

Augusta Southern Cruisers Riding Club

I originally started reading an article about people wanting to buy a scooter due to the rising cost of fuel. Scooters have the best mpg to cost ratio compared to a motorcycle and even better when compared to a car. The only mode of transportation that beats a scooter in the mpg ratio is a good old fashion bicycle, but hey that requires you to work to make it move, I'll stick to twisting the throttle. Some scooters are more fuel efficient than others with some reaching the 100 mpg range. Part of the Scooter article showed how medical professionals referred to motorcycle and scooter riders as "donor-cycles." That is when I came across the Disability Insurance article below. I didn't expect this month's newsletter to be quite this long, but after reading it I thought it was worth sharing.

According to the Insurance Institute for Highway Safety, in 2005 there were 129 deaths per million scooters registered. For cars and light trucks, it was 78 deaths per million, and for motorcyclists, 645 deaths per million. I searched the site but could not find this information stated by the Scooter article, so I take it as informational only. You can view other interesting statistics the Insurance Institute for Highway Safety has compiled at this web site - <http://www.iihs.org/>. According to the statistics above, we as motorcycle riders take a greater risk every time we ride, If you didn't notice, the statistics above talks about "deaths" per million not about becoming disabled. I searched the web and could not find statistics for people that became disabled because of an accident. No one ever thinks an accident can happen to them, but in the unlikely event an accident does happen to you and you become disabled, you have to ask yourself what would you do? Accidents happen to people every day some are more severe than others and can happen anytime anywhere, they are not limited to motorcycle riders only. Since we are a motorcycle riding club the focus of this newsletter is for us. In the unlikely event an accident leaves anyone permanently or temporarily disabled, which would keep you from the ability to work to support you or your family, have you ask yourself what would you do? **"Disability Insurance"** can save your life, not literally, but it can provide income in the event you become disabled. The AFLAC commercials came to mind when I first read the article. The commercials always focus about the work place or home type accidents, never automobile or motorcycle accidents. Read on for some interesting facts.

"Disability Insurance" can save your life.

Original Article by Ginger Applegarth, edited by Ken Gauthreaux for this newsletter.

"Disability Insurance" When a physical injury keeps you from working, this will help pay the bills -- to a point.

Ask any financial planner or insurance agent what risk could be called "the forgotten risk," and, chances are, the answer will be disability. Their clients often come in the door questioning whether they have too little, too much or the right kind of life insurance, but rarely have they thought about how they could survive financially with no earned income. In reality, disability insurance is as important as (and in some cases, even more important than) life insurance.

More become disabled than die

That's because, at any given age, the odds of becoming disabled are much higher than the odds of dying. Every year, 12% of the adult U.S. population suffers a long-term disability. One out of every seven workers will suffer a five-year or longer period of disability before age 65, and if you're 35 now, your chances of experiencing a three-month or longer disability before you reach age 65 are 50%, according to the National Association of Insurance Commissioners (NAIC). If you're 45, the figure is 44%.

These odds would not be a problem if people had substantial savings that could be drawn on in the event

of a disability. But that's rarely the case, and any money that has been set aside has likely been earmarked for goals such as college or retirement. In a 2007 NAIC survey, 56% of adults said they would be unable to meet their expenses if they couldn't work for a year.

'A living death'

Disability is called a living death for good reason. First, suffering a disability would be a catastrophic event for you, your family, your friends and your co-workers. It would create enormous emotional pressures for the family because your role would change and you would have physical needs to be met. There would be enormous financial pressures that would exacerbate those emotional pressures. You would witness firsthand the impact that your disability planning -- good or bad -- would have on you and your family.

Harder to get

To complicate matters, fewer employers offer disability insurance than life insurance, and it's much harder to qualify for individual disability coverage than for individual life insurance. The bottom line is that if you're working and you need your income to live, you need disability insurance.

When you apply for disability insurance, the insurance company will tell you if you have too much money to qualify for coverage. That's because, unlike life insurance, you can't buy all the disability insurance you may need. Usually, you can get a maximum of 60% of your monthly earned income before taxes. (Unearned or investment income does not qualify, because it presumably continues even if you are disabled.) The limit is in place so as not to deter people from returning to work.

Social Security's disability coverage

If you are working, you may already have some disability insurance, even if you haven't thought of it that way. It's called Social Security. Social Security provides disability income as well as retirement income. However, it's very difficult to qualify for the benefits. More than 80% of the applicants fail the first time around. Some hire lawyers to help in the appeals process.

