



Springs Wings

September 2004

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Time for a Review

By Glenn Grosh, CFP™ CEPP,
GWRRA Member #169395

As I write this, we are in the midst of a beautiful fall in Colorado. We have all enjoyed many spectacular (and wet) rides over the last few months. Sadly, we have also experienced the tragic loss of Mike Walker who was one of the Assistant Directors of the Colorado District. In spite of GWRRA's commitment to rider training and safety, senseless tragedies like this can happen. Perhaps this is our reminder of how quickly life can change, and the importance of advance planning in our lives.

I am a financial and estate planning advisor in my "civilian" life. I have personally seen the benefits of good estate planning, and sadly what can happen when people fail to plan. As winter approaches and our riding days become fewer, this may be the best time to review those "must have" legal documents:

Durable Power of Attorney for Health Care. Identifies who would make medical decisions on your behalf if you were unable to do so yourself.

Durable Power of Attorney for Assets. Identifies who would make financial decisions for you if you were unable to do so yourself.

Nomination of Conservator. Identifies who would be responsible

for your person if you become incompetent.

Appointment of Guardian. Identifies who would be guardian of your minor, incompetent or disabled children upon your death.

Living Will. States your wishes regarding life support if life is being sustained solely by artificial means.
Will. A legal declaration of a person's wishes regarding the distribution of his/her property or estate after death. A Will is probated (*administered*) by the court system.

Living Trust. Similar to a Will in that it is a legal declaration of a person's wishes regarding distribution of his/her property or estate after death. However, a Living Trust avoids the court process and can provide estate tax savings. People favor Living Trusts over Wills when they have children under the age of 25; an estate of over \$1 million (this includes life insurance); have a handicapped child or a child whose spending habits concern them; or have children from a previous marriage.

Other Tips

Review any disability and life insurance policies at least every couple of years to make sure your family is adequately covered in the event of accident or death.

Carry a card in all vehicles that contains emergency contact information, a list of prescription drugs being taken, and other applicable medical information. Since my wife, Nancy, doesn't always take her purse, we have a laminated copy of our driver's licenses, insurance cards and other important information in our GoldWing trunk.

Send a copy of your Durable Power of Attorney for Health Care to the person you have selected to make medical decisions on your behalf if you should become incapacitated. It is also a good idea to keep a copy of this document in all vehicles.

So many times we prefer not to think about these things and avoid the subject. It's not always a pleasant thought. My hope is that this article will motivate us all to do a planning review. If you have questions, feel free to e-mail me at groshfinancial@msn.com or call me at (719) 548-1500-work, or (719) 495-5850-home. Let's all stay safe out there.





2 red satin jackets—both large, \$25 each
 2 leather vests—both large, \$15 each
 Contact Phil Miller 719-372-6892

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We have a 1997 Pearl White Escapade trailer for sale. It is the larger of the trailers. I also has the spoiler on the back. I has been pulled less than 10 times since 1997 when we bought it new at Wingding in Billings.

You may reach Jim Coffindaffer at 719 687-8709 between 4:00m to 8:00pm this week if you would like. Look forward to speaking with you.

Chapter I Staff

Chapter Director

Dave & Kathy Wren - 719-591-2739
dewglwren@worldnet.att.net



Asst. Director

Asst. Director

Historian

Membership Coordinator

Newsletter Editor

Phone Tree Coordinator

Ride Coordinator

Rider Education

Store and 50/50

Sunshine Committee

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Couple of the Year (COY)

Individual of the Year (IOY)

Mark & Sue Damschen - 719-481-9263 **mdamschen@msn.com**

Ron & Marsha Curry - 719-488-9865 **rmgcurry@aol.com**

Jane Doan - 719-392-0025

Ron & Marsha Curry - 719-488-9865 **rmgcurry@aol.com**

Linda Shelley - 719-748-8573 **lshelley@animail.net**

Laurie Scholsser - 719-227-9560 **darcruzan@aol.com**

Mark & Cindy Atwell - 719-535-8938 **markatwell@yahoo.com**

Mark Damschen - 719-481-9263 **mdamschen@msn.com**

Jeannie Bondurant - 719-599-8495 & Carol Farmer - 719-481-4235
carolcfarmer@yahoo.com

Bob & Jan Strath - 719-594-9685 **bobstrath30@msn.com**

Paul & Jeannie Bondurant - 719-599-8495 **wings83@worldnet.att.net**

Lewis & Carol Farmer - 719-481-4235 **springwingsweb@yahoo.com**

Mark & Cindy Atwell - 719-535-8938 **markatwell@yahoo.com**

Mark Damschen - 719-481-9263 **mdamschen@msn.com**

Rider Education

As we are now into the colder months of the year I thought it appropriate to post a reminder about tire pressures and the effect of temperature on same.

