That will be a great time. We have a lot of rides upcoming. We hope to have you with us as much as possible. The weather has finally broken and just maybe we can enjoy the rest of our riding season in more comfortable temperatures. September 22, 23, and 24 we will be in Cherokee, NC at Wings Over the Smokies. This is a great venue and I now it will be a good time. ROAD TRIP! Till next month

Mike and Dedre VanHoose





4129 Lexington Road

Paris, KY

Please join us as we
welcome our newest

Motorcycle Insurance The four coverages that you need

Soon after the purchase of my first motorcycle I was thrust into the chore of finding just the right type of insurance coverage that would be comprehensive. We often use the same guidelines for choosing motorcycle coverage as we do for our automobile but we need to realize that the parameters are much different. In my research I found this article written by Korrena Bailie that really seems to encompass all the aspects of coverage that you should consider when choosing an insurance policy for your motorcycle. I attempted to paraphrase and rewrite but fearing that I may leave something out very important, I just decided to give her credit and copy and paste. This article came from quotenet.com and it seems to cover all the necessary points of motorcycle insurance.

Korrena Bailie

In recent years, motorcycles have become more popular than ever in the U.S. According to a 2009 report from the Motorcycle Industry Council, a nonprofit trade association, 10.4 million American households now own a motorcycle, compared to 6.6 million households in 1998. The Motorcycle Industry Council also reported that more than 55 percent of today's motorcycle owners are older than 40. For this group, motorcycles may be a luxury purchase, as opposed to a necessary way to travel. Younger riders often buy motorcycles because they're a much cheaper form of transport than cars. With motorcycles made to suit differing needs, the cost of motorcycle insurance varies. Your insurance cost will be determined by your particular motorcycle in addition to state laws, lender requirements, and the coverages and limits of your policy.

When you buy motorcycle insurance, your policy should contain the following four coverages.

1. Liability insurance.

[Liability coverage protects you if you're found at fault](#) for an accident where another person's property is damaged, or they are injured in the crash. Your liability coverage will pay out for medical bills, lost wages, and damages - but only up to the limits set on your policy.

If you're sued, liability insurance can pay for your defense. However, if the liability limit of your policy is \$20,000, and you're sued for \$50,000, you will be responsible for the difference out of pocket. For this reason, you should purchase as much liability insurance as you can afford.

GEICO product manager, Lisa Hamilton, says, "Many bikers think their motorcycle is small and can do little damage, but the reality is that motorcycles can cause accidents with significant damages. Carrying higher liability coverage is often less expensive than customers think."

2. Uninsured/underinsured coverage.

Uninsured / underinsured coverage [provides financial protection for you and any passengers](#) if you get into a crash involving an uninsured motorist. And there are millions of uninsured and underinsured drivers on the road. In April 2011, the Insurance Research Council reported that about one in every seven drivers is uninsured.

Underinsured coverage protects you against drivers that don't have liability limits that are high enough to cover your damages -- even if they've purchased the minimum amount of liability insurance as required by state laws.

3. Collision coverage

Collision coverage is often a mandatory requirement by lenders if you take out a loan to purchase your motorcycle. This coverage insures your motorcycle if it gets damaged in a collision with other vehicles, or if you fall off your motorcycle and it gets damaged by the road or another object.



If your motorcycle costs more to insure than it's worth on the market, you may no longer want to pay for collision coverage. However, motorcyclists should always keep comprehensive coverage, as it protects against risks such as vandalism, theft and fire.

4. Medical payments coverage

Medical payments coverage is an optional coverage and pays for necessary medical treatment for you and any passengers up to the chosen dollar limit. This can be important if you don't have health insurance to cover your medical expenses, or you have a high-deductible health plan.

It's important to note that in some states if you already have health insurance, the medical payments portion of your premium may not kick in until you have exhausted all other medical coverage.

Good insurance is a must so I hope these guidelines help when you consider an insurance policy for your bike.

Safe Riding,

Alan Ernest
Chapter C Educator
aeruger@gmail.com



Birthdays

Earl Broome	09/23
Roy Campbell Jr.	09/20
Josie Pennington	09/22

Anniversaries

Roger and Karen Early	09/05
Mitchell Young	09/14



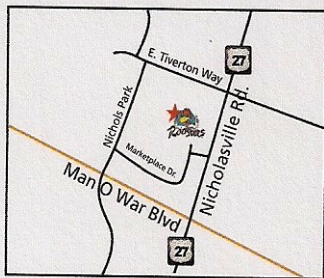
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Another Blast is behind us, and another piece of wood is coming our way! We were tied with Chapter H once again for the traveling plaque and Cindy Bryant, the District Director from North Carolina drew our ticket! If you see her at Wings Over the Smokies next week, tell her thanks!

We started the new year right, winning the traveling plaque from Chapter A, who won it from the Blast. Thanks to Roger, Karen, Roy and a new participant, Jim Springate who joined us and gave us the edge over Chapter H to win it!

As Mike mentioned, September is our double points month, and we are considering going to Chapter T after our gathering. I would like to go down and back on Saturday, and with the chance of rain, we may be on four wheels instead of three. Watch for emails this week. Please consider joining us!

We still have some hats for sale. I'll have them at the next gathering. The cost is \$9.

Mike and I are heading to the Region N Fall Finale, the first Region Convention since before Mike and I joined GWRRA. The Region Couple of the Year Selection will be held there, rather than the Virginia rally. There will also be classes, vendors, and FUN! Please let Mike or I know if you're interested in going with us.



Dedre and I, along with Roger and Karen, Jim Springate, and Roy Taulbee captured the Traveling Plaque Saturday. We will be continuing the chase throughout the year. Please come out and go with us!!