You can [get an estimate](#) of your Social Security disability benefits online. Just as with retirement benefits, your disability income is dependent upon your "covered earnings," or the amount on which you are taxed for Social Security. Because they're so hard to come by, don't count on the benefits when you evaluate your disability income needs.

Workers' compensation

The second kind of disability insurance you may already have is workers' compensation. Many employers are required to provide this coverage, although the amount and duration of monthly benefits varies by state. This kicks in if your disability is job-related. Payments typically last for a few years and tend to be low. Just as with Social Security disability payments, it's wise to think of workers' compensation as a nice "extra" if you qualify, but don't count on it.

Variables in coverage

Insurance is always complicated, and disability is no exception. There are all kinds of disability policies and permutations. However, the basics are simple. The first variable is the amount of monthly benefit. Most disability policies have a fixed monthly benefit that does not increase with time. You can purchase extra coverage, or riders, that offer higher payment schedules.

The second variable is the definition of disability -- whether it is "own occupation" (the inability to perform the duties of your specific occupation) or "any occupation" (the inability to perform the duties of any job for which your education and training make you qualified).

The third variable is the waiting period, or the amount of time you must be disabled before benefits kick

in. These waiting periods can range from one week to two years. The longer you wait, the less your disability policy will cost.

The fourth variable is the benefit period, or how long you will receive monthly benefits once your policy starts paying. The benefit period can range from six months to life, depending on what you choose and what your insurance company is willing to offer you.

Other options

In addition to these variables, there are other coverage options, as well as a variety of riders. The most important is a rider that pays if you can return to work only part time. The Social Security offset rider guarantees that if you qualify for disability payments under your insurance policy but not for Social Security (a frequent occurrence), your disability policy will pay what Social Security should have.

You may also want to consider the additional-purchase option, which guarantees you the right to buy additional disability insurance in the future, regardless of your health at that time.

Start with your employer

So, you've decided to evaluate your disability-insurance needs. The first place to check is with your employer. Just like other types of insurance, group coverage is much less expensive than individual policies. Your employer may pick up part or all of your disability premium.

When you check out your employer's coverage, keep these rules in mind. If it doesn't cover at least 60% of your income, doesn't pay benefits to age 65 and has a waiting period longer than your savings can last, you need to look into private insurance as well. Individual disability policies are not cheap, but you can't afford not to have them if you need them.

Buying on your own

Individual policies can vary enormously. The monthly amount for which you can qualify, the price and the benefit period amount all depend upon the hazards of your occupation. If you are an attorney, your disability insurance is going to be cheaper than if you are an electrician. Your physical and mental health are factors as well. Even a few visits to a therapist for family counseling may make you ineligible for a policy without a "mental illness" exclusion.

Individual disability insurance is getting harder to obtain, but here are some rules of thumb:

- Get the highest monthly benefits for which you can qualify.
- Try to get "own occupation" coverage for life. Many insurers now only offer the "any occ" coverage, which could force you into a new line of work.
- Get the longest waiting period you can afford. A policy with a six-month waiting period is much less expensive than one with a two-week waiting period.
- Get coverage for the longest benefit period possible. The goal is age 65 or even for life, but if your choice -- imposed by the insurance company or by your pocketbook -- is a higher monthly income or a longer benefit period, opt for the longer benefit period.

MEETING INFO:

We have two regular scheduled Monthly Meetings, one is the Monthly Social, held the first Saturday of every month at 7:00pm at various locations and the regular Monthly Meeting held the

third Saturday of every month at 1:00pm:

The **August Social** will be at the Dutch House in Wrens, GA. For those driving by a vehicle other than a motorcycle, we will meet there at 7pm. For those wanting to ride as a group we are Meeting at the Pilot Gas Station on River Watch Parkway @ 5:00 PM **KSU 5:30**

Regular Monthly Meeting - held third Saturday of the month. Time - 1:00pm. Location is at the **Side Track Bar and Grill** on Washington Road in Martinez. The next monthly meeting is on Saturday June 17, 2008.

NOTE:

If you no longer wish to receive future newsletters please let me know and I will remove your name from the email list. If you would like to have your name removed from being a member of the Augusta SCRC Chapter Riding Club please let Tracy know at the following email address - tim228@hotmail.com, he will then ask me to remove your name from the email list.

