



Motor City Beemers

Club Newsletter



BMW MOA Club #231

BMW RA Club #209

April 2015

Volume 24, Number 04

All meetings are held the **SECOND** Saturday of the month at 10:30AM at BMW of Detroit

Immediately following the meeting is a Lunch Ride

Many months, we have a special event on the **THIRD** Saturday of the month

Our *next* meeting is scheduled for April 11, 2015

Following Meeting: May 9, 2015

Web site: www.bizblvd.net/mcbeemers

Eat to ride, ride to eat!

President	Maury Feuerman	mauryfeuerman@gmail.com
1st Vice President	Betty Ward	bettyward27@gmail.com
2nd Vice President	Rhys Blair	rhysb@att.net
Treasurer	Jim Mick	Jim@RidingIsWonderful.com
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Well the riding season is officially underway and I for one am ready to start rolling. This month rather than tell everyone what I am doing I thought I would bring you news that directly impacts each of us that rides a motorcycle.

I am constantly being asked why we are required to pay into the Michigan Catastrophic Claims Association and what we can do about it. At present the cost built into each of our registered motorcycles for insurance for the MCCA charge is at \$186 per vehicle. Fortunately after much debate we are going to receive a small break because starting July 1st of 2015 the MCCA charge is dropping \$36 to \$150 per vehicle!

The assessment represents \$145.10 to cover anticipated new claims, \$4.50 to address a \$ 292 million estimated deficit related to existing claims, and \$0.40 for administrative expenses.

All auto insurance companies operating in Michigan are required to pay the assessment to the MCCA to cover the cost of Personal Injury Protection (PIP) benefits guaranteed under Michigan's No-Fault insurance law. PIP coverage is mandatory and provides for the payment of unlimited, lifetime medical auto insurance benefits. The cost of these benefits is reflected in the insurance premiums all Michigan policyholders pay.

The MCCA assessments are used to reimburse auto insurance companies for PIP benefits paid in excess of \$545,000 per claim. The MCCA paid out \$1 billion — more than \$149 per insured car — in 2014 for claim costs resulting from catastrophic injuries. The majority of these catastrophic claims involves brain and spinal cord injuries, multiple fractures, and back and neck injuries. An independent actuarial consultant evaluates expectations for medical cost inflation, economic conditions, investment returns and the number of claims presented to the MCCA. The MCCA Actuarial Committee provides to the MCCA Board of Directors an estimate of pure premium for the upcoming fiscal year as well as an estimate of the current surplus/deficit for outstanding claims. The MCCA Board then determines the assessment. Currently, the MCCA has an estimated \$292 million deficit, which represents more than \$44.00 per insured car.

Since its creation by the Michigan Legislature in 1978, the MCCA has faced steadily increasing liabilities associated with unlimited catastrophic claim costs.

1. Michigan's unique no-fault auto insurance law provides unlimited lifetime coverage for medical expenses resulting from auto accidents. Michigan is the only state in the nation that requires all drivers to purchase these unlimited benefits. The state with the next highest mandatory benefit level (New York) requires \$50,000 of coverage.
2. Each year an increasing number of individuals are receiving benefits from catastrophic automobile accidents.
3. Payments to full time family or agency attendant and residential care providers comprise approximately 58 percent of claim payments.

4. Since 1979, there have been more than 32,600 claims reported to the MCCA, which will cost an estimated \$80 billion.
5. Medical care costs continue to rise more rapidly than general inflation.
6. Unlike other insurance types such as Medicare or Workers' Compensation, Michigan's No-Fault auto law does not contain comparable cost control measures.

Additional information on the MCCA, including claim payment statistics, audit reports, financial statements and answers to frequently asked questions is available at <http://www.michigancatastrophic.com>, and from the Michigan Department of Insurance and Financial Services at <http://www.michigan.gov/difs>

Much of the above information is directly from the Michigan Catastrophic Claims Association but I will be happy to answer any questions at the next meeting regarding this issue!

Maury

Editor's Corner

Nick Holland



Mission Accomplished! My LT has been taken out for its first rides of the 2015 season! Granted, they consisted of getting taken to Paula's garage for installation of my new Corbin seats (tidbit I didn't know: All 2000 and later LTs are wired for heated seats, even if they didn't come from the factory with them), then from Paula's garage to visit Don's shop at the dealership for its annual check-over, and then back home from the dealership. But I did meet my goal of having the bike out in March (we'll just forget about my goals of December, January and February).