Hello Fellow Wingers,

09/09/16

Wow, September already and I have not gotten to ride my wing nearly enough this year. The weather has cooled down some and what little riding I have done has been great. Alice and I were able to ride all 3 days over the Labor Day weekend and we really enjoyed it, as each one was either a lunch or dinner ride. You know it is more fun when there is a meal on the other end of the ride and you might just get lucky with a little planning and find a Dairy Queen for desert!

Well in another week and a half we will be making a road trip to Cherokee North Carolina for the annual "Wings over the Smokies" and we are so looking forward to that. Not only is the Wing event great but also we get to spend some time with our friends from the chapter. This year Alice and I will be visiting the Wheels Thru Time Museum in Maggie Valley and also we are planning to make a trip to the Biltmore Estate in Ashville. I find it just great to see our chapter members pushing themselves into doing maybe something for the very first time in their life. We all have that pioneering spirit in us to see things we maybe have not seen before or travel to far off places where we have not been before.

Just a safety reminder for those that are also going to Cherokee or maybe just to the next town to not forget about your safety checks on the motorcycle. Things like checking you tire tread and pressures, making sure all you lights are working, checking the oil levels and take a look at you brake rotors and pads as all that mountain riding can put a strain on them. Hope to see you at our chapter meeting on the 17th and find out who is riding south with us.

And again I want to remind you to invite that neighbor or friend that has a bike to come to our chapter meeting and see what fun we have.

Quote: There exist a set of people who believe that 2 > 4!

Safe Riding!

Darrell and Alice Hampton

Membership Enhancement Coordinators

Email: MEC@kybluegrasswings.org





ON-SITE CLASSES AVAILABLE

*Thanks for stopping in!
Check Out Some Of Our Great Events*

Dogs & Discounts

Thursday Night Bike Night:

Every Thursday 5pm-6pm with FREE food and parts discounts throughout the store.

Off Road Ride / Demo Day:

We will be holding an Off Road ride at Wildcat Off Road Park the first weekend of October. Arctic Cat will be bringing out a few ATV and Side X Sides to take for a spin. We will provide a FREE lunch also, so mark your calendar this will be an event you do not want to miss!

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From our Ride Coordinator and Webmaster– Roger Early

Since our last gathering, we participated in the Ride for Life in Versailles. The route was planned by Mike and I heard some of the riders say they had never been on some of the roads and they really enjoyed the route. I was trying to get pictures of the group so I took a different route to get ahead of them so I was not able to ride the complete route. It was a great day. I am hoping we can participate again next year. Below is a picture of Mike leading part of the group on Pisgah Pike right in front of WinStar Farm.



Do you notice anything wrong in this picture?

We cancelled our ride after our last meeting due to a sudden storm that blew in. We were planning to ride to Winchester to enjoy some frozen yogurt so I have re-scheduled that for our October gathering on 10/15.

We have several Chapter and District events coming up. They include:

- September 8 – Dinner at the Kentucky Fudge Company in Harrodsburg
- September 10 – Visit Chapter A to try to win the Traveling Plaque
- September 17 – Ride to Mammy’s Kitchen in Bardstown
- September 22 to 24 – Wings Over the Smokies in Cherokee, North Carolina
- October 1 – Ride to the Kentucky Apple Festival in Paintsville
- October 4 – Dinner at DaVinci’s Pizza in Frankfort
- October 15 – Ride to Tasty Time Frozen Yogurt in Winchester
- October 29 – Ride to Whistle Stop Restaurant in Glendale, Ky.

For more information about the rides and future dates please see our events calendar at <http://www.kybluegrasswings.org/events/>. The calendar also includes the various Chapter Meetings and the Region Events. If you have any questions or corrections, please let me know.

If you want to see some of the photos from our past events, check out the following page: <http://www.kybluegrasswings.org/photos/>



**Chapter C wins the
Traveling Plaque at the
2016 Blast**

**Dedre is awarded the
2016 University Trainer of
the Year award**



**Line up for the Light
Parade**

Information from your Membership Enhancement Coordinator

Lets got out and VISIT our fellow chapters. Here is a list of when and where they meet. It's FUN to make new Friends.



Chapter A Meet on the 2nd Saturday of the month at Mark's Feed Store at 6501 Bardstown Road in Louisville. They eat at 11:30 and meet at 12:30.



Chapter B-1 Meet on the 4th Sunday at Ryan's Steakhouse at 1921 Mel Browning Street, Bowling Green, KY 23104. Eat at 4:00 pm and meet at 5:00 PM.



Chapter C Meet on the 3rd Saturday of the month at Roosters. This is at the intersection of Nicholasville Road and Man O War in front of Walmart. Eat @ 11:00 AM and meet @ 12:00.



Chapter G Meet on the 2nd Tuesday at the Golden Corral, 4770 Houston Road Florence, KY 41042 Eat @ 6:00 pm, Meet @ 7:00 pm



Chapter H Meet on the 1st Friday of the month at the UK Shelby County Extension Office, 1117 Frankfort Road, Shelbyville, KY 40065 Meet @ 6:30 pm



Chapter S Meet on the 2nd Sunday of the month at Golden Coral U.S. 31 W. Elizabethtown, KY Eat @ 4:00 PM, Meet @ 5:00



Chapter T Meet on the 3rd Saturday of the month at Carriage House Ramada Inn Paintsville, KY Eat @ 6:00 PM, Meet @ 7:00



Chapter W Meet on the 1st Tuesday of the month at Frisch's in London off Highway 192. Eat at 6, meet at 7.



Chapter Y Meet on the 1st Thursday at Majestic Family Restaurant 700 S. 6th St. Mayfield, KY 42066 Eat @ 6:00, Meet @ 7:00

Look at the Chapter Gathering days as we will try and visit them all sometime.