

**NORTHERN
CHAPTER
HOG
H.O.G.**

CLASSIC LEGEND TIMES

**Volume 11,
Issue 11**

November, 2005



NORTHERN CHAPTER — HARLEY OWNER'S GROUP ANNUAL CHRISTMAS PARTY

HOLIDAY INN

SATURDAY, DECEMBER 3RD—6:00 PM

Dinner—Dancing—Silent Auction

\$20.00 per person

**Tickets will be available at the November 3rd Chapter Meeting
at Peegeo's and thereafter at Classic.**

Rooms available at the Holiday Inn for \$59

Call 947-3700

**Ticket sales limited to 150. We suggest an early purchase if
you plan on attending (we sold out last year!)**

Tickets must be purchased by November 21st.

**Don't forget an item for the Silent Auction! Contact John/Deb Ockert
(231-263-7255) if you have an item to donate.**

**JUST A REMINDER THAT IT'S ANNUAL MEMBERSHIP RENEWAL TIME.
YOUR MEMBERSHIP APPLICATION IS INCLUDED IN THIS NEWSLETTER.
YOUR PROMPT RENEWAL WILL BE APPRECIATED AND WILL KEEP YOUR
NEWSLETTER COMING WITHOUT INTERRUPTION!**

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IRON BUTT AWARD

Those of you participating in the IRON BUTT AWARD need to submit your mileage by December 1, 2005, to either Eric Fischer at Classic, or to any Northern Chapter board member (which includes Road Captains). ALSO—look for some new and exciting award presentations this year!

NORTHERN CHAPTER H.O.G.**Chapter meeting - October 6, 2005 - Location: Peegeos's****Recorded by: Kristine Cole (secretary) Called to order by: Bob Oliverius (Director) at 7:30 pm**

Bob Oliverius: (Director) Greetings to John Weber and Cheryl Miller. Both of you look great and we're glad to see you here tonight.

Eric Fischer: (Member Liaison) Introduction of New Members: Frank Bono has a new Softail Deuce (bought at Classic) so he can keep up with his future son-in-law, Jon, who rides a '95 Heritage softail classic. Jon has been riding since he was seventeen.

Rags: Introduced Dave Gibbons of the Salvation Army, who thanked the group for last year's food drive. This was the most successful food drive ever. Salvation Army has been in Traverse City for 109 years. It is an agency of last resort for many people and the need is growing. The soup kitchen serves 125 meals daily. Our food donation allows them to use money donations for fuel and housing assistance. All donations are used locally. With anticipated higher heating costs this year along with an increase in number of people in need, the Salvation Army wants to thank us in advance for our support.

Food Drive to be held weekend of November 12th and 13th. Location at Oleson's Long Lake and Garfield stores. Thank you to Lew K. and John L. for donating the use of their trailers again this year. Sign up sheets being passed around.

Bob Oliverius: (Director): Passing out flyer concerning a benefit ride for Pat Erway being held October 23rd. October 15th is the fundraiser at Cycle Moore for Deb.

Paula Mack: Chili Cook - Off to be Sat. October 22 starting at 7pm at the at the Mack's. Bring your chili in a crock pot, or a dessert to pass. Call Paula to let her know what you are bringing. Prizes!! Marguerita machine or BYOB. Suggestion from crowd that Neil should bring dessert this year.

Bob Oliverius: (Director): Christmas Party tickets are here for sale tonight. See Eric or Cheryl Fischer to purchase. Cost is \$20 per ticket. Cost is same for members and non-members. Suggestion has been made that we look at charging non-group members more next year. See recent newsletter for more details on the party and information about reserving a room to stay overnight. We will need donations for the auction table. Still need a DJ. Shawn Sullivan has a friend in the Coast Guard that is a DJ. Shawn will check to see if he is available. Suggested we offer him 2 tickets for the party.

LOOKING FOR 2006 BOARD MEMBERS.**PLEASE CONTACT DON AT CLASSIC IF YOU HAVE AN INTEREST.**

Father Fred plans for 2006. Currently thinking of weekend of July 22nd and 23rd. This will not conflict with the possible film festival or Michigan Rendezvous. Eric mentioned that he thinks this is the weekend of the dealer show. Topic tabled until next meeting.

