March 2018

NEW JERSEY SHORE BMW RIDERS Inc

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The only way to keep your health is to eat what you don't want, drink what you don't like, and do what you'd rather not. *Mark Twain*

The first time I see a jogger smiling, I'll consider it. Joan Rivers

Get your facts first, then you can distort them as you please. *Mark Twain*

Believe you can and you're halfway there. *Theodore Roosevelt*

If I had asked people what they wanted, they would have said faster horses. *Henry Ford*

Life is too short to learn German. Oscar Wilde

Learn from the mistakes of others. You can never live long enough to make them all yourself. *Groucho Marx*

I couldn't repair your brakes, so I made your horn louder. *Steven Wright*

Those are my principles, and if you don't like them... well, I have others. *Groucho Marx*

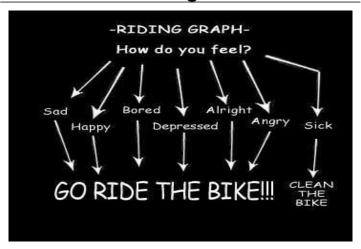
Focus on the journey, not the destination. *Greg Anderson*

It's not what you look at that matters, it's what you see. *Henry David Thoreau*

It is not length of life, but depth of life. *Ralph Waldo Emerson*



President's Message:



I've gotta get to doing that. It seems since I came back from California, either the weather sucked, or I had a cold.

If you've been following the club email list posts – you'll know there has been some discussion on possible meeting places (until Schneiders is back in business..) and it came down to two possible spots.

The spots are:

Tony's Restaurant & Pizza, Main St. Farming-dale. Tony's has a nice side room they're willing to let us use. They are OK with separate checks, there is adequate safe parking and we can order off the menu. Their food has been OK when we've used them for meetings at Crown. They're in a fairly central location for our membership.

Rods, Sea Girt Ave, Sea Girt. They offered to try out us using their side room where we hold our holiday party. They are OK with separate checks. Parking is a bit iffy, especially in the summer. I believe we can order off the menu. The food is OK –

I sometimes dine there with my lovely bride. The location is at the south end of what might work for us (we want to avoid the bridges/traffic involved in getting to Ocean County in the summer.)

This month we're trying Tony's. Nothing is set in stone – and it will be a learning experience for them – they haven't hosted this sort of club before. Our needs are somewhat unique – and actually we're not a really great fit for many places that otherwise might seem to be OK. If at all possible I'd like to keep the same meeting night (2nd Weds of the month) – it makes it easier to post our meeting date (and hopefully location) on public venues.

Please DO turn out for the meeting. Tony's is right behind what was until last week the Bank America in Farmingdale - - the opposite end of the Shopping Bag strip mall from the Breakfast Club. Eat at 6PM, meeting at 7:30PM. Map Link: Tony's - Google Maps!

Meanwhile get out there and ride safe! Don

Martin Motorsports Bike Show March 3rd

Bill Dudley

Mid Saturday morning, Mike K and Zhao and I headed out in our car for the Martin Motorsports show. It took about 2 hours to get there; no snow on the roads at all. Route 422 was bolloxed up but Google Maps had us avoid that by putting us on the Northeast Extension.

As usual for this show, the Martin Motorsports people (person?) had chosen great motorcycles for us to see. The theme this year was "something from every century", and the show did not disappoint. The oldest bike I remember seeing was a 1905 Reading Standard. Some folks I know had bikes in the show; that seems like something I could do, except for the whole "too lazy to wash the bike" thing.

One of the nice things about this show is running into your riding buddies that you haven't seen since last season ended. There was plenty of that, lots of schmoozing, exchanging of contact info, etc.



1905 Reading Standard



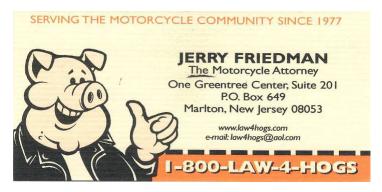
1930's Victoria Burgmeister



1960's BMW slash 2 with fuel injected VW motor

After we'd seen "everything", taken pictures, and said our goodbyes, we had lunch at the Americana Diner, just a half mile north on Rt 100. That was successful, and then we headed home.

All told, 4 hours of driving to spend less than 2 hours looking at the bikes and schmoozing. That sounds about right.



Schedule of Events - 2018!

Please send additions and corrections to the editor!

March

- ➤ March 7th Moribundi Lunch
- ➤ March 14th Meeting, Tony's. Farmingdale
- ➤ March 21st movie night at Crown?

