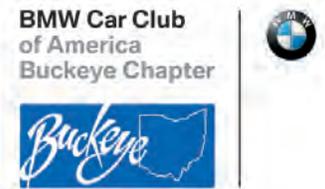


# DRIVING LIGHT



News, Views and  
BMW Stuff to Do  
**AUTUMN 2011**

Scenes from the August Drivers' School, Mid-Ohio

The Ladies prepping, clockwise from top center: Terri Berchak; Sandi Welter; Becky Lochner; Jaynee Beechuk; Marcia McClure; Nicky Schardt; Maria Blair; Paula Albert; supporter Margo Moats; Beth Messer and another supporter



We gained Insight on Friday



Terri not tarrying



It takes all kinds



Sandi Welter; Maria Blair; Beth Messer; Tammy Wright; Jenn Talbot; Paula Albert; Terri Berchak; Jaynee Beechuk.

Photos courtesy Walt Berchak and ed.

**H**ello fellow buckeye chapter members!!!

As you read this article we will have just wrapped up our first drivers school of the season at Mid-Ohio. Let me tell you, as a participant at several other schools earlier this year, Buckeye really knows how to put a drivers education event together. Thank you to all the volunteers that take time away from their busy schedules so the rest of us can have a great time. In other exciting news, we just completed our third board meeting of the year. Attendance was fantastic, and our new location saved the chapter quite a few bucks. I would like to share a few items we discussed so that

## **PRESIDENT'S UPDATE**

by **Erik Shifflett**

you can get a feel for some upcoming changes that hopefully will improve your Buckeye experience and make it easier for all of you to come out a participate in our numerous events. To begin, we are currently reviewing bids to update our website. We are planning to keep many of the features of the current site, but make feel more modern and give our members and potential members a better overall web experience. Please keep your eyes open and let me know what you think. Hopefully we will be launching the new site

over the next 60 days. A big thanks goes out to Dan Krage for his years of service and all other past webmasters. We wouldn't be here without you.

Also discussed at the meeting are ways that we can keep in touch better with you, our members. Many of you have received "Update" emails from me over the last couple of months; hopefully these are helping you keep in tune with what is going on in your local area and other events in our chapter. If you are not getting these emails and would like to be added, please update your email address with BMW CCA National, or email me, Eshifflett@cinci.rr.com. Also, reach out to your local are governor, their contact information can be found on our website. Truly they are the experts and organizers of our area events. Some of the finals items from the board meeting included the upcoming Dayton area Street Survival program (perfect for your teenage driver to attend), our October driver's school at Mid-Ohio, always a classic, and finally the annual Chili Party to be held November 19th. We will be having our board meeting prior to the party, so if you want a sneak peek of the great chili's come on out and sit in on our meeting. Thanks for reading, hope to see you soon. ■

***"His track buddies have always been cordial to me. But this time they were going out of their way to say hello and even to shake my hand. I was 'in the club'. I did not see that coming. It was kinda cool ..."***

by **Jayne and Tim Beechuk**

### **Joining the 'club'**

*Start with a few new enthusiasts and some fun cars, add a bit of expert instruction, some glorious weather and a lot of smiles, sprinkle in a few seasoned drivers and then spread liberally over one of the most competitive tracks in America and let simmer for two days. Sounds like the perfect recipe for the first ever Ladies run group at a BMW CCA Drivers' School. By Sunday afternoon it all came together as a super driving experience. The weekend began with a bit of trepidation from the new students, but a wine infused get together on Friday night and then the excitement of hitting the track moved everyone into a feeling of new accomplishment. One student said she went from terrifying thoughts and unknown lingo to exhilarating fun. The learning curve competed with a few other curves and all were handled with a growing confidence in the new student's abilities. The change in attitude was obvious as the ladies*

*went from "how do I know where to enter the Carousel" to "I should brake a little later for seven and then hold the line up thru Madness ..."*

