

The Kickstand



September 2004

WWW.VMTAColumbusga.org

Newsletter Editor/Webmaster: Chris Aycock (706) 507-1839

October Business Meeting:
October 11th 7:00 Shoney's
on Airport Throughway, eat
at 6:30.

November Business Meeting:
November 8th 7:00 Shoney's
on Airport Throughway, eat
at 6:30.

Officer Contacts

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(706) 628-4486

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Treasurer: Mary Fiske
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Secretary: Peggy Martin
(706) 324-0775

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The President's Letter

With the hottest months now behind us I am really looking forward to what are the best two riding months of the year in my book. However, I will say that those two back-to-back cold fronts in August gave us two outstanding weekends for riding that we normally would have had to sweat through. But now it is September and the only "cloud" on the horizon is an unusually active tropical storm season. Temperatures and humidity are starting to drop and before we know it the splendor of fall will be in full view just a few miles of winding road north of us. I can't wait!

With that, we certainly have another full schedule of activity on tap for the month of September. The Progressive Dinner kicks things off with a 'bang' as this has certainly been a popular event over the years. Unfortunately, it falls on a date that Susan and I cannot attend due to a prior commitment and we will really miss it. But we will be riding with our friends Dick & Vickie on a 120 mile Ride to Brunch with their bike club in Milwaukee. However, we are really looking forward to the other big event in September - Wings Over the Smokies - and it sounds like the club will have a solid participation this year again. How could we not be excited after what happened last year! For those of you who are going, be

sure and put the Elvis Concert on your schedule as a 'must see' for Friday night. Keith Henderson and his show are really a "tribute" to the King. And don't forget to buy those raffle tickets, we know it CAN happen to YOU! Also, please do not forget the Sergeant Major's Ride on the 18th. This sounds like a very exciting event and a good cause, especially in these times.

Thank you all for wrestling through the by-laws changes last meeting. I certainly am glad that is put to bed and hopefully will not require attention for another ten years or more. Amen. It was an educational experience for me listening to the discussion and concerns of the club members who have been around a lot longer than I.

We had a great River Party again this year. The weather was gorgeous and I enjoyed the Chef Miller role again! I know we lost some folks when we had to change the date due to weather, but those who were able to come seemed to enjoy. Special thanks to Barry and Linda for bringing their boat and skiing gear again. I got back on the skis for the first time in 25+ years and boy, a couple of days later, did I pay for it!! Susan on the other hand got up like a pro on the slalom ski and hardly missed a lick. Definitely a younger person's sport! Check out the pictures on the website, especially the tired Chef!!

Ride safe!

Roger

Deadline for October Newsletter:
Tuesday 5 October. Email articles to:
Newsletter@VMTAColumbusga.org

Announcements

Helping Others

Bring any canned foods, diapers, and non-perishable foodstuffs to the September, October, and November club meetings. Mary Fiske will be collecting these items in order to help the House of Mercy assist needy people during the holiday season.



The Editor's Note

Paying Online

Chris Aycock

With the boom in web sites that promise inexpensive motorcycle parts and accessories I thought it might be worth the time to give you guys some information on credit card security.

Several people I know refuse to order anything over the Internet for fear of being the victim of fraud. In my experience as a credit card systems analyst with banks all over the world, their fears are overstated.

Granted, the credit card companies themselves have stoked this fear with advertising depicting people who were the victims of fraudulent credit card charges being relieved to hear that their bank will gladly take care of the issue for them. How gracious of them!

As you should know by know the banks are not in the business of being gracious. Rather they exist, as all other for-profit businesses do, to make money. They are required to make things right if you ever find yourself the victim of fraud.

First, the basics. Banks issue cards bearing either the Visa or MasterCard logo. American Express, Discover, and Diners Club issue their own credit cards. So, if you get a Visa card from BankAmerica you are doing business with BankAmerica, not Visa. Visa sets the rules that banks have to follow in order to issue credit cards with their logo. It works the same with MasterCard. Even though their rules are similar, Visa and MasterCard are totally separate entities.

To confuse matters even more guess who owns Visa and MasterCard? The banks!

Visa and MasterCard rules stipulate that cardholders must not be held liable for charges that were not authorized by themselves. In addition, Visa and MasterCard issuing banks offer protection for cardholders who use their cards to make purchases but never receive the purchased goods or services through the fault of the merchant (which is an excellent reason to always purchase airline tickets with a credit card in case the airline goes bust).