April

- ➢ April 4th − Moribundi Lunch
- ➤ April 11th Meeting, Tony's. Farmingdale
- April 15th Gathering of the Nortons, Washington Crossing State Park, PA

<u>May</u>

- May 2nd Moribundi Lunch
- ➤ May 9th Meeting, Tony's. Farmingdale
- May 18th -20th Morton's Spring Fling, Natural Bridge VA. See Don for details. This is a favorite of shore riders. https://www.mortonsbmw.com/springfling_2 018.htm
- May 20th British and European Classic Motorcycle Day, Clarksburg, MD

June

- ➤ June 2nd Moribundi Lunch
- ➤ June 13th Meeting, Tony's. Farmingdale

<u>July</u>

- ➤ July 4th Moribundi Lunch
- ➤ July 11th Meeting, Tony's. Farmingdale
- July 12-15th BMW-MOA Rally, Des Moines, IA
- July 20-22nd BMW-RA Rally, Wellsboro, PA

August

- ➤ August 1st Moribundi Lunch
- ➤ August 8th Meeting, Tony's. Farmingdale **September**
 - ➤ September 5th Moribundi Lunch
 - September 12th Meeting, Park Nine, Free-hold
 - Sept 14th 16th NJ Shore Oktoberfest 2018 – Crystal Brook Resort, NY

October

- ➤ October 3rd Moribundi Lunch
- October 10th Meeting, Tony's. Farmingdale

November

- ➤ November 7th Moribundi Lunch
- November 14th Meeting, Tony's. Farming-dale

December

- > December 5th Moribundi Lunch
- ▶ December 8th Club Dinner RD Swanson
- December 9th Toy Run, Children's Hospital Jim Thomasey
- December 12th Meeting, Tony's. Farming-dale

The calendar is also available here, with more detail: www.njsbmwr.org/calendar.cgi

There are also the regular Saturday morning "Breakfast Club" meetings, announced via the club email group list.

Moribundi lunch locations are announced via email, and are at 12:30PM, the first Wednesday of every month.

March 2018 Meeting Agenda

- 1 Call to order (7:30 Don)
- 2 Welcome new/returning members (Don)
- 3 Treasurer's Report (Joe K)
- 4 Secretary's Report on Membership and renewals (Jim T)
- 5 OLD and CONTINUING BUSINESS
 - a) Breakfast Club (Don)
 - b) Website Updates (Bill D)
 - c) Rumble Expenses (Greg W)
- 6 NEW BUSINESS
 - a) Meeting location discuss if there is interest
 - b) Morton's Spring Fling who's going?
 - c) Club Oktoberfest discuss (Don)
- 7 Open Floor Anyone
- 8 50/50 drawing (Joe K)

END - Adjourn and stand around talking for 30 minutes or so.

Howdy Neighbor

Greg Shamieh (guest writer..)



(copyright Doris Keil-Shamieh 2017)

I've just finished a month with an electric motorcycle – a Zero Motorcycles DSR.

It's been an eye-opening experience, and frankly more fun than I could have possibly imagined, mostly as a direct result of its simply incomprehensible levels of acceleration.

The Historian Lord Acton wrote "Power Corrupts, and Absolute Power Corrupts Absolutely".

Color me absolutely corrupted.

Being able to pass any vehicle on the road temporarily turned me into the silent terror of America's highways. Presented with any opportunity for a conspicuous display of my ability to bend the space-time continuum at will, I bent it.

I did find that this behavioral tendency tended to attract a lot of unwanted attention from owners of very expensive hypercars, who saw in me and the quickly disappearing Zero a rare opportunity for competition. What none of them understood was their conspicuous automotive expenditures only bought them advantage at hyper legal speeds where I had no interest in going. At speeds between 40 and 90 miles an hour, their six figure conveyances might have well been a 1961 Rambler American.

But that's not really why we're here.

If the first question everyone has about an electric bike is "How fast will it go?", the second one inevitably is "How far will it go?".

And truthfully, in this transitional time before the ubiquitous gasoline fueling infrastructure that took 100 years to mature gets pushed aside by the electric recharging infrastructure that will inevitably replace it, how far an electric vehicle will go is a far more pressing question.

When a gasoline-powered vehicle runs is running out of fuel, unless you are in one of the truly desolate places in America or have been a unique combination of well above average unlucky and well below average smart, one just stops at the next gas station that presents itself, takes 5 minutes to refill your tank, and gets back on the road.