*What started as a hope by a couple of our fairer track rats turned into an opportunity to bring some new faces to the Chapter's driving events. The Driving Events Committee stepped in to give their support and make this happen. Of course there were a few questioning thoughts from our old hands but by the end of the weekend everyone agreed we had done the job well. We had made some new friends and now all of the participants in the Ladies run group are making plans for their next event. Some husbands are a bit concerned about now footing two entry fees, but they are happy to have the women with them and not need to beg for a weekend with the boys. There are a number of little 'clubs' within our Club and this is just another opportunity to enjoy our cars and friends to the limit. We have a new crop of enthusiasts who can say "I did it. I drove Mid-Ohio."*

# Sweet bird of youth...

by **Tim Beechuk**



There is the age-old question of “Why is youth wasted on the young?” But more importantly, I’d like to know why is it that older seems to mean more expensive?

When I look at a 200-year-old Chippendale chest of drawers, I do understand the concept that this will initially cost more than a less exquisitely made item from Value City. But through the years they both will use the same dusting and polishing supplies, the Chippendale maybe even less due to its fine finish, so ongoing cost are about the same. And, sure, on the other hand while an 19th century Monet will set you back a bit more than the average “starving artist’s” seascape; and over time the Monet will require a bit more cost in the area of security, there’s not a lot of difference down the road. So why does the aging cost formula not translate into our run-of-the-mill private transportation? Why don’t cars fall into the Chippendale style of monetary abuse? Once you’ve got it, you continue using it and that’s it. Wouldn’t I, in theory, think that by purchasing and operating a fifteen- to twenty-year-old used car I would be saving money? I mean, it costs less, it’s completely broken in, anything that might have been poorly made in its original form has been replaced and all parts are blended into a smooth running machine. It’s at its prime. I can continue to motor about the countryside knowing I’m using up previously depreciated dollars and being a bit green by not contributing a bunch of steel and fabric to an already overused landfill. Nothing to worry about here, just keep driving it into the sunset with a naive smile on my face.

You would think that only a wealthy ne’er-do-well would be tooling around in a new BMW, flaunting the fact that money is no object. But as usual, you’d be mistaken. You

see, I’m one of those ne’er-do-wells. Not wealthy, just a ne’er-do-well that possesses a newer BMW. Interestingly, as we tote up our over-the-road cost per mile, it happens to be the cheap one in the stable. The 23-year-old money-saving daily driver is the one that’s beating me up. A control arm here, a transmission there, rust, dogbones, brake rotors, even light bulbs in the dash. Does the whipping ever end?

And along with the costs, we must figure in the lost availability while it sits on a set of jack stands awaiting some technical intervention. As once again I have ransomed it back from the clutches of the repair gods, I muse at the fact that the new kid in the garage has only cost me a few quarters at the local DIY car wash. I could have even saved this measly sum by utilizing my own hose and bucket, but, hey, it’s like 10 degrees out and I did have to get the salt off of the wheels. The new guy motors along enjoying free oil changes, parts that work, and no embarrassing tows. The tires are good for 30,000 miles or so, the paint is just fine and all of the doors lock and unlock at once. I’m seriously thinking about buying a couple more new ones and dumping the other black holes that take up expensive driveway space. I’ve seemingly convinced myself it will be cheaper in the long run. My Significantly Opinionated Other would vote for this. At least in the case of, as she puts it, “the white POS” that I enjoy when it’s not on a lift somewhere. Somehow, all of the money poured into her mid-life crisis M3 is a justified expenditure.

Which brings up another point. This financial conundrum seems to be reasonably

*Tim and his cheaper car.*

*continued on page 4*

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linear in relation to age. The beloved crismobile, being half the age of the Old Guy, is also middle of the road on the cost scale. Barring, of course, the replaced head gasket that failed while the car was in my possession at an HPDE and was blamed on me. When you look at all of the automobile options, it really becomes a balance between initial price and ongoing cost. We find that the basic premise to this story is that all cars cost about the same. Pay more upfront, and you drive merrily for years on a dime. Think you are going to scrimp a bit and pay less to buy and drive an older vehicle and the nickel and dime-ing starts the week after you ink the deal.