This newsletter is intended to provide basic information about what is going on with the Augusta SCRC Chapter **Please take the time to visit our Forum web page on Delphi Forums** - <http://forums.delphiforums.com/augustachapter/start> there is no cost for the basic membership. There you will find the latest ride information and general discussions about events going on with the chapter. There is also a link to our new web site - <http://www.augustascrc.net/default.aspx>

There is also info about the mileage program and other news about the chapter.

Remember if you are joining the forum page for the first time, introduce yourself to everyone in the "New Members" tab with your forum name and your real name so the rest of us will know who you are.

ONGOING RIDE(S):

The **WORLD TRAVELER** ride(s) is a program sponsored by US Rider News Magazine. Some riders have already started to collect pictures of 6 of the cities needed to meet the program qualifications. You can get more information on The World Traveler program at this web site - <http://www.usridernews.com/worldtraveler.asp> Over the next 6 to 8 months the Road Captains will coordinate rides to different cities that have names of countries. Once an individual visited at least 6 locations, took a picture of themselves with the sign of that town and holding a US Rider News publication, you mail your application along with your pictures to US Rider News and they will provide you with a World Traveler patch.

Here were some suggested cities to visit in Georgia - Athens, Augusta Bethlehem, Budapest, Buena Vista, Egypt, Denmark, Berlin, Scotland, Cairo, Dublin, Geneva, Lebanon, Rhine, Rome, and Milan pretty cool huh. There will be more info to follow. Hopefully I will be able to get the info out before the ride actually happens. You can get up to date riding information by visiting our forum site at this web address - <http://forums.delphiforums.com/augustachapter/start>.

LOCAL CSRA EVENTS:

Check the following web link: <http://www.metrospirit.com>

UPCOMING OVERNIGHT / DAY RIDES:

Day Ride to Lake Lure: August 15, 2008. Meeting at Dariy Queen located in SC on Exit 5 on HWY 25. Check the forum for updates

8th Annual Autumn Thunder Beach Rally: September 25-29, 2008. Located in Panama City Beach Florida

Road Captains are working on plans for other day, weekend, and even week long rides. Randy and Mike are working on a week long trip to the Blue Ridge Parkway. Time will be announced on the Forum, anyone interested should keep checking the forum for latest info.

MONTHLY HEALTH TIP: by Randy Taylor

6 Herbs for weight loss:

In this months Newsletter I will discuss three of these herbs. Then next months I will discuss the other three.

Most of us have problems when it comes to losing weight. For some of us it is cravings, for some it is a sluggish metabolism. Whatever your particular problem, herbal formulas can help.

GREEN TEA EXTRACT

How It Works: Green tea contains compounds called catechens, antioxidants which have been associated with an increased metabolism and the ability to stimulate fat burning. In a 2005 study published in the American Journal of Clinical Nutrition, a group of men that consumed 690 milligrams of green tea extract per day lost more weight in three months than a control group (5.3 versus 2.9 pounds). Previous studies have shown that green tea causes weight loss in women, too.

Best Buy: Tea extract capsules, or green tea liquid. (puritan.com)

DOSAGE: Two 400 mg capsules a day twice daily, or add extract to your one cup of tea or combine it with foods.

WATCH OUT: Too much can cause diarrhea and nervousness.

FISH OIL

How It Works: Fish oil's omega 3 fatty acids help change the way the body use fat: instead of storing it, the body burns fat as fuel. In a study published American Journal of Clinical Nutrition in 2007. Researchers found that fish oil and exercise independently reduced body fat. But a combination of both was even more effective. Fish oil also seems to help stop some types of fat cravings.

BEST BUY: Nordic Naturals omega or Ultimate Omega FishOil soft gels (nordicnaturals.com)

L-Glutamine

How it works: When blood sugar levels drop, cravings tend to follow because the brain is not getting the fuel it needs. L-glutamine amino acid, instantly fuels the brain. Which stops those bad cravings for sweets and starchy foods. Also L-glutamine facilitates weight loss by affecting the conversion and storage of calories. In a 1996 study at Duke University Medical Center, supplementation of L-glutamine caused weight loss in mice.

BEST BUY: Now L-glutamine capsules 500mg (nowfoods.com)

Dosage: Two 500 mg capsules three times a day between meals.

Thanks, Randy

Hope to see you out on the road.

Ken "Ax"
Augusta SCRC Chapter 62
Road Captain