When an electric vehicle starts hitting its energy red zone, one's options are far more limited. In electric automobiles that support the J1772 fast charging standard, there are a limited number of public chargers that can be used—some in office parks, some at businesses that cater to clientele of an environmental bent—but even those fast chargers, if one can locate one, do not compare with the speed and ease of petroleum refueling.

If, however, you are riding a Zero Motorcycle with the stock charger, the message is even more mixed. The good news is that any standard electric plug will recharge the bike. The bad news is if one is fully discharged, a full charge will take roughly 8 hours.

In the time that I rode the Zero, I quickly developed a feral ability to sniff out unguarded electric plugs. I spent a lot of time slinking around in alleys, in the service ways behind buildings, and generally behaving like an electron junky.

I got, if I can pat myself on the back, pretty good at it, too.

This lack of easy or socially acceptable recharging options leads to condition called 'range anxiety'. In almost all of my time with the bike, good planning made range anxiety a non-issue. A 43 mile ride to work, a parking garage with a plug, and a 43 mile ride home had me operating in the top 40% of my 'tank' during commuting duty – totally anxiety free.

As a motorcycle tester, I feel like I have a professional obligation to test all aspects of the motorcycles I test—good and bad—and if need be, to 'test to destruction' to see what the absolute limits of the machine might be. In the case of an electric motorcycle, there was a part of me that felt it was necessary to get deep into range anxiety – if need be, to the point where range anxiety went totally pear shaped – in order to truly understand the fundamental nature of the machine.

If a potential owner might have to deal with it, so did I.

I was going to have to return the Zero to its manufacturer the next afternoon. I knew I was really going to miss having it around, so I structured my last day with it so I could take a long ride and really put it though its paces one last time.

After getting some chores done, I geared up, booted up the Zero and took to the road. The Zero is an excellent dirt road motorcycle – light, rigid, well suspended and riding on a set of truly dirtworthy Pirellis – so I resolved to head south across the Potomac into Virginia, where I knew there was a sizable network of unpaved roads in the rural highlands just south of the River.

Right after turning off of US 15 South into Lovettsville Road, Furnace Mountain Road cuts nearly straight up the cliff face and heads into the Potomac Highlands. This is a road that would probably be better on a 250 motocrosser, as it is steep, rutted and the turns are tight, decreasing radius bends. As long as one stands up, counterweights the pegs, and is judicious in application of the Zero's throttle, the bike is confidence inspiring and holds its lines well. Furnace Mountain is lined with small pastures filled with horses, and the bike's near silence is a treat as the horses don't spook and stay near the fence-lines to see the human as he flies quietly by.

After a few miles of dusty sliding, Furnace Mountain dumps back out a few miles further up Lovettsville Road. I turn west towards Lovettsville, but turn right almost immediately. Each of the sideroads – Ropp, Enfield, Quarter Branch—that run north from Lovettsville Road towards the Potomac are all little unpaved adventures into residential rural hollows. There are whoops, corners and shaded straights galore, and I spend the bet-

ter part of an hour seeing how much of them I can explore.

Eventually though, I find myself out of dirt to ride and back on pavement in Lovettsville. I give the bike some substantial 'whizzzz' and head down the sweepers of the Berlin Pike back towards the river, Brunswick and to Maryland.

The Zero's instrumentation does its best to calculate remaining range, based on an aggregate view of the pilot's driving profile. So someone tiddling along at 35 to 50 miles an hour on dirt roads as small power request levels will show 100+ miles of range remaining. On the other hand, someone flogging the beast for all it's worth on clean, open pavement, will find that number falling precipitously.

And as I rolled down the Berlin Pike—a road I know well, characterized by a series of measured, downhill, wide open sweepers—my inner riding Dr. Jekyll was quickly replaced by a leering, speed-addled Mr. Hyde. In what was somewhat unusual for me, my entire family was on the road, leaving me to spend my time however I pleased, and with this bike, how I pleased was to ride until I could ride no more.

I have a favorite loop that takes me up Maryland 17 out of Brunswick, and runs me up to the Catoctin Mountains of the North County, over the mountainous and highly technical Maryland 77 past the site of the BMW Square Route Rally, the Presidential Retreat at Camp David, and through Cactoctin Mountain National Park. I know the loop is roughly 60 miles, and the range calculator showed some 80 odd. It might be tight, but I should be able to get home.

So, in the cool of a crisp autumn afternoon, I just zoned in on my riding as only one can on a Zero. With no transmission to work, no noise but the wind to break focus, I just concentrated on my lines and flew up these roads.