Of course, all of this goes out the window if you buy a "collectible" older car. In this case there are two possibilities. One, it is really pristine and the initial cost is similar to a nice house on the beach, plus ongoing maintenance which would put a child through college. Or, two, it's a One Sweet Deal barn find that only costs in the five-figure range, but it will take that beach house to put it into reasonable running order, and you still have the ongoing costs.

So why do we do it? I think it might be a love of craftsmanship, or a desire to keep those old gems running. It could be the opportunity to hang out with some other classic drivers at events like 5erFest and Vintage at the Vineyard, or capture a few admiring looks from passersby as you tool around the local streets. We all have our varied reasons, and I'm glad we do, because I love looking at these cars. But still, it wouldn't happen if there wasn't that back of the mind thought "Hey, I can pick this up cheap and drive it on into the future for about twenty-five bucks a year plus gas".

Dream on. ■

## CINCINNATI AREA NEWS

*Marcia McClure, Cincinnati Area Governor*

It's not about the cars.....

By the time you read this, summer will be coming to and end, kids will be back in school and we will have completed our August DE up at Mid-Ohio! Hopefully, all will have been a success.

We have had a great summer here in Cincinnati in regards to attendance at our monthly meetings. In June we were at Enthusiast Auto with some great home made BBQ, good-looking cars and a huge crowd. In July, we crossed the tracks from the independent shop of Enthusiast Auto to The BMW Store dealership for a good old fashioned cook out! Again, we had a nice crowd and great weather.

August took us to the east side of town to The Dilly Café, where Chuck departed from his usual menu and served up some fabulous fried chicken and side dishes! Along with the food and great weather, we also had some live music to add to the ambiance of the evening.

Thanks to everyone for helping out this summer and hosting our meetings. I think it is a great way to get our members out and about town. And as we all know, a change of scenery is always a good way to keep us old-timers active and bring in new members.

I may be looking for a new location for our regular monthly meetings next year. Dewey's Pizza has been a wonderful location, but unfortunately like everyone else, we need to find ways to reduce our expenses. If anyone has any suggestions, please pass them along.

Hope to see you soon. mmmMarcia ■

## COLUMBUS AREA NEWS

*George Saylor, Designated Writer*

What have we done for the past 3 months:

- Meetings at the Winking Lizard
- Beer at the Winking Lizard
- Cheeseburgers at the Winking Lizard
- Vintage Grand Prix @ Mid-Ohio w/ BMW Corral & food

What will we be doing in the next 3 months:

- Meetings at the Winking Lizard
- Beer at the Winking Lizard
- Cheeseburgers at the Winking Lizard
- A meeting at Performance Auto Spa (Plain City, OH)
- Participate in a Buckeye Chapter Driver's School
- Volunteer at the Street Survival School in Dayton

NEED I SAY MORE???? (actually... yeah.)

We are seeing at least two new faces at each of our monthly meetings (at the Winking Lizard). So, we know new/potential members are out there. In this age of digital social networking it is becoming a challenge to draw people out to scheduled events, particularly if it appears to be mundane and uneventful. Let it be said that our face-to-face meetings (at the Winking Lizard) are in fact entertaining. For example, when you introduce yourself and you say you own only ONE BMW, we will be more than helpful in suggesting models, years, and options you should consider for your second, third, and fourth BMWs.

Driver's School you say? Well, we have the collective experience of several decades among our members. You won't need a driving simulator – we can lead you turn-by-turn (just close your eyes...). Have an M52 engine and what is it with that darned cooling system? We're here to help (at the Winking Lizard, or your garage).

Everything has its place and you won't be disappointed (unless you have expectations) by attending our meetings. At least you can put a name with that face you saw on the Buckeye Chapter Facebook page. If we're not on Facebook on the third Wednesday of each month, we'll be at the Winking Lizard. ■

## **DAYTON AREA NEWS**

*Chuck Craves, Dayton Area Governor*

The Dayton Area was on the road again in May and June.

After the Spring Fling at Deb and Dave Castle's the 14th of May we were at Voss Village BMW for the May meeting. Always a good time at Voss. They go out of their way for us.

In June we were at The Filling Station, a sports bar and restaurant in Troy. It was a beautiful evening so we sat out on the patio and had a good time. We even had some new faces show up.

