



Red Knights

Mass Chapter 2 — Winter 2013

<http://www.rk-mass2.org>  [facebook.com/RKMASS2](https://www.facebook.com/RKMASS2)

Loyal to Our Duty

From the
President's Desk

Milestones. We all have them, even daily to some point. But some milestones are more personally significant and sometimes one milestone rolls into a collection of milestones. This newsletter is one milestone for me. It is my 88th newsletter for the Red Knights. 2013 is also my tenth year as your chapter president, my seventeenth year as a chapter officer, and my 25th year with the Red Knights. And if I think about it, when I was first elected president I had just turned 40 a few days before — so ten years later, I guess that is another milestone that is quickly approaching!

I know many of you have heard the story before about my first joining the Red Knights, but bear with me as I turn on my “way-back machine” and reminisce.

I was on duty one evening at the Orange Fire Department when someone from Athol FD called to say a group of Red Knights was coming to their station to talk to them about joining... could I come over? I told them I was on shift and could not leave — so they all came to OFD. (I think Charlie, Phil, Ed, and a few others were in the group of RKMC visitors).

The local FF's were all enthusiastic and quickly filled out their forms and paid their money. I was not going to join but discovered the only way I was going to get them to leave my station was to join, so I paid the dues. To make a long story short, that was 25 years ago and it was not long after that time I was the only one of that group that was still a member!

What I found out that they did not, was that this group of people is a very special family that both Diona and I have grown to love. Many of you are some of our dearest friends and we spend a lot of time together as an extended family sharing each others adventures.

I also remember sitting in the Charlton Fire Station in 1997 after a Mass-4 poker run when Charlie Clarkson asked if I would run for chapter Vice-president. Hmmm, what am I getting into, was my thought? I also remember sitting at a table in Daytona at an International Convention in 1999 when then International President Gary Nelson held up a copy of our chapter newsletter during the general meeting. “Have any of you seen this chapter's newsletter?” He asked. “I would like to entertain a motion to draft Mass-2 Vice-president Bob Laford to take over duties of the International newsletter editor.” Can you see that train coming down the track — I did! I seem to remember seeing then International VP Ed Brouillet sitting beside Gary with a big grin on his face! Oh yeah, International web master was part of that job description too!

But each of those assignments and my years as your chapter president has allowed me to meet many great people, have loads of fun, and go places I may never had been able to go if it were not for the Red Knights. Time marches on, however, and I want to make three points.

(1) Change is inevitable. (2) Change brings new ideas and direction. And (3) leaders who cling to their titles and positions in organizations for too long do a great disservice to the organization and the development of leaders waiting in the wings. This is true in emergency service departments, in corporate America, and in the Red Knights.

With that said, I must announce that it is time for new leaders to have their chance at placing their fingerprint on our chapter. After ten years as your Chief Executive, I will not be a candidate for re-election at our annual meeting in the fall. I will still have my fingers dabbling in the chapter as your webmaster and will be continuing as Assistant State Rep — and of course, I will still be very active with our chapter activities and fun — but it will be from somewhere further back in the pack rather than as the lead dog!

I look forward to working with the new leadership as they see the need, and I look forward to continuing all our great friendships and our great fun. With deepest respect and friendship for all of you...

2013 RK-Mass 2 Ride Schedule is HERE!



Your ride schedule for the season is included in this mailing (as well as on-line). Post it in a prominent place in your home, mark up your calendar with Red Knight events and come join us during this 30th anniversary year!



Let's head to Boston for a visit to the Boston Fire Museum, a stroll in the North End, and lunch at our favorite restaurant—Mother Anna's.

Meet at the Westminster Dunkin Donuts for 9:00 a.m. on Saturday, April 6 and we will head into “the city” via Alewife Station and the Red Line.

It is a ten minute walk from South Station to the Fire Museum, and a one mile walk from the museum, along Atlantic Avenue, back to the North End.

If you have not received your 2013 membership card yet, it should be included in this mailing.

An updated member roster is also included in this mailing.

On the road with our friends...