And that's when I first noticed a disturbing trend -the range remaining indicator was falling faster
than my mental map of the actual road range remaining back to Jefferson. From Middletown up to
Camp David, the road is uphill all the way, and my
enthusiastic use of the throttle was a departure
from the easier dirt miles of the earlier part of the

day. The Zero's computer was making adjustments as my usage patterns changed, but the trend lines were starting to appear alarming.

At a certain point, I realized if I wanted to avoid a long walk—remember that all my family members (and my truck!) were all out-of-town for the weekend -- I was going to need to make radical adjustments to my use of the remaining battery power. As I turned down MD 77 East, which is where the road comes back down off the mountain, I toggled the Zero from 'Sport' to 'Eco' mode—mountain road heroics were going to have to wait for another day—the mission had now changed to radical power conservation.

Working my way down the steep mountain road with the bike's Regenerative Braking set to max, I actually was able to use the grade to put some miles back in the battery—I think I came off the top of the mountain showing 12 miles of range remaining, and hit the bottom showing 16.

Problem was, I was pretty sure it was 18 to get home.

As I pulled on to US Route 15 South, I went into extreme electron conservation mode. I set a speed of about 40 miles per hour in the right lane. I know that the greatest use of power on the Zero is actually wind drag, so I pulled my arms in and got low over the tank — years of bicycle racing have given me an innate sense of how to get aerodynamically 'clean' -- and I did my best to exercise maximum self-control and use no more 'throttle' -- to request no more power—than was absolutely necessary to keep the DSR making progress towards home.

This, no doubt, was extreme range anxiety. I felt exposed and helpless. It was absolutely excruciating.

Watching the range numbers incrementing down, I knew I was going to have to adapt—I would need to find an unguarded plug somewhere and pick up a few percent of charge to successfully make it home.

Rolling into Frederick—showing 2% of charge and 3 miles range remaining—I exited 15 on Seventh Street and headed for the 7th Street Shopping Center. In the entrance to this traditional old shopping center is the North Frederick Post Office. I

trolled around the rear where their loading dock sits—on either side of the dock were two surface mounted metal electrical boxes. I rolled the bike up next to the dock, dismounted and pulled the charge cord from the bike's glove box. I plugged the cord into the bike's frame plug, inserted the business end into the socket, and crossed my fingers.

Nothing.

My friendly local USPS workers had killed the breakers to these receptacles. This was going to get harder before it got easier.

I mounted back up and trolled down the service access behind the stores.

Nothing.

I rolled around behind the Get-Go gas station.

More nothing.

Just before achieving Peak Range Anxiety, I took a turn behind the McDonald's next door.

And there, on the back of the McDonald's, more or less next to the twin drive through lanes, was a surface mounted receptacle.

I pulled up on the grass and onto the sidewalk in front of the restaurant's back door. I plugged the charge cord back in.

"Thonk."

It was the sound of the battery pack's charge solenoid closing. The green charging telltale lit up on the instruments and began to blink.



Looked like we'd be riding home tonight.

After a few minutes looking around sheepishly, counting all of the surveillance cameras scattered around the drive-through, and waiting for someone to show up and run me off, I decided that I might as well kill the required plug time by getting a burger.

Inside the restaurant, I looked up at the displays that showed the surveillance camera images from the drive-through. The monitors cycled through the cameras one at a time. Much to my amazement, the spot next to the back door where the Zero was parked appeared to be the only 'blind spot' in the entire system.

I tried several times to flag down the Shift Manager to come clean about the bike out back. She appeared more than a little preoccupied with the manifold missteps of her team. Finally I just give up, ordered my burger, and took a seat.



Not lovin' it...

After finishing my bacony barbecue death by onion straw sandwich, I went back outside to the bike, that was showing a still grim 4% on the battery. I twiddled. I hopped up and down on one foot. I did a little dance. I did stand-up comedy for myself. I didn't laugh.

Finally—watched pot syndrome? -- the charge indicator rolled up to 5% and 11 miles of range remaining.

Jefferson was 7 and a half to 8 miles away. I'd gotten pretty good at electric hypermileing. I had a completely false sense of security.

What could possibly go wrong?

Back astride the world's most muscular motorcycle, I went back to doing the world's most convincing Moto-impresson of a postwar French Velo-Solex moped. Tiny amounts of power request. No road speeds ever exceeding 35 miles per hour. I worked my way out of the city on surface streets and then got back on Maryland 180, the Jefferson Pike, for the final few agonizing miles home.