Stamped on the outside of many of your tires is a recommended tire pressure range. (At least an upper limit.) For longest tire life it is my recommendation that you strive to keep them at the higher limit of those recommendations (regardless of what your motorcycle owner's manual might say to the contrary.) Further, this pressure should be determined while the tires are cold - meaning, have not been used for a couple of hours.

Time and outside temperature effect the pressure within your tires. It is NORMAL for a tire to lose about 1 pound per square inch (psi) per month. Outside temperatures affect your tire pressure far more profoundly, however. A tire's pressure can change by 1 psi for every 10 degrees Fahrenheit of temperature change. As temperature goes, so goes pressure.

For example, if a tire is found to have 38 psi on an 80-degree mid-summer day, it could lose enough air to have an inflation pressure of 26 psi on a 20-degree day six months later. This represents a loss of 6 psi over six months and an additional loss of 6 psi due to the 60 degree temperature reduction.

At 26 psi, your tire is severely under inflated and dangerous!

There is nothing wrong with your tire if it behaves like this, of course. What is being illustrated here is that you **MUST** check your tire pressure on a regular basis (about once a week is reasonable) and to be particularly aware of it on cold days.

District Rally—Montrose

Thank you

Casey and I would like to thank everyone who supported the District Rally in Montrose this year. We were in charge of getting members to run the Door Prize this year. Chapter I graciously accepted this task. We had a lot of contributions from all the Chapters and as usual Chris Korenic ran around to the vendors and found more. We especially would like to thank Mark Damschen, Ron & Marsha Curry, Jennie Bondurant and Ginny Fielder for selling door prize tickets and help setting up the tables. Mark was there 100% of the time. He would watch the booth when we needed to take a break or had other obligations. Mark also not only sold tickets but helped us distribute them to the winners. Since we appreciated this help so much we presented them with GoldWing clocks at Chapter I's October Meeting. I wish we would have thought ahead and took some pictures but we forgot the camera. We made over a thousand dollars this year.

A great success due to wonderful members like we have in GWRRA and the terrific help we had from Mark, Ron & Marsha, Jennie and Ginny.

Chris & Casey Ward

Montrose Rally Pictures

Terry & Shirley



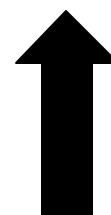
Casey & Chris



Marsha & Ron



The Audience



Pie Ride

Linda & Butch



Cindy & Mark



Montrose Rally Pictures—The Special Ones



Pam, the new IOY



Mark & Dena, the new COY

Congratulations



Our own Chris Ward was presented the
GWRRA President's Award.

Totally Tahoe!

by Ron & Marsha Curry

September was another busy month! We flew out to Reno and drove about 40 minutes to the Northstar Lodge at Lake Tahoe to attend the Region F/California District "Totally Tahoe" rally. We didn't have time to take the bike since we only had a couple of days after our return before we left for the Colorado rally in Montrose.

Not having the bike was a bummer, but we still managed to have a lot of fun. The rally site was in a resort area and the participants stayed in condos surrounding the Northstar Lodge. We're also serving as the Region F Editors this year, so Ron was busy working the vendors for ads to support the next issue (unfortunately, he spent almost as much at the vendors as he took in in advertising money).



The first evening we signed up for the lake cruise - we had a terrific dinner followed by dancing as our paddleboat took a 3 hour cruise around Lake Tahoe. The next couple of days we attended leadership and rider education instructor seminars, riding the gondola from the main lodge/vendor area to the midway point and the ski lodge.



We also attended the Master's barbecue. For those of you who have joined us early in the morning for Master's breakfasts in the past, this is a much better idea. We had a relaxed lunch under the trees next to the golf course.

Other highlights of the trip included a terrific combo who played well into the evening and a comedian who kept the crowd in stitches. A cold snap had the Californians scrambling for blankets as they watched the evening entertainment.

As you already know, the Region F Rally is coming to Montrose next May - don't miss it! It will probably have a couple of good entertainers involved and you can expect a terrific vendor turnout. As always, we had lots of time to visit with the friends we've made all over Region F, and we hope to see them again next year in Montrose.