Kim Lefler: (LOH): Spa night is Thursday October 13th at the Great Wolf Lodge. Looking for centerpiece ideas for Christmas Party.

Tom French: (Activities): Color tour this weekend. We will leave the dealership at 10am

John Lefler: (Asst. Director): Christmas Party tickets must be purchased by Nov. 21st in order for you to receive a pin for the event. Rooms are \$59 this year. We can add additional rooms if needed. Rooms will be above party room.

Lew Kirchner: (Treasurer): Approx \$3100 currently. In great shape.

Bob Oliverius: (Director): Reminder that local chapter membership renewals are due starting this month. Classic will pay your local membership fee when you purchase a Harley at the dealership.

Jamie Rierson: (Merchandise): Working on a new design for the 2006 shirts. Should have samples by next meeting. Currently planning to offer white and/or gray shirts for men. White and/or yellow shirts for women. Hoping to have a V-neck option for the women. Looking at hooded sweatshirts that zip. Have orders for 8 nametags. Need an additional 4 before I can send the order in. See me if interested.

Greg Sherman: (Gaming): 50/50 Raffle - Paul Jarboe for \$59; T-shirt Raffle - Shawn Sullivan for (2) \$25 Classic Gift Membership- Paula Mack for \$160. November will be \$20

Meeting adjourned.

NORTHERN CHAPTER—HARLEY OWNERS GROUP 2005 SCHEDULE OF EVENTS

DAY	DATE	TIME	EVENT	LOCATION
Thursday	November 3rd	6:30pm	CHAPTER RIDE-MEETING	PEEGEO'S
Saturday/ Sunday	November 12th & 13th		SALVATION ARMY FOOD DRIVE	OLESON'S (Long Lake & Garfield)
Tuesday	November 15th	7:00pm	BUSINESS MEETING	SOUTH CITY LIMITS
Friday	November 18th	6:30pm	CHAPTER RIDE	THE BIG EAZY
Thursday	December 1st	6:30pm	CHAPTER RIDE-MEETING	PEEGEOS
Saturday	December 3rd	6:00pm	CHRISTMAS PARTY	HOLIDAY INN
Friday	December 16th	7:00pm	CHAPTER RDE	BRADY'S
Tuesday	December 20th	7:00pm	BUSINESS MEETING	SOUTH CITY LIMITS

FATHER FRED UPDATE—MICHAEL COLE IS RETIRING!

Michael Cole is retiring from his position as Director of the Father Fred Benefit, but has graciously agreed to stay on as a consultant. Therefore, we are in need of volunteers for the 2006 Father Fred Benefit. The following positions are available:

- 1. Assistant Director - who will coordinate all of the volunteers;*
- 2. Government Affairs;*
- 3. PR/Media;*
- 4. Sponsors; and*
- 5. Poker Run (Eric Fischer will direct this event).*

If you are at all interested in being a part of this great fundraiser for the benefit of the Traverse City Community and surrounding area, please contact either Bob Oliverius (929-1239) or Don Pishney (943-9344).

Thanks once again Michael for your time, effort and enthusiasm. YOU are the reason this event is what it is today!

NOVEMBER BIRTHDAYS

Mary Swift	11/2
Dennis Flynn	11/4
Glenn Blackford	11/8
Shawn Sullivan	11/10
Thomas Dawson	11/11
Kathy Chrysler	11/13
Paul Stocki	11/18
Janet Johnson	11/21
Harry Holmes	11/22
Bob Warner	11/23
Paul Jarboe	11/25

CONGRATULATIONS !!

MEMBERS EARNING THEIR ACTIVITY PINS

Neil Akey, Bobbie Akey, Brian Zionkowski

An Activity Pin is earned when you attend 12 events (AND SIGN IN LEGIBLY!!!) With over 75 events scheduled throughout the year, it's very easy!

WELCOME TO OUR NEW MEMBERS!