American Express has similar rules to Visa and MasterCard but it has been my experience that Amex is much more consistent in how they treat the cardholder in a dispute. Your experience with Visa and MasterCards can vary from bank to bank.

Let's get back to buying online. In my opinion (and I do have one) there are two good ways to buy online; credit cards and PayPal. PayPal is good if you don't have a credit card. PayPal takes money out of your bank account and pays

a merchant. The merchant never sees your bank account numbers. The downside is that both you and the merchant have to have a PayPal account.

With credit cards you can pretty much use them anywhere online (unless you are one of the five people still carrying a Diners Club Card). But as with anything there are a few things to consider.

It's best to refrain from sending your credit card information via email as regular email is not secure. Buy only from a secure web site. You can identify these by the site name beginning with 'https://' as opposed to non-secure 'http://' sites. Your web browser will also show a little padlock at the bottom when visiting a secure site.

When entering your credit card information you need to type in your name exactly as it appears on the card and enter the address that you get your bill mailed to you. Both of these are checked at the time of purchase. Also, you may be asked for a security code or card verification code. It's the three-digit number in the signature line on the back of the card. American Express security codes are on the front of the cards on the right-hand side.

After the purchase is complete the merchant should send you a receipt. Keep this in order to compare it to the amount you are charged when the bill arrives. They should be the same.

One word of caution: Only deal with merchants that charge your card when the order is shipped, not when the order takes place. Depending on what type of card you use you only have 60-90 days to go to your credit card company to complain in case you don't receive your order. A shady merchant could string you along with endless backorder claims and you can lose your rights to get your money back.

In the unlikely case your credit card number or credit card itself is

stolen simply contact your credit card company who will close your old account and open a new one and transfer the legitimate charges to the new account (if you use the card a lot they will most likely overnight a new card to you for free). The bank will send you an affidavit to sign (you may need to file a police report) and that's it. Now it's the bank's problem. You used to be liable up to the first \$50 but that was dropped a couple of years ago.

Two forms of online payment I really don't like are check cards (the credit card look-alikes that are tied to your checking account) and online checks. Although you get pretty much the same protection with check cards as you do with credit cards the bad guys are taking money out of your checking account up to (possibly) your checking account balance, savings account balance, and any overdraft you have. That will ruin your day.

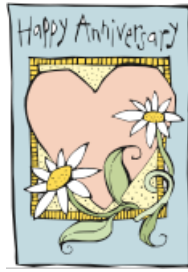
Online checks are worse. You are actually giving out your account number, which a thief could use to empty your account via electronic drafts, leaving you without many of the automatic protections you have with credit cards.

So don't fret too much about using a credit card online. It's pretty safe and you have recourse in case something goes wrong.



September Birthdays

22nd – John McRae
27th – Gloria Hagen
29th – Faye Delay



September Anniversaries

13th – Fred and Lucy Manzer
19th – John and Mary Fiske

Around the Bend: Barry's Bulletin Board and Ride Schedule

September 11th ~ Progressive Dinner ~ 5:00 Shell Station Across From the Welcome Center

September 16th ~ Cock Of The Walk ~ 6:30 Wal Mart Phenix City

September 18th ~ Sergeant's Major Association Ride ~ Starts at Golden Park 6:30 A.M. There will be a Airborne Demonstration. At 9:00 Ride to the monument site and there will be hot dogs and hamburgers for donations.

September 19th ~ Country Ride With Chris ~ 9:00 Shell Station Across From the Welcome Center ~ Come and explore the country side with Chris in all its majestic beauty. You won't be disappointed.

September 23rd ~ 26th ~ Wings Over The Smokies ~ Leaving at different times, check with Roger to see which group is leaving at which time.

October 2nd ~ Bikes & Badges ~ This was one great ride last year and its going to be bigger and better this year with some great entertainment. This was sent via e-mail from Sandy, Thanks!

Bikes and badges will take place on Saturday October 2nd from Best Value Motor on Box Road. Pre-registration will take place on Friday October 1st from 3:00 pm until 8:00 pm at Best Value on Box Road. You will be able to register

on Saturday at Best Value starting at 8:00 am. We will draw all 5 of your poker hands at time of registration. We will ride as one large group (approx. 200 bikes) with a police escort to Sylvester, Georgia to meet up with the south Georgia folks. We will ride to the Harley shop in Albany Georgia as one large group (approx 800 bikes). Country's BBQ will be cooking again this year. Best Value will be donating a scooter valued at \$2,000.00 as a door prize. You will be able to purchase tickets at pre-registration, prior to leaving on Saturday and in Albany if we have any remaining. The cost I think will be \$3.00 each or 5 for \$10.00.