Region and District Staff

Region Staff

Director

Rick & Sandy Dyer - (714) 970-6801 - gwcadd@aol.com

Educator

Jerry and Patricia Borge - (209) 694-8656 - mtnbikers@goldrush.com

Leadership Trainer

Carl & Becky Manning - (303) 932-9517 - cmann87917@aol.com

Member Enhancement Director

Richard Shields - (480) 391-7018 - cd_azs@earthlink.net

COY/IOY Coordinators

Rich and Linda Fuller (970) 874-8830 - rlwing@juno.com

Newsletter Editor

Ron & Marsha Curry - (719) 488-0965 - colowinged@aol.com

Webmaster

Paul & Linda Fenton (949) 597-0232 - pfenton@plgassociates.com

Trike Sig Representative

Vacant

Lady Rider Representative

Lorrie Gary (949) 824-6751 - lgary@uci.edu

Stores

JoAnn & Bill Hitt - (480) 897-0493 - jobill1968@msn.com

Treasurer

Gary & Gayla Gresham - (909) 681-3253 - 1ggresham@earthlink.net

COY

David & Robin Bray

Colorado District Staff

District Director

Terry & Shirley Hawkins - 970-249-1803 - sthawk@montrose.net

Assistant Director

Mike Walker & Kristy Moore - 303-431-7582 - ewingwalker@attbi.com

Assistant Directors

Chris & Casey Ward - 719-495-4707 - chrisward@hp.com

Rider Educators

Phil & Barb Talbott - 720-685-8299 - ptblkwn1@juno.com

Asst Rider Educator

Jim Waddell - 303-674-4958 - candjwaddell@hotmail.com

Web Master

James & Janet Wohlford - 303-979-0196 - mrdocfox@aol.com

Treasurer

Irene Means - 970-240-1633 - trikerchick@msn.com

Trainers

Mike & Becky Ackerman - 303-988-0413 - bikermha@aol.com

Membership Coordinators

Virgil Kipers - 303-948-9504 - vkipersjr@juno.com

& Nancy Hanson-Kipers - nh-kwhtwing@juno.com

Newsletter Editors

Ron & Marsha Curry - 719-488-9865 - colowinged@aol.com

Public Relations

Wayne & Myrna Brautigam - 970-223-0098 - bigwayneb@yahoo.com

Ambassador

Steve Randolph - 303-987-9099 - wingncolo@attglobal.net

COY & IOY Coordinators

Rich & Linda Fuller - 970-874-8830 - rlwing@juno.com

COY

Wayne I Dena Davis

IOY

Pam McCombs

If some of this information is incorrect, I apologize. I try to keep this list current. Please let me know if I have a mistake. *Linda*

Other Chapters and Meeting Info

<i>Chapter</i>	<i>Director</i>	<i>Phone</i>	<i>When & Where</i>
A	Bill & Katie Wieder	303-798-3522	1 st Thu 7pm Littleton
B	Mike & Robin Bradbury	970-241-3933	1 st Sat 8am Grand Junction
C	Curtis & Janet Lennox	719-372-3086	3 rd Sat 9am Canyon City
D	April & Ed Lugo	970-389-1352	1 st Sun 12pm Holiday Inn, Frisco
E	Vince & Janet Hauk	303-430-8929	2 nd Fri 7pm Arvada
G	Monty & Cindy Loftus	970-686-9731	3 rd Sun 8am Ft. Collins
I	Dave & Kathy Wren	719-591-2739	1 st Sat 9am Colorado Springs
J	Bob Anderson	303-750-7928	2 nd Wed 7pm Aurora
K	Robert Van Winkle	970-330-1301	1 st Sat 9am Greeley
L	Al & Jeannie Plumhoff	303-670-0318	1 st Mon 7pm Lakewood
N	Mike & Debbie Rose	719-485-3535	1 st Sat 5:30pm Pueblo
O	Ron & Rita Sweetin	303-776-0081	3 rd Sat 8am Berthoud
Q	Derek & Laurie Fuller	970-874-0961	3 rd Sat 8:30am Delta
T	Gary & Jan Gardner	970-882-7998	4 th Sat 8am Christina's

Oct / Nov 2004

Sun	Mon	Tue	Wed	Thu	Fri	Sat
10	11	12 Dinner Ride	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6 Chapter I meeting

Help !

Help!

If any of you are willing and able, Butch and I would appreciate any help with our move from Florissant to Elbert.

If anyone is able to help with the furniture during the day on Thursday, Oct. 12, that would be great. Or if you can help transport boxes from the storage building to the new house on Saturday, that would be great also.

We are closing on both houses on Friday, Oct. 22.

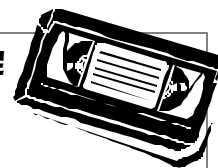
If you have any questions or need directions, please call me at any of the following numbers:

748-8573 home
637-5968 work
494-5045 cell

Thanks, Linda



MOTORCYCLE VIDEOS



Steve Munter has three Gold Wing related training videos that he would be happy to loan out. 719-536-0315

- Gary Sanford's Slow Speed Cycling Seminar
- Touring and Braking
- Co-Rider

Steve has also ordered a copy of the History Channel documentary broadcast a few months ago regarding how Gold Wings are built at the factory in Ohio.

Butch Shelley has

- Colorado on 2 Wheels — VHS
- The Unofficial History of Harley-Davidson Motorcycles — DVD

Please contact Steve Munter with your list of motorcycle videos to loan and share.



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Fax (179)475-0543

Email: com-
ments@apexsportsinc.com



Linda & Butch Shelley
917 Crestridge Dr.
Florissant, CO 80816

Mailing Label Goes Here