Jefferson sits on the other side of a substantial ridge that separates the City of Frederick from the Middletown Valley. If one is headed to Jefferson on US 340 West, the hill leading up to the town is tremendously steep — I jokingly call it Dynamometer Hill because I will run every vehicle I drive at full throttle up the hill to see what it can pull at the top. MD 180, being an older, two lane country highway, isn't quite as steep a grade, but one still has to clear the same hill.

Once over the top of the grade, it's a 25 mph speed limit through the village of Jefferson and downhill all the way back to my garage.

As I started the Zero up the hill – showing 2% charge remaining – bad things began happening. After about 200 yards of climb, the charge indicator dropped to 1%. I backed out of the throttle. After 500 yards, it zeroed out. As I hit the slight level spot that breaks the climb into two smaller ones, the motorcycle's instrument display rebooted—the torque and regen displays snapped from 0 to 100% twice, and then the motor cut off.

Years ago, Jefferson had, ironically, an old school speed shop—Grassello's Speed—that would have looked equally comfortable in Brooklyn, Detroit or LA. Grassello's had been a hairy chested, big block powered, supercharged, side-piped street drag racers hang. Grassello's did motorcycles, too, only with more of a focus on chromed skulls and Maltese crosses and such.

Grassello, his bad self, passed on a few years back, and these days the shop is a wreckage of its former not that swanky self. The roof of the building is bandaged with giant blue tarps, and the whole lot is evidence of someone who has an unhealthily obsessive interest in collecting Chevrolet Corvairs. Not restoring, or even repairing, mind you, but merely collecting.

So it was into this rusty and decrepit Corvair graveyard that I coasted to a silent and very terminal feeling stop. Less than 2 miles from home, it was very dark, very quiet, and frankly, kinda spooky.

I turned off the bike's ignition, placed the motorcycle on the side stand, dismounted and removed my helmet. Because Grassello's had been a commercial property at one time, it was not beyond the realm of possibility that there was an outlet box somewhere. The building still clearly had power, because the bay display windows that had formerly held shock absorbers and Cherry Bomb Glasspacks were now filled with odd sculptural collages of the formerly alluded-to Chrome Skull Collection, with each lit by a single low-wattage light bulb.

I tried to navigate the building's front, but was impeded both by the hazardous assemblage of spare fenders, transmissions and engine blocks as well as the nearly utter lack of any usable light.

Fortunately, my cell phone has a flashlight app. I pulled the phone from the cargo pocket of my pants, and pressed the power button. After an uncharacteristic delay, the phone displayed a blinking red battery icon, indicating it did not have enough battery capacity to start. So not only could I not use the phone's light to look for a plug, I couldn't use it to call for help, either.

This would be as good a time as any for me to state that there are times when I hate batteries.

This was clearly one of those times.

Out of power to ride, and out of power to communicate, it was going to take the low-wattage power of my introverted personality to find some assistance somewhere along this dark stretch of country road.

Because the lights were on the shop, I knocked hard on the door. No one answered.

I looked around to see what other options I might have.

Across the street was a large house with all lights blazing. To get there was a potential push up a very long, very steep driveway, though.

Back down the hill I had just come up, though, was a neat little home where folks also appeared to be in residence. I gulped, took my helmet in my hand, and hiked back down the dark shoulder of the highway, trying to stay out of the roadbed and trying not to stumble in the darkness.

At the end of my short walk, I found myself looking at an aluminum screen door.

I knocked.

After an awkward delay, a tall, slim gentleman opened the door.

"I'm dreadfully sorry to bother you, but I've broken down, and I need some help."

While my characterization of my problem was not technically accurate, this was no time to split semantic hairs.

"Sure, how can I help?"

So I laid it all out -- "I'm on an electric motorcycle —I'm less than two miles from home, and I just need an electric plug to get enough charge to get over the top of the hill. Do you have an outside electric socket?"

"Yes—down at the far end of the porch. So you just need a regular socket?"

"Yes—regular plug—charger pulls about 8 amps at peak -- 20 to 25 minutes should be enough to keep me from having to push it home. Bike's up in Grassello's lot. I'll just drift it down the hill."

Hiking back up the hill to the motorcycle, I kept having comic flashes of myself as a frustrated baker who had come up short of an ingredient mid-cake - "Howdy, neighbor - I just need to borrow a cup of electrons....."

