

## EASTERN KANSAS TOUR RIDERS CHAPTER B



### JANUARY 2017 MINUTES

#### **Officers:**

**Director:** Everyone

**Secretary:** Patti Kelsey

**Treasurer:** John English

**Dinner Ride Coordinator:** Bev Speckman

**Historian:** Dave Aiken

**Ride Captain and Webmaster:** Bill Poe

**Photographer:** Bill Poe

**50/50:** Craig Kelsey

**Website:** [website@ektr.org](mailto:website@ektr.org)

**Bowling:** Dave has reserved 2 lanes March 27 at Royal Crest Lanes starting at 1:00. For those interested a group will be going to Biggs BBQ after bowling. If you aren't interested in bowling we always need people in the "peanut gallery" to cheer us on

**T-bones:** Bev looked at dates and after discussion on what will work we have decided to make it a dinner ride destination. Mark your calendars for August 23. Bev will begin taking money at the February meeting

#### **UPCOMING RIDES:**

**May 20:** [Thunder on the Smoky](#) - Rally in Marquette, KS about 400 miles round trip for the day

**June 4 - 9:** Ride Around Iowa: There is only about 1 ½ weeks left to get the cheaper rates for the hotel. Dan has updated the website ([borderrides.com](http://borderrides.com)) with more information.

**June 24:** Smack dab ride: from the middle of Kansas to the middle of North America. This is a 1 day ride and you get a patch. Checkout the website ([smackdab281.org](http://smackdab281.org)) for more details.

**August 21:** [Solar eclipse](#) ride: The eclipse is hitting about noon, John English is considering setting up a ride "up north". More details to follow.

**Ride to North East USA:** Jim Smith wants to know if anyone would be interested in a 2 week ride to the North East part of the country. If there is enough interest he will work on a plan.

#### **More info:**

Our winter "Meet and Eats" are on the [website](#). This is the winter time when we meet every other week just for dinner. Our weekly dinner rides begin in April.

**Meeting Place:** There has been discussion for a long time as to if we should change our meeting place. Bev and Patti checked out Pegahs, the only other place people have brought up that has a meeting room. The 87 street location had the most promise. After bringing information back to the group and having a lot of discussion it was decided to remain at Perkins and keep on them. Patti has written a note to Anthony (the general manager) in the hopes it will help also.

**50/50:** Ron Peterson won \$18

**Guest Speakers:** Our next guest speaker will be John and Bev's daughter and in March John will be speaking about bees. Tonight's speaker was Dave Aiken talking about financial planning: He began the discussion saying it was going to be more of a discussion to trade information back and forth than a "lecture". He said beware that "free advice" isn't free, it usually cost you 1 1/2 % of anything you invest. Some companies like Barber Financial if you invest \$1million dollars it will only cost you 1% :). His go to place is a monthly newsletter "Fund Investor" it cost about \$145 for 12 months with 500 fund ideas broken into low to high risk for you to look into. He discussed that front load investments have you pay a percentage upfront for their advice, no load you pay a management fee and a back end load has you pay a fee when you sell. His most important point was that whatever you choose to do / however you choose to invest make sure it works for you, where you are in life, what you plan on doing with your funds on retirement. No one plan / way of doing things works for everyone, but everyone needs to plan for the future.