- I think we overwhelmed the Kozy Kabin in Barre on our January breakfast club when we walked in with 15 people! It gave us some time, though, to visit with each other while we were waiting for our orders.
- After our January breakfast a smaller group headed to the Springfield Motorcycle show to kick a few tires and look at some custom bikes along with the vendors they had. It was also a great surprise to have Caitlin home from San Antonio to join us for the day!
- We weren't headed home to watch the Patriots, but we there were 41 of us (*Including our International President and his wife*), that were all smiles at our Winter Pot Luck on February 3rd as we looked ahead to our 2013 riding season!



Breakfast and Ice Cream

Don't forget that our **Breakfast Clubs** still have a few "gatherings"!

Every third Saturday from November through April we gather for breakfast and fellowship. Meet at the Westminster Dunkin Donuts for 9:00 a.m. and we will discover a different breakfast haunt for the month. February 16, March 16 and April 20

And it will not be long before we will be gathering for our **Monthly Ice Cream Rides!** Those are planned for May 22 — June 26 — July 24 — August 28 — and September 25.

- Meet at the Westminster Dunkin Donuts for 6:30 p.m. and we'll all be smiling like Kevin when they hand us our cone!
- Plans for our first monthly ice cream ride (in May) is to go find a nearby Fire Tower on the way so we can get our Fire Tower Quest rolling with a group "find!"



Is 2013 the year you are thinking of a "Bucket List" ride? Maybe your dream ride will take you across the United States? I was laughing at an article recently that spoke of our "great plains." Sitting at St. Mary, Montana at the eastern edge of the Rocky Mountains, gazing east, the author remarked about FLAT! He stated factually that if you want to travel east to west in the United States you WILL cross the great plains as it stretches from the Appalachians to the Rockies. But he stresses in his article that does not trivialize what it is like in this "void."

Start with the weather. They don't have hurricanes, what they have is often worse than anything the coastal states have ever dreamed of. Tornadoes rip through the region like atomic bowling balls in well-defined alleys. The sound of a siren going off in a threatened town is something you'll never forget. Hail stones the size of grapefruit kill cattle in the field. Summer heat melts the corn on the stalk; winter temperatures approach absolute zero. The wind never stops and is always in your face. Drought follows flood, locusts follow serpents. Spring and autumn are pleasant. They last about two weeks. Well, you hope that they last about two weeks.

If the weather doesn't finish you off, the boredom will.

So no matter where you plan to ride this year, look for adventure. Because if that author can find it amidst thousands of square miles of corn, soybean, and wheat fields with very straight roads, you can find it here in New England or where ever you may venture to roam!

It's a good time to start thinking about how you can help support the Ride for Kids and the Pediatric Brain Tumor Foundation.



Our chapter has been very successful in bringing donations to this very special ride. And even though many of you will be at the farewell breakfast at this year's convention when the Ride for Kids is mounting up, consider sending your donation along to make the successes found in the research to help the kids.



International President Dave Emery presented a "President's Merit Award" to the chapter in recognition of 30 years of services to the Red Knights. Accepting the recognition are the three men who have served as Chapter President over the years; Phil Jordan, Ed Brouillet, and Bob Laford.

Consider carrying a flat repair kit and know how to use it!

The majority of tubeless tire punctures can be repaired in just a few minutes! There is no excuse for not carrying a repair kit, but even more importantly, you should know how to use it. Practice at home on an old tire so you are not trying to figure the process out on the side of the road! While tube-type tires are more of a hassle, once you learn how to patch a tube, it can be done a lot faster than trying to arrange a tow.



Further, you should periodically inspect your tire repair kit to ensure the glue has not leaked out. If your kit has CO2 cartridges as its means of inflation (or you have a compressor), do you know how many cartridges it will take to inflate your tire to a safe level? Find out before you hit the road!

(From the Iron Butt Associations "Tech Tips")

These Stop 'n Go Tire repair kits are sold at Americade in Tour Expo. I have used mine at least five or six times in the last few years, and it is easy to use and works GREAT! (And only once was on my own tire).



An application to participate in our **Red Knight Fire Tower Quest** is included in this mailing. We hope that you consider participating in this riding season adventure with us!

When packing for Americade, remember your fire helmet and come join in leading the parade on Saturday.



It's time to start planning for Americade!

For many of us, I don't think there is any time during the year that we are not thinking and planning for Americade!



Are you planning on going to Americade in June? Then JOIN US AT Ed and Peg's in Westminster for an **AMERICADE Planning Pot Luck.**

Give Peg a call at 978-632-8230 to let her know if you are coming — or if you need directions.