**Loren Baers, Frank Bonk, Jessica Bootz,
Jon Jensen and Darryl Olmstead**

2006 CHAPTER OFFICERS

Members are needed to fill leadership roles in our Chapter. We have 18 positions available, including 14 Road Captains. Interested? Any questions? Contact Don Pishney at Classic—943-9344.

SALVATION ARMY FOOD DRIVE

As you know, there is an anticipated increase in the people in our community who will need assistance. Considering the news reports that heating costs will probably double, organizations like the Salvation Army depend on volunteers. Food donations allow the Salvation Army to use money donations for fuel and housing assistance.

Last year's food drive was the most successful food drive ever!

The Salvation Army food drive is planned for

Saturday, November 12th, and Sunday, November 13th, 9am to 5pm

This year's locations are Oleson's on Long Lake Road and Oleson's on Garfield. As always, we need volunteers to work at the collection sites, preferably in two-hour blocks. Please consider donating your time to this worthy cause. If you haven't signed on to help, please give Raggs a call at 640-0002 and he can provide you with a list of the time slots that are available.

I believe our "HARLEY FAMILY" can do even better this year!

PLEASE—VOLUNTEER YOUR TIME FOR THIS WORTHY CAUSE!

LADIES OF HARLEY

LADIES—WE NEED YOUR EXPERTISE. LOH IS RESPONSIBLE FOR THE DECORATIONS FOR THE CHRISTMAS PARTY! IF YOU HAVE ANY FUN IDEAS, PLEASE GIVE KIM LEFLER A CALL! WE NEED YOUR HELP AND YOUR CREATIVE IDEAS!

We'll meet at the Holiday Inn at 3:00 the day of the party to decorate for the evening event.

NEXT LOH MEETING: Tuesday, January 10, 2006

Beginning January 10, 2006, and thereafter on the second Tuesday of each month, LOH will get together for a planned or specially arranged event. Please mark your calendars! It's a lot of fun, and a night out with the girls!

a word of caution

The following article was submitted by Cheryl Miller—

There is a lot at stake when we mount our motorcycles and take off on the roadway. A successful ride is dependent upon many factors such as visibility, mental alertness, skill, experience, and road hazards. I recently learned this on a personal level — physically, emotionally and financially.

In the sport of motorcycling, winning is defined as arriving at your destination safely and timely. At the moment that I was thrown from my bike, I became a loser in the destination game! Instead of going home on that beautiful, starry evening of September 11, I rode on a backboard, strapped into an ambulance, to Munson Medical Center. My leather coat was cut off by the EMS crew, my helmet smashed. I was in much pain and distress. I was not prepared.

While I consider myself a novice in the sport of motorcycling, I write this advice to help prevent others in our HOG family from becoming an accident victim. I hope that you can learn from my mistakes. I have and will continue to share with others. I will never think of a curve the same again.

So, please remember: ► stay alert at all times; ► continuously scan the roadway for hazards; ► stay away from the outer edge of the lane on curves, especially at night; ► be prepared for the unexpected; ► always wear your personal protective gear; and ► have fun and enjoy the ride.

It's a blessing to be part of the HOG family. Thank you for all of your support and get well wishes. I am recovering nicely and look forward to riding in the spring.

HAVE YOU CHECKED YOUR MOTORCYCLE INSURANCE LATELY?

This past summer saw a higher than usual number of motorcycle accidents across northern Michigan. Just as no responsible rider gets on his or her bike without a helmet, eye protection, and protective clothing, every rider should be aware of the protection their insurance coverage offers in case they are involved in an accident. Here are some things you should know.

If someone is injured in an accident involving a motor vehicle, Michigan's No-Fault Act requires the appropriate insurance company to pay (1) all medical expenses caused by the accident for the injured person's life, (2) lost wages for up to three years, and (3) the cost of replacing domestic services that the injured person performed prior to the accident. If a person dies in an accident, Michigan's No-Fault Act provides for the payment of survivor loss benefits to that person's dependents, basically consisting of lost wages and replacement services.