In July we were back "home": Brixx Ice Co. I thought it would be a good idea to have a meeting there so they wouldn't forget about us, since we've been gone so much in 2011. We'll be back at Brixx for August. ■

## **GIRLS GONE DRIVING** by **Nicky Schardt**

### **Team Work**

So I'll start off with the statement that to have a great team you must be a team player. I know that might seem obvious, but there are many good and bad examples in our day-to-day lives that encourage and discourage this concept. Racing, work, and basically any other relationship we might encounter along the way is largely based on the positive application of teamwork. In other words, getting your back scratched means you need to scratch a few backs in turn.

Examples can be seen in nature, cutely portrayed in the movie Happy Feet, when the male emperor penguin is left to keep the egg warm during the worst part of Antarctic winters. Someone has to babysit while the female finally gets a chance to eat, so these guys keep each other warm in a rotating mass of huddled bodies. And no, they don't get the hee-bee-gee-bees by invading each others' personal space, nor are there any inappropriate jokes. Instead they keep each other warm so when the female returns, he can deliver the newly-hatched baby to the refreshed mother. No, he wasn't nagged to death to keep his offspring alive, he instead let the instinct of group survival run its course.

As humans, we are driven by another set of rules, both good and bad. Certainly in the old days, team spirit, while not necessarily noted as such, was a big part of barn raisings, child rearing and basic survival for pioneers. Most recently, humankind showed its best when crowds who might have run from the tragedy at the Indiana State Fair instead ran towards the situation to help rescue the trapped participants from further injury. Grace and good judgment under duress is an amazing thing we as humans possess.

On the other hand, this summer I've lost track of the badly-behaved Indy car drivers, politicians and similarly positioned celebs. In racing in particular, while I obviously have a different set of chromosomes than the majority, I can attest that there's an amazing thing called competitiveness that can turn a 40-something, mild-mannered, SUV-driving stepmother to the brink of "there's no way you're getting around me" mentality. Yes, I know some of you think I look like such a nice girl, but boy, the adrenaline rush is otherworldly! I'm no expert, but it's pretty clear when emotions overrule good judgment – I guess it's what makes us human.

It's the human-ness of the Buckeye Chapter crowd that makes me proud to be a participating member. I feel privileged to be associated with a group of like-minded volunteers who dedicate their time in adverse conditions while simultaneously contending with their own personal challenges, to make the most of activities like Street Survival, HPDEs and our various charitable events. It takes a village to do great things and there's no shortage of great things that come from this group. I want to give a shout out to all the organizers, participants and supporters of what looks to be a great August HPDE. There's no lack of team spirit with this group, so join us any time to help with the greater good – all the cool kids are doing it! ■

## TOLEDO AREA NEWS

*Phil Ross, Toledo Area Governor*

**Toledoans:** It's never too early to consider throwing your hat into the ring. Yes, that is to run for office. No, not BHO's job, but rather Toledo Area Governor or Vice-Governor for the Buckeye Chapter of the BMW CCA. It's time to give another the chance to grow the club's presence in this area. So, later this year, hit me up with your campaign slogan and we'll get you on the ballot for sure.

My personal priorities this summer have taken my focus away from the beloved marque

of the spinning propeller Roundel. I've been busy this summer downsizing my living accommodations, moving to a condo, and getting a house on the market for sale while making plans to go on a vacation to keep the wife happy. All good fun, when compared to a root canal. I did make the 50th Anniversary Meet of the 4-Cylinder Indian Motorcycle Club in Tiffin.

Sadly, I'll be out of town for the September and October Area meetings. So I hope you will carry on the tradition of meeting and sharing tales across the table. ■

We all have questions about car insurance. Is the **Gecko** really **On My Side**? Would someone who is **Like a Good Neighbor** really want me to **Get Legal for Less**? Does **Flo** have **Good Hands**? Scott can't answer those, but he does have good answers to real questions about car insurance:

# Insurance Discounts

by **Scott Scharadin**

Dealing with distracted and impaired drivers has become the norm, and downright scary. More drivers seem to be talking on cell phones than not. One driver had a small light mounted on his steering wheel so he could see to text at night. It really makes you wonder when paying attention to driving became secondary to the multi-media entertainment going on inside the car.