Sunday, March 23 – 1:00 p.m. at 326 Minott Rd.

We'll talk about some convention info too at the gathering. So come out and think about these great northeast events with us.

Last June we gave Bill Dutcher a set of our Red Knight/Americade 30 year T-Shirt and Coffee Mug. He was very pleased and remarked that you cannot separate the Red Knights and Americade because they are always together.

There is no arguing that Americade and Lake George has been a staple of our ride calendar each year — and we always have a great time. Bev and Tom at the Cabins consider us all friends rather than clients and I dare say there are few of their renters that enjoy their company around the table as we do.

The thousands of miles of great roads, scenic mountains, vendors and trinkets, and friends are just a few of the highlights that draw us back to Lake George year after year.

*The Red Knights Ladies will be meeting at Peg's house on **Tuesday, May 21** at 6:00 to plan for our week's supplies and related logistical needs.*

...since the ladies will be out of the house, the guys will meet at 2 & 202 in Orange at 6:00 and fend for ourselves at some local eating establishment (with a ride of course!)

For the first time in its 31 year history, the "Tour Expo" will be opening on June 1 and running through the following Saturday. The *tent city* portion of the vendors will be accessible for eight days — and those of you with "Americade Experience" know that the latter part of the week is very busy on Canada Street and on the Beach. Having the vendors available for two weekends is a big advantage to those of us that head up to Lake George early.

If you need, want, or covet something for your bike, you will find it at Americade. And while browsing the vendors, I would bet you even find *stuff* that you did not know you needed but realize you cannot live without!

Americade itself is like that. You may have ridden your motorcycle for years and never been. But once you make the trip you will wonder why you waited so long to find this motorcycle nation!

It's time for **KNIGHT SCHOOL!**

RED KNIGHTS SKILLS DAY 2013

A wise symphony musician once said, "If I skip practice for a day **I notice it.** If I skip practice for two days, the **Audience notices it!**"

Coming out of winter hibernation, there is no doubt that we have skipped practice for a few days when it comes to our mental and physical skills and abilities on our bikes.

We are all rusty and need to take our time and re-familiarize ourselves with our bike, our mental skills, and our road skills.

Take some parking lot time alone with your bike and practice some basic skills like cornering, swerving, emergency stops, etc. That is an exercise that we should do occasionally throughout the riding season — but **ESPECIALLY** at the beginning of the season.



Swerving, Emergency Stops, Cornering, Tight space maneuvering, Slow speed riding

What are the skills that you could use some practice on improving? Come join us and take the time to work on those as we run over some tennis balls together.

Also, come join us for our spring skills day where we work together to remind ourselves on some of those basic skills. The day is not to point fingers, but to offer us some camaraderie as we work together on how to be better riders.

Join us on Sunday, May 5

(Meet at 2/202 Shell Station in Orange at 1:00 p.m.)

Along with improving our skills, another way to be more comfortable in your riding is with the proper gear. One aspect of protective gear that many of us overlook is hearing protection. Along with protecting your hearing from the wind noise, ear plugs will let you enjoy the ride and reduce the amount of fatigue you feel at the end of the day's ride.

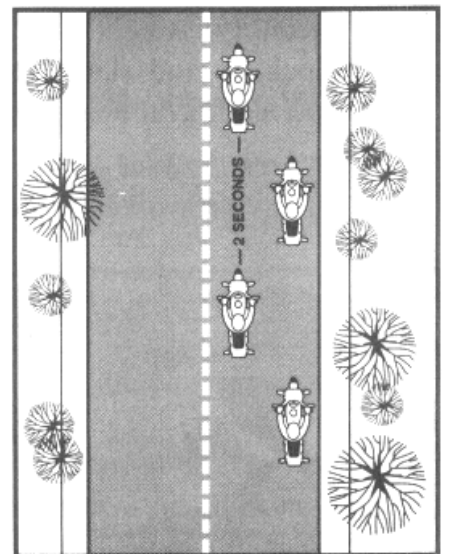


One of our newest members, Doug Dupell, runs Leonard Optician in Orange and he is a vendor for custom fit ear plugs — and he offers a discount to Red Knights.