However, Michigan's No-Fault Act only requires insurance companies to provide these benefits for accidents involving motor vehicles. The key distinction between motorcycles and cars or trucks is that a motorcycle is not considered a "motor vehicle" under Michigan's No-Fault Act. Therefore, if an accident occurs between a motor vehicle and a motorcycle, the motorcyclist will be entitled to recover no-fault benefits, regardless of who was at fault. But, if a motorcyclist is injured in a one-vehicle accident or an accident with another motorcycle, the motorcyclist will not be entitled to receive no-fault benefits unless separate coverage is purchased under the person's motorcycle insurance policy. While you are looking through the latest Harley-Davidson parts catalog for that new piece of chrome for next year, take a few minutes to find and review your motorcycle insurance policy. First, make sure that you have insurance! It's against the law to ride without insurance, and, if you are involved in an accident with a motor vehicle and don't have motorcycle insurance, you forfeit your right to collect no-fault benefits! Second, call your insurance agent and find out if you have the coverage you want and are getting the best rate on your policy. Rates between insurance companies vary greatly, so do yourself a favor and check the rates on your policy. You may save yourself a few hundred dollars next year.

Finally, if you are injured in an accident involving a motor vehicle, you may be able to pursue a claim for damages beyond the no fault benefits, including damages for lost wages that continue beyond three years and damages for your pain and suffering. Just this summer, the Michigan Court of Appeals and Supreme Court issued opinions strictly enforcing time limits found in both the no-fault act and in many insurance policies. Because of these limitations and other intricacies involving motorcycles and Michigan's No-Fault Act, I strongly recommend that you contact an attorney to discuss your options and to represent your interests if the need arises.

I would be happy to answer any questions members have on this matter. Feel free to talk to me at our next meeting or contact me at 231-929-4878 or by e-mail at piarboe@shrr.com.

Paul Jarboe Smith Haughey Rice and Roegge, P.C.—Attorney and Northern Chapter HOG member

HOG Rendezvous - Press Release

The Michigan Harley-Davidson Dealers Association (MHDDA) is excited to announce that the 2006 Michigan H.O.G. Rendezvous will be held at the Ionia Free Fair fairgrounds along the Grand River in Ionia, Michigan. The dates for the 23rd annual Rendezvous are July 7-9, 2006.

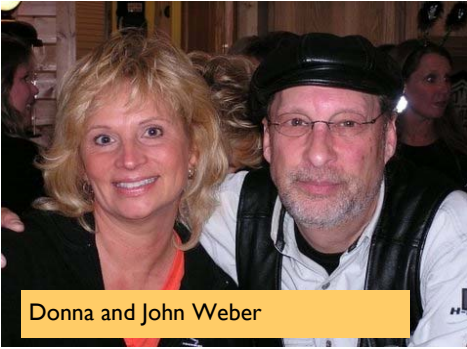
The move to Ionia gives the Rendezvous a more centrally located venue, has unlimited space for campers, motor homes, and trailers, has a much larger grand stand area, many more buildings for indoor activities, a track that could be utilized for future programming, and outstanding camping along the river. Ionia is conveniently located within thirty miles of both Lansing and Grand Rapids, which offer many Hotel/Motel choices for those that don't camp. According to Ray Clemens, President of the MHDDA, "It's a very exciting opportunity for the Rendezvous to grow and reinvent itself."

Clemens went on to say "while we have made a lot of friends in West Branch and have some tremendous memories from past events it was no longer economically feasible to stay without raising the ticket prices and we just didn't want to do that. We believe that we offer the best bang-for-the-buck in the entertainment business, by far, and we intend to keep it that way. Over the last five years our expenses have increased over 40% and yet we have only raised the H.O.G. member ticket by 10% and haven't raised the non-member ticket at all. For the event to sustain itself we needed more space and a centrally located venue. Ionia was the perfect call."

The three-month process of moving the event concluded with unanimous support by the MHDDA Rendezvous committee and the Michigan H.O.G. Chapter Rendezvous committee. Yesterday, the MHDDA voted overwhelmingly to move the event.

