



BMW Club
Of Northern
California INC.
November, 2003

NEWSLETTER

CHARTER NO. 9 — BMW MOTORCYCLE OWNERS OF AMERICA
CHARTER NO. 210 - BMW RIDERS' ASSOCIATION

November Meeting Avila Hot Springs Spa Near San Luis Obispo, CA November 22, 2003



You folks are going to love this ride! It has something for everyone, from fast sweepers to tight paved 'single lane' backroads, with some of the best scenery I've ever had the pleasure of viewing. Dress warmly, check the forecast to see if you need rain gear, and bring a nice, warm sleeping bag—it's November! But don't

forget your swimsuit for the hot springs...

Warren Barnes and your trusty co-Tour Captain (Peter Carrie) drove the route Nov 1 and 2. Yes, I said "drove", not "rode". Curse all physiotherapists! Since it will be another two months before I am 'allowed' to ride, Warren has very generously volunteered to lead you on this great route. Aside from the scenery and endorphins en route, there is a great reward at the end: a nice soak in the hot springs at Avila. In addition to checking out the route this past weekend, we thought it only appropriate that we gave the Spa a proper test-drive. It smells funny, but from the look on the faces of the other 'soakers', it must be good for you! The Avila Hot Springs Spa (250 Avila Beach Dr, San Luis Obispo, CA 93405, Tel: (805) 595-2114), has lots of amenities: If it is really nasty weather, the Spa has cabins equipped with showers, cable TV, heat, and various other civilized accoutrements. If you intend to wimp out in advance, without waiting to use the weather as an excuse, you can reserve a cabin (\$99) by calling the Spa. Shame on you!

This past weekend we made several discoveries: the most important is to never trust your fancy mapping and trip planning software! The original layout of the route ended unfortunately—after driving through a herd of cattle— at a barbed wire fence across the road. The fancy software said, "full speed ahead", but the barbed wire was there, for real. So we spent some time backtracking and looking for alternate ways to traverse

the rolling, mountainous countryside between Carmel Valley and Lake Nacimiento.

In the process, we tripped over a couple of beautiful GS routes, which will be optional for riders with a taste for gravel, the odd section of ruts, and washboard, and some narrow, "switchback" ascents and descents. I'll briefly describe these GS options here. Warren will provide more details at the ride briefing. The first GS section (about 6 miles) goes through the old Klau Mine site between Chimney Rock Road and Highway #46. It has a few slightly technical sections, but should be well within the capabilities of intermediate riders interested in giving it a try, and prepared to take it slow. The road goes up and down a ridge, with lots of twists and turns. At the top, there's a view you will remember for a long, long time. I'm not sure if the flock of wild turkeys will still be there.

The second GS option is about 15 miles, 9 of which are gravel. The route starts just south of #46, and travels along Santa Rita Road to where it meets with Old Creek Road. On this section, we encountered about 20 long distance runners, and no cars at all! This route is not as technically challenging as the Claus Mine route (although there is one slightly rutty section)—most of the gravel is firm, and the views of the backcountry are simply profound, traveling under an open shade canopy and forested canyons. Please do not miss this.

What about the major route? As I said, there is something for everyone (unless you like freeways)! Details of the route are posted on our web site, so I will not repeat such important details as mileages, etc, here. But I will give a fairly detailed summary. Here goes: We'll leave Flames Restaurant (7170 Santa Theresa Blvd in south San Jose—take the Bernal exit off #101 S) at 8:00 am, riding south on Santa Theresa, then west on Bailey to McKeen, where we'll turn south again. McKeen Road turns into Uvas Road, a nice route through open country that will take us down to #152. We'll head west on #152 to Watsonville, (left on Lincoln, right on #129 (west Riverside Dr), where we'll have a personal comfort break ("PCB") at the Arco station. From there, south on #1 to the Monterey/Salinas Road, and east to G20-Laurels

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**The Christmas Party will be on
December 13. See "Events" for
details.**

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NORTHERN CALIFORNIA**
**A TOURING
AND CAMPING CLUB**
<http://bmwnorcal.org>

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Editorial Fine Print:

- The deadline for the next newsletter, the January 2004 issue, is December 27, 2003.
- Ads will run for 3 months unless you call and tell us to cancel sooner, or the editor forgets, which is most likely, or we haven't received any new ones in which case we like to have something in that space!
- Please send all material for the newsletter to the editor at the club PO box (address on back page), or email to twored@pacbell.net

President's Corner



It's been another grand month of Presidentizing. I've had fun representing the club and participating in its events. I mentioned how I was looking forward to the Second Sunday, October 12th, and what a day along the Big Sur coast it was. Nepenthe is always worth a visit. They set up tables for us outside on the veranda on the upper level. The weather was warm and sunny, the food scrumptious; the riding fantastic. On November 9th the Dipsea Café is reserved at 9:00 a.m. Some folks may wish to ride down to the San Mateo Expo to catch the last day of the Motorcycle Show, if they haven't already gone, but West Marin is definitely a finer destination.

Cal BMW & Triumph held their Octoberfest open house on October 18th. A number of members helped with set-up, traffic directing, barbecuing and serving. Test rides were available on a number of models and there were hourly drawings for prizes – one of them admission to the 2004 49er Rally. Thanks to Kari Prager for his promoting the rally and club and for past and future donations of rally door prizes.

There was a good turnout at the meeting on October 25th near Pine Flat Lake on the King's River. The tour was well attended and took some nice roads. For this time of year, we had exceptional weather. Thank you Leni for a fine job as Tour Captain for this trip.

Of concern to everyone is the increased congestion occurring on our overburdened roadways. Like many of you, I grew up in the area, spoiled by how it was then compared to today's conditions; driving on highways with fewer lanes yet entirely uncrowded. Now, as housing fills in the voids between Sausalito and Santa Rosa, SF and Gilroy, Oakland and Sacramento, Oakland and Tracy, Oakland and Antioch, the 680 corridor, and the East Bay shore, I can only imagine what future traffic will be like. If development continues beyond the sprawl we have been witnessing and the population continues to increase exponentially, these days will seem just inconveniencing compared to the bitter unpleasantness we can expect ten years from now. I keep thinking that if every car or truck occupied by only one person could double up, it would halve traffic. I suppose it's not that simple. More motorcycles, fewer SUVs – that would help.
















I won't be able to make the November meeting in Avila Beach. I do recall that the Club was there some years ago and it's a good spot. Be sure and bring your swim suit for a soak in the pool. I'm hoping for good weather for those of you who make the trip.

On the volunteer front, I want to thank Dave and Patty Gluss for their offer to host the Club's Holiday party on December 13th. You'll see the address and directions in this newsletter. Thanks to Sam Lepore who has offered to assume the job of Member Director and will work with Brad Hepler to move the mailing lists to his PC. Thank you Brad for your years of dedication to this important role. I am accepting the generous offer of Greg Hutchinson and Pat Mulrooney to co-chair the 2004 Range of Light.

The job that is causing me most consternation at this point in time is that of 49er Rally Chair (or Co-chairs). The folks that I had been counting on to be the leaders for the '04 49er have, for personal reasons, recently bowed out. I know that one

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experience shared.

Safety/Technical Director's Corner

by Mike Baldenelli, Safety/Tech Director

Insurance. A Suckers' Bet?

There is a phrase in risk management lingo called "a good night's sleep." It has to do with insurance. If you are a risk manager (or somebody with lots to lose) the phrase refers to the concept you don't want too much or too little insurance, but just enough so you can enjoy a *good night's sleep*. This article is about a how to get a good nights sleep insurance wise.

To begin, it helps to think of insurance as a wager. Take life insurance. You pay a premium (a wager) that you will die during the policy year. If you die, you "win". If you don't die, they "win". It seems crazy. But every month most of us write checks to insurance companies. And on some subtle level feel we like suckers when we don't get *the big pay off* even if winning means something terrible has to happen.

One yet another level, insurance is a

very adult thing to do. And being (responsible) adults we mentally hold our noses and cover life's risks with a check. We have life insurance, car & bike insurance, home insurance, medical insurance. If you are really anal (like me) you might have more than one life insurance policy and disability insurance to boot! Ironically, after paying for all this insurance we proceed to see the insurance companies beat us year-after-year, by following good safety practices, eating smart, getting regular medical check-ups, and so on. But in spite of all that prevention bad things still happen.

