

**BMW Car Club
of America
Everglades Chapter**

A Publication of the
Everglades Chapter of BMW CCA

Named for when fellow BMW drivers would
“flash” their headlights at each other

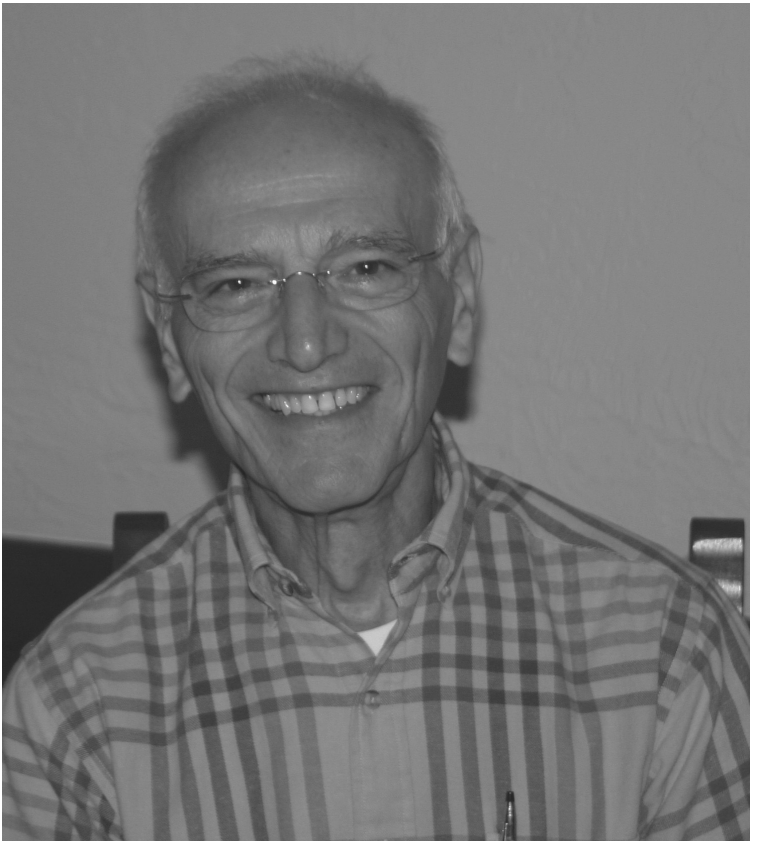


Jan Feb Mar 2014

Member of the YEAR

AL Fortuna

FLASHER



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THE Flasher

A Publication of the Everglades Chapter BMW CCA, Inc.

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...The Inside LINE

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INSIDE TRACK...

From your Editor...

DID you have the opportunity to attend any of the BMW related events we have posted or informed you of ? ANY EVENTS? Don't be shy, it would be great to have your story and a few photos. After all, drum roll, please...

THIS is YOUR newsletter!

Our NEW, exciting, long-awaited for, website should launch—ANY DAY now. I thank Shawn and Jon for all their hard work in completing this project.

SEE YOU somewhere soon!

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Monthly SOCIAL MEETINGS

3rd Tuesday 7:30pm
Room is ready by 7:00pm
MAR 18 ~ APR 15 ~ MAY 20
JUNE 17 ~ JULY 15

Olive Garden Restaurant
5801 Lake Worth Rd
Lake Worth FL

Join us at our monthly
social meetings!

Current NFO: check website; face book;
call 561..225.1010 or
watch for Email blast—Constant Contact

POLE POSITION

Everglades Chapter membership is at 1323; including 176 associate members. Thanks to all for renewing and referring. Check you latest *Roundel* or emails from National for information on the ongoing membership drive. Great prizes!