I got a chance to go to the Gibraltar Trade Center motorcycle show last weekend. I brought Paula, who was quite unsure about the \$7 to be admitted into a place she really didn't think she'd have a lot of interest in. Well, about two minutes after the seven dollars were paid, she was oooing and ahhing over some of the amazing custom bikes there, and decided the admission fee was very worthwhile in just the first few feet of the show. Not a single BMW in the place that I saw, but then, it's a different world than ours. While most of those bikes COULD be started and run, I can't imagine going very far on most of them...and several had enough sharp and pointy edges that they'd turn a minor Bent Beemer incident into an extended stay at the ICU...if you were lucky. But these bikes were mostly about the process of creation, not riding. I like riding, but I can appreciate the effort put into these machines. There were a few vendors selling stuff...I got a nice pair of gloves and a new screaming YELLOW! helmet for a great price.

I'm sure most of us have noticed the Michigan Catastrophic Claims fund cost on our insurance bills. In my case, I have six insured vehicles = six times the cost, and at least one vehicle, this charge is several times the price of the rest of the insurance. In this month's newsletter, Maury has some good information about this issue, and he'll be talking about it at our next meeting. I suspect we could probably chew Maury's ear for several meetings on various insurance related topics...so bring your questions!

This month's club lunch ride is to the Union Woodshop in Clarkston. If you like barbeque, this is a great place. You will note that we have several months of lunch rides planned, but Rhys is always looking for people to LEAD the rides.

And ... I'm always looking motorcycle related events to add to our calendar on the next page, and articles in general. I can't publish 'em if you don't send 'em to me!

Ride safe!

Nick.

Club Events

Lunch rides take place right after the Saturday meeting, on the second Saturday of the month. Most other club events take place on the third Saturday of the month.

Date	Event	More Info
April 11 10:30am	Meeting: Michigan Insurance Lunch: Union Woodshop, Clarkston, MI	http://www.unionwoodshop.com/
May 9 10:30am	Meeting: TBD Lunch: Rocky's, Flint	http://www.motorcycleandoutdoors.com/
June 13 10:30am	Meeting: TBD Lunch: Outlet Mall, Birch Run	http://www.premiumoutlets.com/birchrn/
June 20	Club Picnic	
July 11	Meeting: TBD Lunch: San Souci Bar, Harsens Island	
Sept 19	Frankenmuth Chicken Dinner	

Non-club events

May 15-17: The European Riders Rally, in Burkesville, Kentucky. See John's article in the March issue of the newsletter. <http://www.bmwmcon.org>

June 27: Lake Huron / Three Bridges Saddle Sore 1K ride: Get Your Iron Butt Association number by looping Lake Huron and crossing the Blue Water (Port Huron), International Bridge (Soo), and the Big Mac bridges in a 1000 mile route in 24 hours! <http://members.triton.net/vandenbe/LKHURON1K.htm>

Aug 22: Yooper Madness II Saddle Sore 1k ride. Get your IBA number by looping around the U.P., and crossing the Mackinac bridge twice (and once at night!). <http://members.triton.net/vandenbe/2015YM.htm>

Oct 1-4: BMW RA's 2015 rally, "Thrills in the Hills" rally in Harrison, Arkansas.

Recruit a new member! Cut-out and carry these cards!

<p>Hi, I couldn't help but notice you also ride a BMW Motorcycle!</p> <p>I'd like to invite you to join us, the Motor City Beemers, on the second Saturday, monthly, 10:30am</p> <p>BMW Motorcycles of Detroit 34080 Van Dyke Ave Sterling Heights, MI 48312</p> <p>www.bizblvd.net/mcbeemers</p>
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Wednesday Dinner Gatherings



The Wednesday dinners are a long-time, though less formal tradition with the MCBemers, started and run by Betty Ward. She picks out a dinner location, lets us know...and we get together and eat. Food is usually ordered around 6:30pm, but some of us don't straggle in until close to 7:00pm.

Absolutely no agenda other than Good Food and Great People!

<- Dinner at Waves, 1/28/2015

April 1	Ike's Family Restaurant	38550 Van Dyke Rd Sterling Hts, Mi 586.979.4460
April 8	Steineys Tavern	55161 Shelby Rd Shelby Charter Township , 48316 248.453.5376
April 15	Gus O'Connors	324 South Main Rochester, Mi 48307 248.608.2537
April 22	Strawberry Fields Restaurant	51070 S. Foster Rd Chesterfield, mi 48047 586.949.7740
April 29	Bath City Bistro	75 Macomb Place Mt Clemens, Mi 48043 586.469.0918

Treasurer's Report

Jim Mick



Check book balance for the end of Mar:	\$2307.70
Check book balance for the end of Feb:	\$2132.70
Balance 3 months ago:	\$2425.00
Balance 6 months ago:	\$1817.00
PayPal balance for the end of Mar:	\$888.99
PayPal balance for the end of Feb:	\$790.47

Carol Weir won \$37.00 in the 50/50 drawing at our March Club meeting. \$16.00 was reimbursed to Nick for the donuts which left \$20.00 being added to the CkBk.