Once back up the hill, I remounted and turned the key—I did have enough juice for lighting, but not enough for motive power. I Flintstoned the bike back out into the road, drifted back down the hill, across the lawn, and up onto the porch. I plugged the bike in, got the reassuring "Thonk!" of the charger kicking in, and then settled down to wait for enough juice to get me over the top of the hill and back to the garage.

With at least some time on our hands, we new neighbors introduced ourselves. My rescuer was named Lee, who turned out to be a retired Army vet. While in the service, Lee had apparently been trained as an electronics and electromechanical technician, so he was genuinely interested in the Zero's hardware, and was in a position to ask some genuinely insightful and perceptive questions.

Belt Drive? Silent? Regenerative Braking? Check, check and check.

Having run the Zero's Z-Force pack into deep discharge, it took a little longer than usual for some progress to start showing up on the charge indicator. But instead of an awkward wait, with a lot of finger twiddling, rock kicking and staring obliquely at the ground, it turned into a genuinely fun conversation about electric vehicles—both motorcycles and cars—battery technology, as well a few genuinely fun motorcycle tales from the countries where the Army had stationed Lee – Germany, Japan, Singapore.

What had started out as quite the drag actually turned out to be fun. I don't recommend running an electric vehicle's battery pack into deep discharge as a method for meeting one's neighbors, but when life gives you lemons, I always try to make delightful lemony cocktails. To your health!

After a slightly longer than anticipated delay, we started to see regular increments showing up on the battery charge indicator. When it hit 6%, I called time, and packed the charge cord back into the DSR's glove box.

I gave Lee effusive, copious, heartfelt thanks, geared back up, booted up, and rolled off Lee's porch, crossed over a small part of his lawn, then turned around in the road and headed back up the hill

Given the bike's utter silence, which had been one of Lee's more pressing areas of inquiry, I heard him clearly say, "Oh, maaan" as I accelerated past him and back up the hill.

Forty seconds later, I hit the top of the grade, and began the descent back down the hill and into Jefferson. A minute after that, I was in front of my garage, pulling off my helmet, and plugging the DSR into the charge station I had set up in my shop.

I'd left for a little ride sometime around 3 pm.-- it was now closer to 10 than 9. I was definitely ready for a Nanticoke Nectar to bleed off the effects of extreme range anxiety. I'd been focusing intently on minimum power draw and maximum aerodynamic efficiency for the better part of 3 hours, and I was completely spent.

In the news surrounding Hurricane Irma, it was reported that Tesla automobiles had determined that —rather than building battery packs of two different capacities to sell at two different price points —it was more cost-effective to build one battery pack and implement the effective capacity in software. This became obvious when Tesla chose to temporarily unlock the 'unlicensed' battery capacity to help owners evacuate during the storm.

As someone who has ridden motorcycles that did not have fuel gauges and did have fuel petcocks with 'reserve' settings, this little experience made something obvious to me. Zero, as a motorcycle company that has its roots as a technology company, has some pieces of motorcycling tradition and practice that are not entirely internalized by them, that are not part of their engineering DNA.

Tesla has demonstrated that range and battery capacity limits can be implemented in software. A range and battery calculation that, for example, 'informs' the rider that a displayed 0% capacity remaining is actually 5% or even 10% capacity remaining would be consistent with the 'reserve' notion that all experienced motorcyclists understand in their bones.

Until that happens, though, Zero pilots that find themselves in the 10% or less battery capacity range need to understand that material changes in riding conditions can cause actual range to vary substantively from calculated range.

I wouldn't have understood this unless I'd elected to 'Test To Destruction'.

Gotta think that would look great on a T-Shirt. Wonder where I can get some printed up?

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Motorcycle Insurance from a fellow club member and rider!

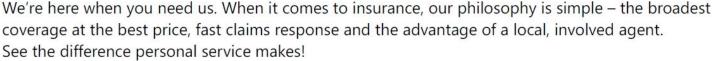
Contact Greg Wright for all your motorcycle insurance needs. Greg is an active club member and supporter. He understands your needs when it comes to motorcycle insurance.

The Wright Agency will provide at least three competitive quotes while making sure you're adequately covered.

More than just buying insurance:

Face to Face personal attention.

Quick, fair claims processing.







Greg Wright
greg@johnbwright.com
www.johnbwright.com

800-224-6693

Monthly Meeting – March 14th **Tony's Restaurant and Pizza**78 Main St (Rt 524) Farmingdale, NJ 07727



Eat @ 6PM Meeting starts at 7:30PM