One arena we are particularly vulnerable to is the actions of others. I am referring to our fellow drivers. It concerns me that a significant number of them don't have insurance to cover even themselves, never mind about

you and me. (A significant portion of them, insured or not, are drunk or talking on a cell phone.) Some drivers are uninsured because they are too poor, and/or don't give a shit. Whatever.

As you might have guessed there is an insurance product to cover this exposure. It's called uninsured motorist coverage. Like the name implies it pays off as if the other person isn't insurance. It's not terribly expensive, and it is based on the premise that there are people out there who don't share your sense of maturity and do the adult thing like buy insurance. You, in effect, are betting that you will be hurt by such an individual.

There's another line of coverage many people don't explore. That is Umbrella Insurance. Umbrella insurance, like the name implies covers all your underlining insurances coverages (or risk exposures). The boat, the car, the property, the house,

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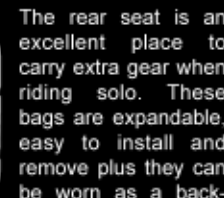
We have many unique and cool items for the R1150GS including the new Wunderlich Touring screen and carbon fiber or plastic hand guards with aluminum reinforcement.



Wunderlich Cylinder bars are available for the R1150 GS and R1150 R. They can stay in place for all routine service and are a perfect place to mount a pair of lights.



The F650 GS touring screen from Wunderlich looks as good as it works well. It mounts solidly and manages air flow efficiently.



The rear seat is an excellent place to carry extra gear when riding solo. These bags are expandable, easy to install and remove plus they can be worn as a backpack. We have rear seat bags for many models. Please call us or check our web site.



Finally, a side stand enlargement plate for the K1200 LT. Most other models too.



We now have carbon fiber inner fenders for The R1100 and R1150 GS, RT, RS, R as well as the R1100 S. These fenders add a sporty look and help to keep your rear shock and the rest of your bike clean by keeping the road debris and water splash away.



The Vario screen is adjustable to suit the conditions and now available for the R1100 and 1150 R, RS, GS and R1100 S.

831.722.6262 parts@bmwscruz.com

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the business are all covered. After a loss when the underlining coverages are exhausted the umbrella coverage begins. One million dollars of coverage for somebody like me: a home owner with 3 cars, a motorcycle, 4 kids, two dogs, etc. costs me about \$300 a year. Pretty damn good deal. (Caution: Your individual situation may vary, talk to your agent).

Having this coverage gives me comfort on two levels. First, if I am liable in a law suit, for say rear ending a family on the way home from church, after my insurance is exhausted the other guy could go after my pension, 401K, savings, and future earnings. Of course, if you got nothing to lose this isn't much of a threat. Believe me, if my insurance company stands to lose \$1.3 million dollars (\$1 million for the umbrella and \$300,000 for the underlying coverage) they will fight like hell for me. Without an insurance umbrella they will pledge the policy's limits then meeting their obligation under

the policy. I'd be left on my own to satisfy any judgment in excess of what the insurance company already paid. Plus legal expenses. Think about it. What are you worth dead? What would it cost to pay off four injured occupants? Killing a child? Cars costing \$50K aren't rare anymore. Three hundred thousand doesn't go as far as it did 20 years ago.

The second level of comfort is more personal. By making a special agreement with the insurance company (called a rider) you can have the umbrella apply to the uninsured motorist coverage. (This isn't always automatic so you need to ask your agent.) So if some uninsured or *underinsured* driver hurts me I have access to a line of coverage up to \$1.3 million to draw on. This is a lot of money depending on your personal finances and/or the level of injuries you sustain. So after an accident the other drivers' insurance company gives me \$300,000 (incidentally a third of which will go to

my attorney). My actual injuries and pain and suffering are somewhere in the \$800,000 range. Where is the other half a million dollars going to come from? That right! My uninsured motorist policy backed by my umbrella policy comes to the rescue and I don't have to go through expensive and time consuming litigation to recover, either. Sweet dreams.