Curious about "off the shelf" or custom plugs? Ask Marcia M. or Bob L. what they think of wearing hearing protection (in general) or more specifically the custom ear plugs that Doug can make for you. They are comfortable, easy to wear, super efficient, and I would not ride without them!

As we begin a new season, here are some basic group riding tips to review to keep us safe and organized. (1) Show up with a bike that is full of fuel, and has been checked over and ready for the ride. (2) Remember that no matter what the group does, you still must ride your own ride, within your own capabilities. (3) Once on the road, form into a staggered formation so the bike nearest your left or right is one-second away from you, and the bike directly in front of you is two seconds away.

Staggered formation allows room for you to perform evasive maneuvers if necessary, and the one and two seconds allows adequate reaction and stopping distance if needed.



The Declaration of Independence guarantees us the right to *pursue happiness*. But, it's up to each of us to *catch it!* Here are some upcoming rides and events in the near future to help you catch it with your Red Knight friends!

Saturday, April 27. Spring "Dust-Off" Ride

for Lou. Meet at Westminster Dunkin Donuts for 10:00 a.m. and for a ride to *who knows where* — just because we need a ride! It will be the first chapter ride for Lou Merigard, exchange student staying with the Kilharts!

Sunday, June 16. Father's Day at Louis

Lunch — Meet at Westminster Dunkin Donuts at 8:00 am and we will head out for a ride into Connecticut for a stop at Louis Lunch, the home of the first hamburger in New Haven... and of course ice cream before we come home! www.louislunch.com

Saturday, June 22. RK Vermont-2's Paul's

Ride. Let's support a nearby chapter's efforts to help those with cancer. Meet at the 2/202 Shell in Orange at 8:00 a.m.

Saturday, June 29. Strawberry Supper

Ride. We know that Dummerston means Apple Pie — but it also means a Strawberry Supper! (Ham and Bean Supper with Strawberry Shortcake). Meet at 2/202 Shell in Orange at 1:00 p.m. and we'll have an afternoon ride that stops in Vermont for the dinner.



We frequently talk about the need to keep hydrated while riding. If you wait until you are thirsty, it is too late and you are already dehydrated — and that could lead to other bad things happening to you.

But we don't think of proper nutrition very often while we are riding. Usually our intake includes Ice Cream, but if you are going on a day-long ride, or one that spans a number of days you should seriously consider how you should fuel your body.

Fast foods and a big road trip are a bad combination, but realizing that this is the real world, try these time-proven combinations:

- In the mornings stick to oatmeal, cereals or one egg with toast (no butter please!).
- Lunch can be skipped in favor of a light, healthful snack.
- Dinner should include a salad with a light pasta dish (and even some fast-food places like Wendy's and Subway offers more variety than the heat-lamp cuisine that we might expect road-side). Consider having a freshly made soup, sandwich, or salad at a local mom & pop (like our own New Salem General Store) instead of that grease-dripping Quarter-Pounder!

If all else fails consider the mantra of, "If you can't eat right at least try and eat light!"

While on road trips it is not difficult to stay away from the McDonalds and Burger Kings for a good part of your road stops. A diet high in the greasy fast-foods can also lead to other irregular habits that will not be enjoyable on the road.

Pick up some snacks including fresh fruit, nuts, granola, etc. The variety that you put into your system will help keep you alert and ready for the next series of twistie roads, rather than the urge to take a nap under that nearby tree!



Friday-Sunday,
July 26-28

*Red Knight
White Mountain
Weekend*

1-888-513- LEAF (5323)
E-mail: info@mapleleafmotel.com

There are eight (8) rooms reserved for the Red Knights for our summer's ride. Various rooms are available and our Red Knight rate would range between \$64-74 per night per night (and includes coffee in the am). The rooms will be held first come first serve (at that price) until Friday, June 20.



If you are feeling adventuresome, Sunday, July 28, the Mount Washington Auto-road opens at 4:00 a.m. to welcome vehicles to its summit to experience one of Mt. Washington's 2013 Sunrise Drives.

Membership news...

Congratulations to Kevin & Laura on their recent engagement and to Darlene Kilhart on her new job as P.T. Manager at Quabbin Valley Healthcare in Athol!