We do need a couple of VMTA people to help on Friday afternoon for the pre-registration. Call Denny Reid 563-9194, Jackie Hancock 888-7989 or email Dennis (President of Iron Cross) at dhdresser12000@yahoo.com if you would like to help.

October 7th ~ Coyote's Grill In Valley ~ 6:30 Wal Mart P.C.

October 9th ~ Fantails ~ 4:30 Wal Mart P.C.

October 17th ~ Bullock House In Warm Springs ~ 10:30 Burger King Miller Road ~ Johnny was gracious enough to lead this ride and the food there is superb!

October 21st ~ Good Ol Boys In Auburn ~ 6:30 Wal Mart P.C.

October 23rd ~ Shrimp Peel In Panama City ~ This will be brought up at the September meeting. Please consider helping and volunteering some services. This is your club too!

October 30th ~ Sweet Potato Festival Ocilla ~

November 7th ~ Lineville Car Show ~

November 11th ~ Hunters Pub ~ Welcome Center Shell 6:30

November 20th ~ Moultrie Car Meet ~ One of the largest Car

Swap, Auction, and Vendors I've ever seen!

December 4th ~ Christmas Dinner Party ~ Magnolia Cafe

December 5th ~ Toys for Tots ~

On The Road: Events in and around the Columbus Area

September 11 ~ Helen Goldwing Rally

September 18th ~ Kick off for the October Fest in Helen. Includes Parade, tapping of the keg and a host of other festivities. The web site to visit is <http://www.helenga.org/oktoberfest.html>



Safety Tip of the Month:

With the temperatures fluctuating this time of year remember to check the air pressure in your tires more frequently. A 30-degree change in temperature can make 2-3 pounds difference in your tire pressure.

Ride Reports

Meandering Pike County



Looking for new place to ride to we found some neat roads in and around Pike County, just above Thomaston below Griffin. John Fiske and Bob Smith were to meet a couple more riders on a Sunday morning but home chores kept the others from getting out that day.

It was a surprisingly cool day for August, perfect riding weather. We headed up to Pine Mountain Valley for a change of pace going over to Shiloh by way of Rt. #116. From Shiloh we headed East to #85, not Alt 85, and into Manchester. Not any other bikes on these valley roads, where there are some nice curves to lean around. Just past the old Ford dealer we turned northeast toward the Flint River valley, going by the Radio Telescopes you found last month. Now we were entering Pike County. From Molina we took small roads to Concord, with its 1887, oddly shaped, building downtown. The almost black wood leads one to believe it had never been painted. Still standing proud.

We took a break there to remove our light jackets and observed several people entering a small café. After 15 minutes chatting we decided to check this out for some coffee. Turns out it serves a large buffet on Sunday, so in we went and stuffed ourselves. We are recommending this for a Thursday. diner ride one of these days.

At one end of town was a large horse ranch, where a foal was loose while the farmer put a harness on the mare, worrying us just a bit. The foal stayed very close to its mother and we made it past without mishap. Several roads lead out of Concord and most are paved. Ha! We stopped for gas in the next town, Hollonville, and another cyclist came over to ask about Wings, he seemed ready to move up from his Yamaha 1100 V-Star. He agreed the small roads around that county were great for biking.

We entered Gay, Ga. from the east side at the only red light, which did not seem to have a tripper in the pavement. Warm Springs beckoned us for some ice cream as it had been awhile since lunch. After a break there we went all the way west to River Road and back down into Columbus. Was a very pleasant day spent riding on very narrow roads.

Bob Smith

Tallassee Inn

I drool all year waiting for this ride, and had no intention of missing it! At the Tallassee Inn, you step back in to time and you will find no better food this side of the Mississippi.

The ride started out a little disjointed, but we all ended up at the Inn and rode back together – a beautiful country ride on Highway 50. John, Chris and Bob started out around 9:00 AM for a morning ride with plans to end up at the Inn.

Larry and Faith showed up at Wal-Mart as planned, and finding no one there decided to ride on to the

restaurant alone. Roger and I, anticipating that the VMTA crowd would be going towards Opelika on 280/431, waited in the middle of *nowhere* to fall in to the group. (We drove over on Highway 158 to 280/431 from the backwaters.) After a good wait and a dead battery jump off, we headed on to the Inn and caught up with everyone.