We are a rider's club. We ride hard, fast, and go long distances. This increases our exposure to unexpected occurrences AKA accidents. Our skills will never be good enough to prevent every possible accident scenario. But we choose this activity because the rewards outweigh the risks. The central question this article was intended to raise is this: Insurance. Is it a suckers' bet or damn good risk management?

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"Avila" Continued from Page 1

Grade, which takes us south to Carmel Valley Road. When we get to Arroyo Seco Rd, we'll take a quick detour to Millers Lodge for a coffee/PCB, then back onto Arroyo Seco east to Elm Ave-G16. Elm takes us east to a brief section of #101 southbound, to Jolon Rd-G14. On Jolon Rd, we continue southwest to Lockwood. From there, we'll detour about 5 miles east to the Waystation Restaurant (corner of Jolon and Pleyto Rd, (805-472-2001) for lunch. Then, back to the hamlet of Lockwood, and south on Interlake Rd-G14 to Nacamiento Lake Rd. From there, go right on Chimney Rock, then left on Adelaida Rd to Vineyard Rd. (This junction is where the Klau Mine Rd GS route detours off into fame.)

Vineyard Rd takes us south to #46, where we'll go right (W) to Old Creek Rd, turning south on Old Creek to #1. (The second GS optional route departs south from #46, and also flows into Old Creek Rd.) After taking a look at the sun going down behind Morro Rock, we'll go right (S) on South Bay Blvd, then left (E) on Turry Rd to Los Osos Valley Rd. Los Osos takes us south, back to #101, then a quick blast down #101 to Avila Beach Dr. When you get off #101 onto Avila Beach, you have arrived—the Spa is on your right. Get that tent pitched and break out the swimsuits!

When driving this route over the past two days, the number of times that Warren and I looked at each other and said, "Wow, this is AMAZING", is, umm... amazing. Interlake, Nacamiento, Vineyard, not to mention one of my all-time favorites, Carmel Valley Rd. This is some of the best riding anywhere, and it'll be our last organized Club ride of 2003. Please don't miss it.

As always, new riders and new club members are encouraged to join us. This is a great way to get to know the club members, and find out how much fun we have on these monthly outings! Typically, we get together for an informal group breakfast (at around 7 am) before the ride, then have a short briefing about what to expect. For all our rides, we stop for gas (about every 140 miles) and take

rest breaks about every hour or so. Our riding pace varies with the terrain and the Tour Captain, but we do our best to ride safely for the conditions. However, please remember that you should ride within your own limits—we'll provide help and advice, maps and routes, but you supply the "grey matter" behind the handlebars! We have a great safety record on our rides—let's keep it that way.

Peter Carrie

"President's" continued from Page 2

of you out there, with past rally experience or not, may have, or be able to find, the time to work on this important event. Please contact me immediately. Board members and myself may be contacting you to recruit your involvement—please come to aid. Time will fly very quickly as preparations for this premier event are made. Now is the time to step forward.

Mike Morlin, Pres.

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October 25, 2003 meeting at Pine Flat Lake, Choiumni Campground:



First Timer
Randy Lazado, San Jose



First Timer
David Salesky



New Member
Francisco Peno Fernandes
Berkely, Ca

Announcements

Club Christmas Party December 13, 2003

This year's Christmas party will be at the home of Dave and Patty Gluss, 600 Old LaHonda Road in Woodside; (650) 851-2577 on December 13th. Please call Dave or Patty to RSVP and let them know what dish you will be bringing. This is a BYOB event.

December's Second Sunday Breakfast December 14, 2003, 9:00 AM Brookdale Lodge 11570 Highway 9, Brookdale, Ca (831) 338-6433

The lodge has a Sunday brunch in the main restaurant for \$16.95. This includes several hot entrees, fruits, deserts, and beverage (Champaign, fruit juice, coffee, etc.) The dining room overlooks the creek inside the dining room. The riding is very good in the area, and the weather is often good during December.

Board Meeting

The next Board meeting will be held at the Macaroni Grill, 31 West Hillside Ave., San Mateo, just west of El Camino next to Barnes & Noble at 7:00 P.M., Wednesday December 3, 2003. All members are welcome to attend.