There is a change in the chapter SOG's related to late dues payments. Beginning this year, any dues not paid by December 1, will cause the member to reapply for membership and pay the initial membership fee again for reinstatement. This is because our dues must be into the International in December and late dues means we must re-file our roster and the chapter incurs additional fees because of that.

We have had information about motorcycle insurance in past newsletters, but since Spring is upon us, it is a good time to look at what motorcycle insurance coverage we have and maybe what additional coverage we should consider. This information is made available on-line from Mass Motorcycle Member and insurance agent Betty Lister of Lister insurance (BELister@aol.com). Even though Massachusetts now allows all the discount insurance companies to compete in-state does not mean their coverage is what is best for you. Take the time to review your coverage and insurance needs with your agent.

Motorcycle Insurance 101 revisited

There are 12 coverage items on the Mass Auto policy and it might seem very intimidating if you are not insurance savvy...and even though they each work independently of each other, remember this. There are basically only two type of auto coverage: BODILY INJURY & PROPERTY DAMAGE!

DEFINITIONS: Bodily Injury is injury that you do to someone's body, be it yours or someone else's. Property Damage is damage you do to property, your property on the auto policy would be your vehicle (auto or motorcycle or whatever is scheduled) and property of others could be their car or their fence, a streetlight, a lawn, a house. etc.

Compulsory: Coverage that is mandated by the State. PIP: Personal Injury Protection - goes out the window once you're on the bike in any way, shape or form! Collision: A crash with another object (other than an animal). Comprehensive: Fire, theft, vandalism, falling objects, and hitting an animal.

That should make it easier to understand coverage a bit, to know that there are basically just two types.

Before I embark upon the actual breakout of coverage, please be sure to include Guest Coverage on your policy. Currently, there's no place designated on a policy to know if you've received this coverage or not; so check with your agent to make sure they've provided it for you. (In Massachusetts it's generally included unless specifically requested to be excluded; and I do not recommend excluding it.) For those of you with single seats, take the coverage anyway! It doesn't cost anything to give coverage for that one time that you put your buddy on the back and take them to the dealership. If you haven't opted to take guest coverage, your passenger could have no coverage in the

event of a loss.

Coverage #1: Bodily Injury to Others: Is Compulsory in Massachusetts with limits of \$20,000 per person and \$40,000 per accident. This coverage does not cover you on private ways or on roads out of Massachusetts, or include your passenger; and you're not able to increase the limit. (This coverage can be bought under Optional Bodily Injury, Part #5, and the limit can be increased to cover your assets).

Coverage #2: PIP - Personal Injury Protection, another compulsory coverage, hereafter known as PIP; note that there is no PIP Coverage while you are on your bike. Meaning that, the minute you position yourself on your motorcycle, the PIP goes out the window! Yes, even while you're stopped and not moving; even if the bike is locked, you are not covered under the PIP portion of the policy. You are however, covered if you are standing beside your bike and someone knocks the bike over on you, or you walk away from your bike and are hit as a pedestrian. You'll note that the premium charged for this coverage is much less than the charge for your automobile. The limit available is \$8000; and I don't recommend taking a deductible here, the savings just isn't worth it.

Coverage #3: Uninsured Motorists Is Liability Coverage for Uninsured Automobilst, with a compulsory limit or \$20,000/40,000. I recommend you buy as much as you can afford, and that state will allow with limits of at least \$100,000 Per Person, \$300,000 per accident; and strongly suggest limits of \$250,000 Per Person, \$500,000 Per Accident, or more even. The cost to increase is minimal. This coverage will cover you in the event of a loss where Bodily Injury is involved; and the other party has no insurance. If you don't give yourself sufficient limits here, you will have nowhere to go to recuperate your loss; and could ruin yourself financially!

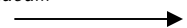
Coverage #4: Property Damage. This covers other people's property; be it their

car, their bike, their home, a street light, etc. The statutory limit mandated by the state is \$5000. I recommend that you purchase at least \$100,000, and more if you can afford it, and get it. In Massachusetts we can now purchase up to \$250,000, and the cost for the increase is under \$10.00! It's one of the best buys that there is in the industry. This coverage will pay for damages you cause to other people's property. If you are the last bike in a pileup, you could be held responsible for the damage to all the other vehicles; which could mount up rather quickly. If you don't have sufficient limits, you'll have to pay the damages out of pocket. That usually means liquidating your assets to pay. For \$10.00 a year, why put yourself in that position?