CAR of Your DREAMS—Raffle Tickets are now on sale... and ONLY \$25.00 for each raffle ticket! National has sent out an Email to all members—the drawings will take place during the week of Oktoberfest 2014 in Beaver Creek, CO. For more information: visit www.bmwcca.org



BMW Club Racing will be at **Sebring International Raceway March 28/30**. On **Saturday, March 29th, 7pm**, you are invited to attend the **BBQ Party** hosted by **Sunshine Bimmers BMW CCA Chapter**. If you plan on being at this event and would like to attend the evening festivities—**please RSVP to Pat Spikes: pspikes@cfl.rr.com**

For those that are interested in showing their cars, or looking at other beautiful cars, the **Elliot Museum** is having their **Classics at the Beach 2014**. You can attend as a spectator or **VOLUNTEER** to assist with parking, etc. Please visit their website for more information.

April 6, Classics at the Beach. The Elliot Museum - the goal is to make this the premiere car show on the Treasure Coast. Because of space limitations we can only accept about 90 vehicles so entry is by invitation. We ask that interested owners submit an application for review by our selection committee. Information about the show can be found at **www.classicsatthebeach.org**. Don Gilbert or John Giltinan can be reached at 772-225-1961 x 111.

BMW CCA FL Chapters HPDE — Sept. 13 & 14 at Sebring Raceway

Safe Travels. We hope to see you soon.... Bobbi Treen

Everglades Chapter monthly Social Membership meetings are held on
the third Tuesday of the Month 7:30pm
at the OLIVE GARDEN Restaurant
location: 5801 Lake Worth Rd, Lake Worth.
Please JOIN US!!!!

MAR 18 ~ APR 15 ~ May 20 ~ JUNE 17 ~ JULY 15

EVENTS

March 14 and 15 — Auto Geek located in Stuart is having an awesome car show and Everglades Chapter has been invited to show their cars as a group on Sunday. A recent Email blast for the event was sent with info and RSVP. A great car show to spectate. Everglades Chapter contact for the event—Al Fortuna: alfortuna@aol.com

Mar 12-15 ~ The 62nd Mobil1 – Twelve Hours of Sebring
BMW CAR CORRAL: tickets available online.
Sebring Raceway: www.sebringraceway.com

March 28—30 Sebring (BMW Club Racing at NASA event)
BMW CCA Club Racing: www.bmwccaclubracing.com

See Pole Position for info.

Florida Region SCCA: www.floridaregionscca.com
SCCA Regional Race at PBIR March 29 & 30
Volunteers are needed in all specialties
Visit the website to contact their Chief of Specialty.

April 6th—Classics at the Beach; Jenson Beach Car Show. Contact Elliot Museum

See Pole Position for info.

April 26—3rd Annual Ride to the Ranch—Hosted by First Coast Chapter. BBQ fare; A “Member’s Favorite”
concourse (three winners with awards); No-cost for our chapter members of BMW CCA. Located at the MacKay Tigerhead Ranch Weirsdale FL (near the Villages). Look for more nfo in our EMAILBLAST...
RSVP by April 20: rsvp4evergladesbmwcca@gmail.com

June 16—20 ~ The 45th Annual BMW CCA Oktoberfest
at Beaver Creek, CO

**BMW Car Club
of America
Everglades Chapter**



2013 MEMBER of the YEAR

Al Fortuna

My introduction to BMW dates back to August 5, 1972, at West German Imports in Ambler, Pennsylvania. I was logging 700 to 800 business miles a week in a 1968 cherry red Karmann Ghia and desperately needed air-conditioning. I really wanted a new Porsche 912 (list price \$5,285) but was concerned about the effects of A/C on an air-cooled engine. A friend suggested that I check out a BMW. I opted to test drive a new 2002tii (Inca) believing that the additional horsepower would compensate for the load of the A/C. The rest is history! In 1977, I purchased a new RS100 beamer which more than satisfied my need for speed. Our respective professional activities developed to the point that neither Connie nor I had any time to waste on commuting, so we purchased a condominium on the thirtieth floor of Academy House, a new high-rise adjacent to the Academy of Music in the heart of Philadelphia. Our demanding work schedules allowed no time for fun and recreation, so we sold our automobiles, my motorcycle and sailboat.