Laughlin River Run April 21st – 25th, 2004

Yorba Linda, CA - Dal-Con Promotions is pleased to announce the dates for the 22nd Annual Laughlin River Run April 21st – 25th, 2004 in Laughlin Nevada. Room Packages for most of Laughlin's Resort Hotels will go on sale Monday November 3rd by calling (714) 694-2800.

Make your plans now to attend the West Coast's biggest motorcycle party. The River Run event features nine resort casinos, top name entertainment, motorcycle displays, factory demo rides, trade show exhibits featuring name brand manufacturers and distributors, custom bike show and much more.

For more information or to contact Dal-Con Promotions, please visit the official 2004 Laughlin River Run website at: <http://www.laughlinriverrun.com>



President Morlan fell to his knees after hearing that Ted Hutz bought a Honda.



**Guest Historian
Don McClellan**

For Sale

1978 R-100, 1,000 c.c., Vetter fairing, BMW bags and top box. 90,000 miles, Black, belongs to "cupcake", not ridden for last two years. \$1,978. with title \$200. Alan Huntzinger, (408) 295-4506. (9/03)

Clymer BMW shop manual for R series, 1970 - 1989. Excellent shape. \$40 **Factory auxiliary catalogue for BMW R100/7 - R100RT** (parts catalogue). No longer available. Perfect condition. \$75. Contact: Stephen Hill at (250) 744-3009 or Stephenhill@shaw.ca (9/03)

Manual wanted: I am leaving for Central America soon and would like to understand the details about the bike. I wonder if anyone in your club has a 2000 or newer (01, 02?) GS and could either make me a copy of the manual or trust me to make one and return it immediately. I would gladly pay them either way for their expenses. Bryan Caluwe
415 454 8780 (9/03)

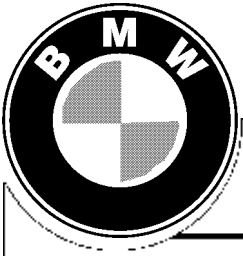
1985 R80RT: good condition / much loved; 57,000 miles; Colorado Red; original owner; all service records; Parabellum windshield; hard bags; larger battery; voltage regulator upgrade; K&N air filter; Throttlemeister cruise control; steel braided front brake lines; stock and Corbin seat; new Koni rear shock; new Progressive fork springs; dual horns; two accessory

plugs; Reynolds luggage rack, bag mounts, and back rest; Brown side stand; transmission rebuilt 2001. *Extras:* BMW tank bag; BMW saddlebag liners; two service manuals; mercury carburetor balance stick. Motivated to sell -trying to make room for an oilhead after all these years! \$3000.00 obo. Ted Schulze (650) 922-2923 tedbeemer@earthlink.net San Bruno, CA (9/03)

1981 R100 RS, color Smoke, New tires, hard bags, many extras, very nice bike, regularly serviced and well cared for. \$3200/offer. 661-765-2084.

For Sale.. mens black leather riding suit fits 6' tall 190-210 lb male with bib pants and jacket. \$230. for both. Clymer manual for older K bike \$20. Custom made saddle bag covers for older K bike includes pouches for holding a sleeping bag in each bag. \$65. for both. Tim Garb ..775 787-8064.

1997 R1100GS with ABS, BMW bags, Piasas, Russell seat, Lots-a-miles. Owned by a little ole man who hardly ever went anywhere. \$5,000 OBO. Contact Ted Hutz (209) 334-2000 (home) or (209) 609-9998 (cell).



CALENDAR OF COMING EVENTS

Nov 22	Meeting and campout, Avila Hot Springs Spa
Dec 13	Christmas Party, Gluss Residence, Woodside
Dec 14	Second Sunday Breakfast, Brookdale Lodge
April 21-25	River Run, Laughlin, Nevada

The Club meets for breakfast the second Sunday of every month at a location announced in the Club Newsletter.
See inside for details.

Prospective members may receive a complimentary newsletter by contacting the Secretary.



BMW Club
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California INC.

<http://bmwnorcal.org>
Ride to Camp; Camp to Ride

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November 2003