FOR FURTHER INFORMATION CALL RICK SHIMEL @ 231-935-3900

NEIL AKEY—FIVE TIME WINNER OF ANNUAL CHILI COOK-OFF! NANCY PISHNEY — JUST ONE VOTE BEHIND!



Donna and John Weber



Nina and Jack Palazzolo



Char and Lew Kirchner

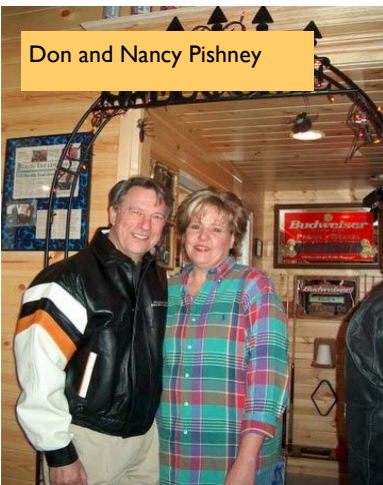


Vince and Jana O'Brien



Ringo, John Lefler, Bob Oliverus,
Paula Mack and John Pepler

A GREAT BIG THANK YOU!
TO RAGGS AND PAULA
MACK FOR HOSTING THE
CHILI COOK-OFF!
A GOOD TIME WAS HAD BY
ALL!



Don and Nancy Pishney



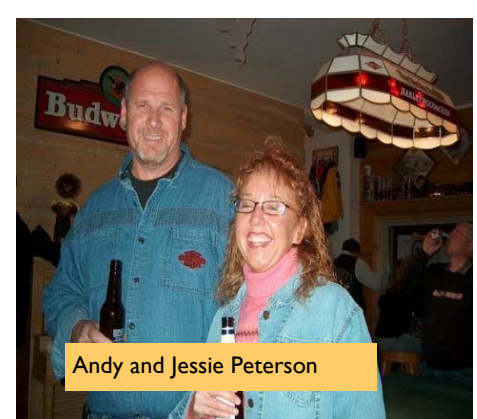
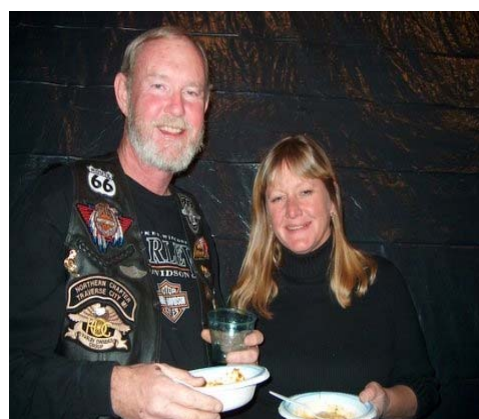
Cheryl and Mark Miller



Neil Akey, Jeanette Sherman, Char Kirchner, Mark
Miller and Bobbie Akey



The party in FULL SWING!



Andy and Jessie Peterson



**CHAPTER WEBSITE
NEWSLETTER**
Username: newsletter
Password: 2360HOG

We're on the web!
www.northernchapter.com

**SPONSORING DEALER:
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Traverse City, MI 49684

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Fax: 231-943-4201

**NORTHERN CHAPTER
H.O.G.**

A NOTE TO OUR READERS:
For updates on Deb Widrig's condition,
please refer to our website @
www.northernchapter.com
Thanks!

*Look for an article by our own "PAUL
JARBOE" in the November issue of Hog
Tales!*

OCTOBER CHAPTER MEETING WINNERS



50/50 WINNER—Paul Jarboe (\$59.00)
(He won last year in October as well!)



Membership Winner—Paula Mack—\$160



T-Shirt Winner—Shawn Sullivan
2-\$25.00 Gift Certificates to Classic

Ladies –

Thought some of you might be interested in the woman's motorcycle magazine I heard about recently (no, this is NOT another one of my jokes), if you aren't already aware of it. Double click on the web site to view details. Even if you don't subscribe, she has a fair amount of info on the web site, including bike maintenance "how to" articles, clothes, etc. The editor lives in Bartlett, IL...just down the road (out of curiosity, anyone know her?).

Joe Rabanus

www.bikerallymag.com