Connie and I relocated from central Philadelphia to Florida in June, 1998. We had not owned an automobile (or motorcycle) for eleven years. Two months later, we took delivery of our 1999 328i (alpine white) with a five-speed manual transmission. The E46 was a reliable workhorse that thrived on the daily high-speed commute from our home in Port Saint Lucie to my office in Palm Beach Gardens. When I retired on September 30, 2005, “Angie” and I had covered more than 152,000 miles of intense driving. Despite the unavoidable “road rash” on the front bumper cover, the bimmer was still beautiful. Connie and I enjoyed several trouble-free road trips and decided to keep the vehicle. After three years of the good life, I splurged on new brake pads and rotors on all four wheels. My technician at Coggins Treasure Coast BMW was amazed to see original pads and rotors on a ten-year old vehicle with 157,000 miles. Three months later, I returned to the dealership for an annual maintenance check-up and “low mileage” oil change. While the car was on the lift, I wandered into the showroom to peruse the “eye candy” and check-out the MSRPs for the latest offerings from BMW. My eyes became fixated on an alpine white M3 coupe with a carbon fiber roof. It was so elegantly formal looking with its black novillo extended leather interior. And three pedals! Once again, the rest is history. This E92 M3 is my ultimate bimmer and she is definitely a “keeper.”

MEMBER OF THE YEAR ~ 2013 ~

The HISTORY:

Back in the late 90's, the chapter decided to honor one of our members as the "Member of the YEAR". They would get a trophy – it is a very nice and heavy trophy that goes to that member for one year. To replace the travelling trophy, the recipient will be given a small trophy and the model car of their choice (little scaled down model car – a toy!) to top it off. BUT wait – there's more! They also get a page in this newsletter for their "profile / but don't tell all!" article and a few pictures (one on the cover). And those darn bragging rights – Brag all you want or need to! The committee to oversee the selection of the next recipient is the previous winners.

CONGRATULATIONS AL



EVERGLADES CHAPTER 2014 OFFICERS

Front Row: Wendy vanWoerden and Bobbi Treen. Back row: Derek Smith; Alyse Galatis; Jim Lianos; Jon vanWoerden; and Al Fortuna

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The Basics of Long-Term Care Insurance

Thinking about the need and the costs of long-term care is enough to make anyone uncomfortable. But while it's a difficult subject to talk about, it's also a topic that often generates lots of questions and misunderstanding.

Consider this: The average cost of nursing home care in the United States now exceeds \$87,000 per year, with wide-ranging variations from state to state.*

Who Pays?

For the most part, those who need long-term care are left to foot the bill on their own. Neither Medicare, nor Medicare supplemental coverage ("Medigap"), nor standard health insurance policies cover long-term care unless you are impoverished. That's why long-term care insurance is so important. Since premium costs are based on your age and health at the time of purchase, the younger and healthier you are when you purchase a policy, the lower the premium you're apt to pay during the life of the plan.

As you evaluate long-term care insurance, keep the following variables in mind:

- **Coverage Parameters.** Policies will differ in the types of services they support. Be sure to choose a policy that best meets your particular needs.
- **Benefits Payout.** How much does the policy pay per day for care in a particular setting? How does the policy pay out? (e.g., a fixed daily amount, as reimbursement for the cost of care up to a daily maximum?) Does the policy have a maximum lifetime limit?
- **Eligibility.** Does the policy use certain "triggers" to determine benefits eligibility, such as the formal diagnosis of an illness or disability? What is the maximum issue age for the policy?
- **Women May Need More.** Longer life spans for women may signal the need for additional coverage.

Finally, keep in mind that most long-term care policies sold today are federally tax qualified, which means premiums paid and out-of-pocket expenses are deductible. Also, long-term care benefits received are not taxed as income up to certain limits.

*Source: MetLife Market Survey of Nursing Home and Assisted Living Costs, 2011.

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MOVING?