Coverage #5:Optional Bodily Injury to Others and will cover Bodily Injury you incur to others. This is the portion of the policy that responds to lawsuits. As in #3, buy as much as you can afford, and as much as the state will allow. Protect your assets and make sure you don't have to liquidate them to satisfy a claim. (I don't want to hear that you've got your home protected by the Homestead Act, that will not help! I'll address that at the bottom of this article.) Limits of \$250,000 Per Person, \$500,000 Per Accident is a nice place to start these days; and the cost annually is not prohibitive.

Coverage #6: Medical Payments: This is currently the only no-fault coverage left in Massachusetts, and because there's NO PIP coverage once you're on the bike; you should purchase some! (You'll note the premium here has increased significantly, which means that the coverage gets used.) That will help pay for medical expenses in the event of Bodily Injury. Please remember these limits will be shared with your passenger; and most likely not picked up by

MC Insurance 101 continued...



Motorcycle Insurance 101 (continued)

your health carrier. (There are two questions that are asked when you enter the emergency room at the hospital, "Is this incident the result of a vehicle related incident? Or, are these injuries related to a work related incident." If the answer is yes to either of those, your health carrier generally stands aside. And should they pay? Don't be surprised if they slap a lien against the insurance or request reimbursement from you! It's not unusual!)

Coverage #7: Collision will cover your bike in the event of a "Crash" or Collision. To keep the cost down, I suggest entertaining a higher deductible of \$1,000 as it will save you some money. If cost is not a concern, buy a lower deductible and make sure you also include the waiver or deductible so if the accident is not your fault, and you have the information on the other party, you can get your deductible back. Be sure to insure your bike for its proper value. Failure to do so could result in a lesser payment in the event of a claim. Motorcycles are written on an ACV "actual cash value" basis taking into consideration depreciation; so if you've customized your motorcycle to the point where it's worth a lot more than the actual cash value; it would make sense to get an appraisal, and have your bike written on a "Stated Value". (There's a tutorial on my web site <http://listerins.com> that explains this further).

Coverage #8 Is Limited Collision. If you've taken full collision, you cannot opt to take this. It's one or the other. Limited collision, by virtue of its name, is a very limited coverage; and there is certain criteria involved to be able to collect with this coverage. One is the fact that you have to know who hit you, and the other is that they have to be at fault. In other words, if you run a red light, and someone hits you, because you're at fault, there would be no coverage. This is the only physical damage coverage that can be sold without a deductible. (Some carriers do not offer the "no deductible option). Full collision is always sold with a deductible. The cost for limited collision is a lot cheaper than full collision, but then again, the coverage afforded is a lot less also.

Coverage #9 Comprehensive is fire, theft and vandalism, and also includes FREE glass coverage. This coverage is always sold with a deductible, and be reminded that unlike collision there is no recuperating the deductible on comprehensive. There is a glass deductible of \$100.00 available, but I don't suggest purchasing it. It only saves about \$10.00-\$12.00 a year. Under comprehensive, you will also be able to rent a vehicle after 48 hours, if your vehicle is stolen and not recovered. However, you must get authorization from your carrier to do this. Check with them for the allowable limit and length of time allowed.

Previously Collision and Comprehensive coverage items were only written on an Actual Cash Basis; which resulted in many an insured not receiving payment for the correct value or their bikes when a loss occurred. In 2003; after much prodding from a group of concerned bikers, the commissioner changed this ruling. It is now possible to write the coverage at "Stated Value"; which means you will be able to recuperate the funds you've spent on upgrades to your bike; in most cases. You will need an up to date appraisal from a licensed appraiser to be eligible for stated value; and always keep your receipts! The appraisal needs to be submitted to the carrier for approval before the coverage can be written at "stated value".

Coverage #10 is rental; and this differs from company to company these days. Generally for a motorcycle it's a lot more expensive than it is for an auto. Certain carriers now will allow you to rent for a mechanical breakdown, others won't! Check with your carrier to see what they offer.

Coverage #11 is Towing. Towing will reimburse you in the event of a breakdown of your vehicle, up to the limits allowed on the policy. The maximum amount generally is \$100.00. You will not be reimbursed for towing, when your vehicle is illegally parked; so don't bother sending in the bill to the company. Be reminded, that in most states AAA will not tow motorcycles; so you might want to purchase this coverage unless you've made provisions for it elsewhere. Again, certain carriers offer higher limits, so check.