Cliff and Pam (owners of the Dealership) refused our payment of \$100 toward the purchase of gift cards so that added \$100 to the CkBk.

Thanks Cliff & Pam!!! This dealership deserves our business.

Renewal of members and associate members added \$55.00 to the CkBk, \$98.52 to PayPal and we have one 'check in the mail' for two more renewals.

Stuart Krueger rejoined the club after a lapse of at least 3 years so introduce yourself when you see him.

Our 2015 membership is 75, not counting the two who have their 'check in the mail'.

Are you still writing checks and buying stamps to mail them? An increasing number of our members are using Pay Pal but Don W. renewed his club membership by using **'Bill Pay' at his Bank**. Almost all Banks and Credit Unions provide this **FREE** service. You don't even have to sign up online and they don't charge you for the postage. You can ask your local branch to set it up for you. As Treasurer at our church I'm doing the same thing with bills received by the church. Just tell your bank or credit union when and how much to pay whom (including address)... write it in your checkbook - without writing a check, or posting with your mail carrier... I know of no one who has converted to online banking and then gone back to the old (check writing) way.

MEMBERSHIP RENEWALS for 2015

Membership stands at 75 for 2015 and the password for access to "Members" at the Yahoo Group has been changed. If you did not renew your membership by March 27, you did not receive the new password.

When you renew now, you'll need to be invited back to the group and do a couple of things indicated within that invitation E-mail to complete the activation. More work for us and you, but **WE WANT YOU BACK!!!**

MOTOR CITY BEEMERS NAME TAGS

Motor City Beemer name tags are available for purchase at Highest Honor, Inc. Highest Honor, Inc is located at **34711 Dequindre Road, Troy, Michigan 48083**. Their shop is just south of 15 Mile Road, on the west side of Dequindre. Herb and Jeff have a die set up with the club logo and can add your name and/or nickname for a cost of only \$8.00.

The easiest way to get your ID tag is to send Jeff an e-mail at: www.jeff@highesthonor.biz. Spell out exactly what you want on your tag and when you want to pick it up. You can also call Jeff at **248-588-7845**. Tell him what you want on your tag and when you want to pick it up. You can have two lines of text, the first your name, and you can add a nick name as the second.

Join the growing number of members who proudly wear their ID tags with their one of a kind moniker. It will help us to get to know each other and sure works a lot better than "Hey you!"

"A tip of the MCBEEMER helmet . . .

. . . goes to [Viles & Associates, Inc.](#), who have volunteered to print the free copies of the newsletter available at the dealership. They are also BMW riders.



Trading Post

Got something to sell or want to buy something you think your fellow MCBeemers might be interested in? let Nick know, we'll get posted here!



FOR SALE

"MICK-O-Pegs"

Expanding comfort

for more models

Spring Loaded Highway Pegs for your K1200LT, pre-2010 R1200_, R1150_, R1100_, R1200GSA and even the new 1600GT/GTL (if equipped w/engine guards).

Look at www.ridingiswonderful.com

ONE YEAR FREE MEMBERSHIP

with purchase of motorcycle from BMW MOTORCYCLES OF DETROIT

MOTOR CITY BEEEMERS
APPLICATION FOR MEMBERSHIP

Club Web Site - www.bizblvd.net/mcbeemers
Club eGroup Email - mcbeemers@yahoogroups.com

Annual membership dues are \$15 per year for full membership and \$10 per year for each associate member and runs from January to January. Renewal payments are requested by January 31 of each year.

Please select 1 or more: ___ Membership (\$15) ___ Associate (\$10) ___ each Additional Associates (\$10)
AND select one: ___New ___Renewal ___ Renewal following lapse of ___years

(Please Print)

Name(s): _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Home: _____ Cell: _____ Work: _____

Email: _____

National Motorcycle Club Membership Information

Please check the appropriate boxes to signify current membership in the following national motorcycle clubs:

BMW Motorcycle Owners of America No ___ Yes ___ #: _____

BMW Riders Association No ___ Yes ___ #: _____

Signature _____ Date _____

Mail this application and payment to "Jim Mick" at: Jim Mick
56750 Fairchild Rd
Macomb MI 48042

Dealership Use Only

OR send funds via PayPal to: Jim@RidingIsWonderful.com
AND send completed form by e-mail to: Jim@RidingIsWonderful.com