ADDRESS CHANGES AND CORRECTIONS: www.bmwcca.org

NATIONAL OFFICE maintains ONE database for the "mailings" used for the chapters, the *Roundel*, newsletters, raffle tickets, elections and anything that requires a mailing (via USPS, Fed Ex, UPS type services) for BMW CCA members. Your Email is also utilized for sending email blasts of the electronic Roundel; your chapter Constant Contact Emails, YOUR correct Email is your electronic notification—PLEASE keep it current with National.

Contact via: FAX 864-250-0038 or Email: questions@bmwcca.org with your name—membership number and the old and new information.

BMW Car Club of America, Inc. 640 S. Main St., Suite 201 Greenville, SC 29601

Fax (864) 250-0038

Website www.bmwcca.org

Membership \$48.00 a year with discounts for multiple year renewals. Lifetime Memberships are available. The fee for an Associate membership (Spouse, significant other, child) is \$10.00 a year. Associates have the same benefits of a members without a Roundel or chapter newsletter.

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Member Profile

Vice President - Social Events

Derek Smith

Born in Hollywood, Florida on June 28, 1990, young Derek was introduced by his proud parents, Bil and Jenny Smith, to a group of Everglades Chapter members at their annual Holiday Party in December, 1991. When Derek was 12 years old, the family moved from Hollywood to Loxahatchee, Florida. Six years later, he graduated from Seminole Ridge High School (class of 2008) and moved to Boca Raton, Florida to begin his studies as an accounting major at Florida Atlantic University. After three years, Derek changed his major to ocean engineering. Now he is focused on earning an undergraduate degree in mechanical engineering, hopefully in the spring of 2015. In May, 2012, Derek relocated to Boynton Beach, Florida.

In addition to his academic pursuits at Florida Atlantic University, Derek serves as Director of the Night Owls, an organization at FAU that provides safe transportation to students during the night hours.

Derek's close relationship with his father has been a major influence in the development of his keen interest in BMW and motorsports. Derek has attended the 12 Hours of Sebring with his family every year since March, 1990 (three months before his birth)! They attended the 1998 BMW CCA Oktoberfest at Orlando, Florida with motorsports events held at Sebring International Raceway. At the age of 16, he participated in a Street Survival event sponsored by Everglades Chapter at the original Palm Beach International Raceway, driving his Dad's '92 525 (E34) wagon. He enjoyed the experience and learned a great deal about car control. By completing the program, Derek became an associate member under Bil's primary membership.

...cont'd on page 14

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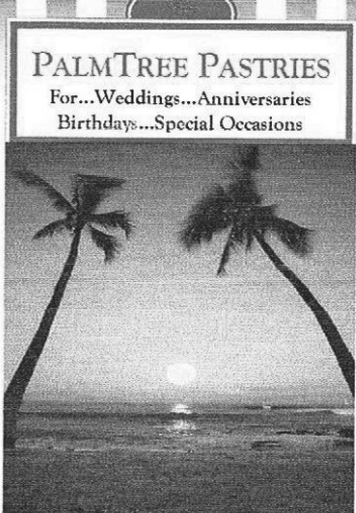


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...cont'd from page 12

Member Profile.....Derek Smith

In 2008, at the age 18, Derek became a primary member of Everglades Chapter of BMW CCA.

Since February, 2008, Derek has been the proud and happy owner of '73 2002tii. The classic bimmer was his daily driver until January, 2013, when he acquired a 2006 Acura RSX Type S. When the *FLasher* asked, "What is the Car of Your Dreams?" Derek paused thoughtfully and replied "the 1 Series M." Great choice!

He enjoys the chapter's social activities (annual picnics and monthly meetings) with April Andrus, a lovely young lady whom he has been dating (exclusively) for two and one-half years. April is a student in the School of Nursing at Florida Atlantic University. Derek also enjoys playing his guitars (one acoustic and two electric) in his leisure time. His favorite music is "rock" and "classic rock."

The *FLasher* is pleased to welcome Derek as the newly elected Vice President - Social Events. For the record, he is the youngest person to serve on the Board of Directors in the long history of Everglades Chapter.

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