Coverage #12: Is liability coverage for underinsured automobiles, and again I recommend you buy as much as you can afford, and the state will allow with limits of at least \$100,000 Per Person, \$300,000 Per Accident; and strongly suggest limits of \$250,000 Per Person, \$500,000 Per Accident. The cost to increase is a bit higher than #3 but well worth it. This coverage will cover you in the event of a loss where Bodily Injury is involved; and the other party has less coverage than you do. If the other party has statutory limits of \$20,000 Per Person, \$40,000 Per Accident, and you carry the same, there is no stacking of coverage allowed in Massachusetts, and you will have no where to go to recuperate your loss and pay your medical bills or get compensated for pain and suffering. You'll only be eligible for their \$20,000 Per Person, \$40,000 Per Accident, and that's it! That's why it's recommended that you carry sufficient limits to cover yourself.

More insurance information: When people ask me what I do for a living I tell them...."I sell something everyone needs, nobody understands, and everyone hates to pay for!"

When purchasing coverage, work with YOUR agent and try to look at your whole picture; homes, autos, motorcycles, business, etc., if possible, and figure out what you've got to lose if someone gets a judgment against you.

Purchase as much liability as you can afford, and as much as the law will allow is a good concept; but not one that's always feasible. The cost to increase liability limits to 250/500 across the board is about \$100.00 or so extra a year! That's nothing, when you think of the thousands of dollars more coverage you purchase for that outlay.

Again, work with your agent in purchasing coverage; insurance is like a suit "off the rack" it can be tailored to the individual that's purchasing the coverage, and seeing as everyone is different and has different needs and issues, buy YOUR coverage to suit YOUR needs.

Betsy E. Lister
BELister@aol.com
President, Lister Insurance Agency
781-393-9330



**Join your Red Knight
friends and family for a
Spring Weekend
on the Cape
May 17-19, 2013**



This year's Spring Weekend will be touring Cape Cod with the Hyannis Heritage House as our host hotel.

Termed as some of the best of Massachusetts scenery by motorcycleroads.com, Cape Cod offers a great riding experience with sandy beaches, light houses, high bluffs, and small villages. It is a relaxed weekend with a ride if you want, type of get-away. Cape Cod is a great beginning to our riding season before the roads beyond the canal fill with summertime traffic. Once we're on the Cape I know there will be "guided" and "self-guided" tours around the shoreline and beyond.



Make your reservations today at the Heritage House by calling 800-352-7189 and tell them that you are with the Red Knights.

Special group rate of \$89 per night (plus tax)

Limited rooms at the group rate so call soon — Rate to be held until April 17.
Relax at the indoor pool with its Jacuzzi whirlpool or enjoy a walk as the hotel is located in the Main Street Waterfront District of Hyannis, the Heritage House Hotel is just a few steps from the village.

www.HeritageHouseHotel.com

Are you headed to the 2013 Convention in Vermont? August 15-18, 2013

I know that I am preaching to the choir when I say that Vermont has some of the best motorcycle roads to ride! I love riding in Vermont as I know may of you do as well. Below are some of the roads that await us in neighboring Vermont, home to the 2013 RKMC Convention!



The below information is taken from the www.motorcycle-vermont.com web page.

Vermont has something for every type of rider: low traffic counts on roads with an unending mix of relaxed, country sweepers, technical twisties with challenge, remote dirt roads through forests, and rides that easily combine them all. The people are open, friendly and helpful. And, you can find good meals from local sources.

There are over 14,000 miles of roads in the State. More than half of these are unpaved, gravel roads that lead to small towns and country homes. The paved roads are typified by towns every ten miles or so, with a rural landscape in between. The open fields of Vermont's working agricultural creates vistas to the green mountains.

Bristol-App Gap-Middlebury Gap Rides — The Bristol to App Gap, and Middlebury Gap ride contains four mountain passes in a 67 mile, two hour loop. The highlight of the ride is the 7 mile, 53 turn Appalachian-Gap (Mad River Glen), which is the best sport-bike road in the state.