Red-light cameras exist because people run the lights. Yellow lights mean go faster. "Right turn on red" often doesn't include "after stop." Many drivers operate with state minimum coverage and estimates for uninsured drivers in Ohio range from 12%-16%. Being some level of "car guy" should mean you are probably a safer, more defensive and more attentive driver than average. The problem is you are exposed to more and different risks than ever.

No one really wants to spend money on insurance, but are you adequately protected? Is the best insurance available at the "store-in-heaven" or from the lizard, or from the actor assuring protection from mayhem? From TV,

radio, magazine and Internet, viewers are bombarded with messages from major insurance companies trying to win your business. Usually, these ads are all about saving you money.

These big-savings ads are interspersed with promises and reminders of great service and customer satisfaction. Some skepticism surfaces, though, in the manner these promises are presented. Just drop off your damaged car, we'll give you a loaner and even help transfer your sleeping children to your temporary ride.

In reality, policies may require an additional cost for rental coverage. Repairs may be guaranteed for as long as you own your car, but if fixed right the first time, is there really a need to guarantee repairs beyond what would be covered by a reputable body shop? Independent of the insurance carrier, my car is going to the shop of my choice, not theirs.

To further assure great service, a major insurance company promises guaranteed claim satisfaction with 6 months premium free if you are not totally satisfied with your claim. If you

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weren't satisfied the first time, why would you continue doing business with that company? And, that same company happens to be noted for dropping customers after processing a claim anyway.

Since the ads have established insurance as a commodity, you can save even more buying online. The Internet has made it easier to buy as it has conveniently made comparison shopping even more amorphous. Consumers can get a quote, buy an auto insurance policy and print proof-of-insurance cards and policy terms without leaving home and without any heavenly, lizard or human intervention. Less

# Real Savings

overhead means more discounts. The only caveat on saving money online is that you are limited to being able to compare coverage. But, most buyers never read their policy anyway, so where is the need to compare?

The question is; have you truly matched your needs to your risk or, are you choosing your coverage from advertised promises of savings and services? With today's risks, you need to do your homework. Even then, you will only find out the true nature of the insurer when you submit a claim and find out whether or not you are in good hands. Find the company and policy that suits you best. Then, if you still need to save more money, assume a higher deductible.

Hopefully accidents are not in your Karma. Every insurance company wishes that too. Besides being an attentive and defensive driver, what else can you do? Should ill luck happen to befall you, make sure you have an accident checklist in each car and follow it. Keep pen and paper in your vehicle to exchange information and do not admit fault.

Rest assured that getting back to normal, independent of any insurance company, will be time-consuming, and a hassle.

Disputes between insurers and policy holders over the validity of a claim, or the insurer's claims-handling practices, can escalate into litigation. Beyond your state's regulatory guidelines, fair practices for either policy holders or victims do vary from company to company.

In the United States, an insured person may have legal claims against an insurance company because, by law, insurers owe a duty of good faith and fair dealing to the persons they insure. Should your misfortune include being hit by an insured motorist, your recourse as a victim is not equivalent to being a policyholder of that company. Depending on the claims processing practices of a particular insurance company, that bond of fair dealing may or may not extend to the victims. Hence, this is where the value of adequate coverage and best practices from your company are brought to bear.

So, whether entertained or annoyed by the insurance ads, consider those great savings offers when buying or switching insurance in the context of the policy terms and your personal risk. You may just find there is an inverse relationship between the amount spent on their advertising and the protection offered. In general, policies are similar, but the options and the companies are not. A little research can save some surprises later. The best information comes from friends who have experienced claims with a particular company first hand. The unaffiliated auto body repair shops in your area know how the various companies will deal with damages to your car. Read the insurance news and the blogs and check the consumer ratings.

And, most importantly, talk with the agents. Ask specific questions, review the policy and options and question if there are any policy changes before automatically renewing. The agents really are there to help you understand coverage, *but you have to ask.*

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