Later we found that we missed Larry and Faith by just minutes! But it was a fun ride with delicious food – I just can't figure out why we don't do this one more often. The only disappointment was that the Elvis impersonator we saw last time was not there!

Susan Miller



Tallassee Ride Redux

Not wanting to wait until 11:00 to start riding on a Sunday, I called Bob the night before the Tallassee ride and asked if he would be interested in starting out early and taking back roads to Tallassee and meet the rest of the club there. He agreed before I could complete the sentence.

Bob enlisted John Fiske in our little adventure and we met the next morning at nine and set off into some very back roads in Alabama. The night before I consulted my new Delorme Atlas and Gazetteer for Alabama and came up with a route that I loaded into the GPS.

I have used the Delorme Atlases for Georgia and North Carolina in order to find hidden back roads in the past and have had great success with them. They are pricy and too large to use while riding but show both the roads and elevation changes in great detail, the squigglier and closer together the roads and elevation lines are the better for riding.

Of course they neglect to show which roads are paved and which are dirt.....

At any rate we took off to the middle of nowhere, following a county road in Macon County, AL that would eventually take us to Tallassee. These tiny desolate back roads are my new favorites, as I am able to see small settlements of people, old buildings, and interesting sights that most highways don't offer.

All was going well until we turned on a road and were immediately greeted with a "Bridge Out" sign. I thought for a minute and figured that maybe we could find a road that branched off before we met the breached bridge.

It was not to be. They weren't lying when they said the bridge was out either.

We had two choices; backtrack about 15 miles or take a graded dirt road of indeterminate distance. As Bob knows I hate to backtrack he suggested the latter. John wisely kept his own counsel.

So off on the dirt road we went, and on, and on, and on. As dirt roads go it wasn't too bad, it had rained the day before so there was no dust but there were few muddy spots. It seemed like we were on the dirt forever, out in the middle of nowhere. My only positive thought was that the movie Deliverance was filmed in Georgia.

Alas, the dirt ended and we were back on asphalt. We continued to up around Lake Martin and back down to Tallassee. We met

everyone else at the hotel and then headed back as the sun grew hot.

There's a lot worse ways to spend a Sunday.

Chris Aycock

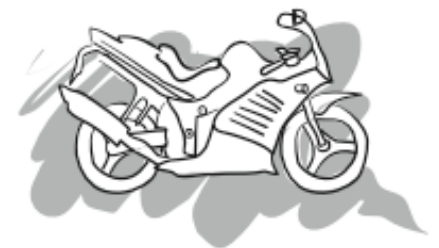
For Sale by Member Lighted trunk mirror for GL1800 with wiring harness - \$45. R. Miller

Set of storage bags(3) tailor cut for the GL1800 storage compartments. Brand new, still in box. \$45.

Trunk organizer for GL1500 - used but in excellent condition - \$8

If you have anything for sale that you would like to advertise in the newsletter please email the details to:

Newsletter@VMTAColumbusga.org.



VMTA Calendar of Events September 2004

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6 Labor Day	7	8	9	10	11 Progressive Dinner 5:00 Shell Station at Welcome Center
12	13 Business Meeting 7:00 Shoney's Airport Throughway	14	15	16 Cock of the Walk 6:30 Wal-Mart Phenix City	17 Citizenship Day	18 Sergeant's Major Assoc. Ride 8:30 Golden Park
19 Country Ride 9:00 Shell Station Welcome Center	20	21	22 Autumnal Equinox, 12:30 PM	23 Wings Over the Smokies	24 Wings Over the Smokies	25 Wings Over the Smokies
26 Wings Over the Smokies	27 Board Meeting 6:30 1030 First Avenue, Columbus	28	29	30		

VMTA Calendar of Events October 2004

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
31 Standard Time All Hallows Eve					1	2 Bikes and Badges Best Value, Box Road 8:00
3	4	5	6	7 Coyote Grill 6:30 Wal-Mart Phenix City	8	9 Fantails 4:30 Wal-Mart Phenix City
10	11 Business Meeting 7:00 Shoney's Columbus Day	12	13	14	15	16
17 Bullock House 10:30 Burger King Miller Road	18	19	20	21 Good Ol' Boys 6:30 Wal-Mart Phenix City	22	23 Shrimp Peel Panama City, FL
24	25 Board Meeting 6:30 1030 First Avenue, Columbus	26	27	28	28	30 Sweet Potato Festival