The Molly Stark Scenic Byway — The Molly Stark Scenic Byway (Vermont Route 9 from Brattleboro to Bennington) offers riders history, iconic views, and fun, twisty riding when the traffic is right. Ride the Molly Stark early in the morning or midweek to increase your chances of having fun. Plan on stopping at the Hogback Mountain overlook for a three-state view over rolling hills.

VT-232: A Sporting Ride Through The Woods — Vermont Route 232 is a 14.6 miles long, tight technical, roller-coaster road through Groton State Forest. Repaved in 2010, the surface is near perfect, except for some mid-corner gravel from the newly constructed shoulders. The road is sporting-fun and runs through Vermont woods that are a worthwhile destination of their own.

Epic Kingdom Ride: Part 1 - Richmond to Barre The Long Way — An epic ride includes it all: scenic vistas, challenging twisty bits, smooth straights, fast sweepers, good food and interesting stops. This ride qualifies. It will take an entire day to complete, combining technical riding, cruising, a gravel road section, good pavement and bad. Stops along the way include the State's deepest lake - complete with clothing optional beach; a rural Vermont country store with some amazing taxidermy; and two good meals.

Summit Series: Mount Equinox - Skyline Drive — The Mount Equinox Skyline Drive toll road rises 3,140 feet in 5.2 miles from the base on VT-7A in Sunderland, VT to the summit of Mount Equinox at 3,858 feet. Along the way, there are shaded picnic areas and vistas to the south, east and west. The summit has a full 360-degree view of Vermont, the Adirondacks and New Hampshire. On a clear day, you can see Mount Royal in Montreal. (\$12 for the toll road ride up the mountain).

Tour of Honor

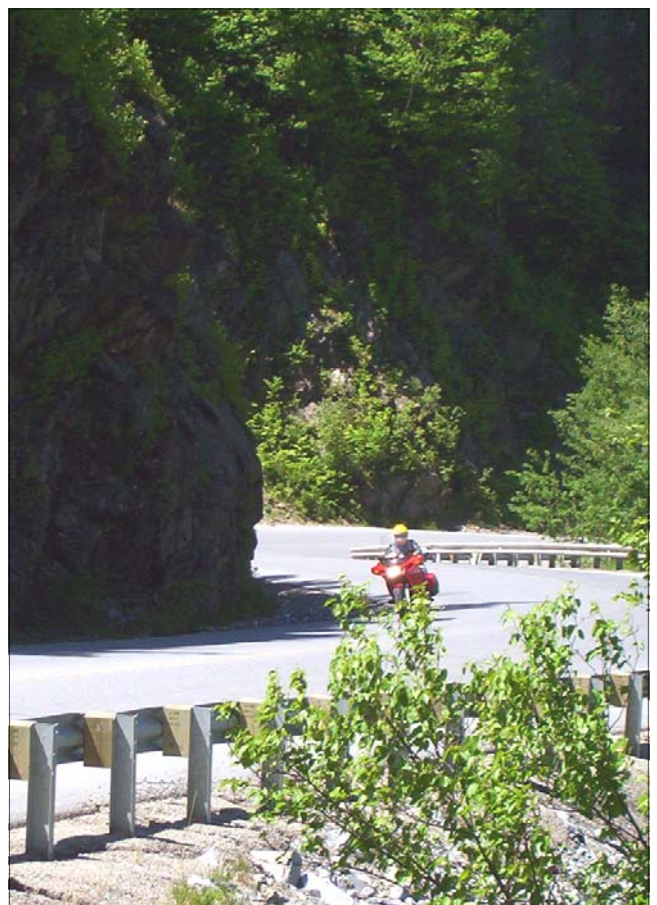
Looking for something different to do for your ride planning this year? How about the **Wounded Warriors Tour of Honor**? The Tour of Honor is an effort to raise money for the Wounded Warriors project.

As of April 1, there will be memorials listed on their web page throughout 35 states. The most basic goal is to visit seven of them between April 1 and October 31.

(There are also other variations, including incorporating stops in an Iron Butt, or visiting all the memorials in a given region if you are ambitious!)

Completing the seven visits and filing your registration and your donation garners you a Tour of Honor T-shirt.

www.tourofhonor.com



A rider twists his way up Route 17 to the top of the "App-Gap" before heading down into Mad River Glen