

# Inside...

- Braking Like a Pro/Bergstrom That Slippery Slope, Part 2/Friman
- Bimmers' Summer Picnic Club Day at Concours d'Elegance BFR '13: Photos







# bimmer immer

#### • Badger Bimmers Board of Directors •

President

Erik Ivarson • eicarguy@wi.rr.com

Vice-President

Ron Pace • ronald.pace@sbcglobal.net

Treasurer

Mike Clemens • mclemens@execpc.com

Secretary

David Thuerk • dthuerkm3@gmail.com

**Board Members** 

Bill Nicoud • Dave Tatem • Cindy Ansay • Jeff Fait

**Past President** 

Michael Loos • mike@oreillymotors.com

**Larry O'Brien/Madison Liaison** • ashark@charter.net **Bernie Kressner/Fox Valley Liaison** • nmgom@earthlink.net

**Driving Events Coordinator** 

Mike Clemens • mclemens@execpc.com

**Editor** 

**Don Gawronski** • dgphoto@sbcglobal.net

Membership Chairman

**Tim Jason** • tjason@versevo.com

Chief DE Instructors

Mary Medo and John Morgan

Webmaster

Mike Clemens • mclemens@execpc.com

Technical Service Advisor

Jenny Morgan • jmorganix@mac.com

#### Legal Stuff

bimmer immer is the publication of the Badger Bimmers chapter of the BMW Car Club of America, Inc. Neither is connected in any way with BMW AG or with BMW North America. Opinions expressed herein are those of the authors and do not necessarily reflect the policy or the opinions of the Chapter or the Club. Suggestions and recommendations set forth herein for modifications to BMWs or other vehicles are not authorized by the manufacturer unless expressly stated, and they may actually void new and used car warranties. The Chapter and the Club assume no responsibility for any such modifications, or their subsequent results, attempted or completed by vehicle owners, their friends or enemies, their mechanics or people who think they're mechanics until something goes wrong. bimmer immer is published in Milwaukee, Wisconsin. Correspondence, articles, advertising, and comments should be addressed to: Editor • editor@badgerbimmers.org

**Cover Photo:** The 4th of July Bimmers

Photo by Lois Ballard



# 2013 Calendar

August 6 Car Show at Highland House in Mequon, WI, featuring BMW/MINI August 10 Ladies-only Tech Session, European Auto House, 10:00 a.m. August 10-11 ALMS and Grand-Am Badger Bimmers' Car Corral at Road America Board Meeting – 6:30 pm, Concours Motors, Board Room August 15 **August 19-24** BMW CCA OktoberFest at Laguna Seca, CA. August 24 Club Day at Masterpiece Concours de Elegance weekend September 12 Board Meeting – 6:30 pm, Concours Motors, Board Room September 27 Advanced Driver & Instructor Day at Road America Oktober FAST Driver School at Road America September 28-29 October 5 **Fall Tour** October 12 Board Meeting at Zero-to-Sixty Garage, Sherwood, WI (Check our Web site for exact location and further details)

## BMW CAR CLUB OF AMERICA FOUNDATION SEEKS EARLY bimmer immers

The BMW CCA Foundation is trying to build a complete archive of newsletters from all chapters in the country. Does anyone out there have any issues from 1999 and before? If you do and are willing to allow the Club to photocopy some, please contact Erik Ivarson at <a href="mailto:eicarguy@wi.rr.com">eicarguy@wi.rr.com</a>.

Board meetings *generally* are held on the second Thursday of each month. They start promptly at 6:30 pm. Board meetings are open to all members. The Board encourages members to attend.

**Beginning April 12, 2012**, monthly Board meetings will convene at 6:30 pm in the Board Room at Concours Motors • 5990 N. Green Bay Ave. • Glendale, WI.

Please consult the monthly Calendar (above) for exact locations and dates.

## **News of Note...**

#### The Tomah Trip

### **Fall Tour Early Planning**

Please mark you calendars for Saturday, October 5th — the date for our annual Fall Tour. You'll be able to register in late July and August.

This time we'll start in the more western part of the state, so people from La Crosse, Eau Claire, Wausau, and Steven's Point have better access to this event. **Tomah** was chosen because it has easy highway access from almost anywhere in Wisconsin, and our concluding location, Wisconsin Dells, is similar.

To change things up even more, this time we'll start with a brief lunch at 11:00 a.m. at *Burnstad's* 

## O'FAST Filling Up Fast

**O**ktoberFAST for 2013 is scheduled for Friday, September 27 through Sunday, September 29 at *Road America*. Register for *OktoberFAST* at motorsportreg.com.

Friday, the 27th, is for advanced students, instructors and our instructor clinic. On Saturday and Sunday, we'll have a standard BMW CCA driver's school. Once again this year, **Kummrow Automotive** will be offering free tech inspections for **OktoberFAST** participants. Inspections will be done on Saturday, September 14th at their shop in Glendale. Appointments are necessary. Call them at 414-352-2886 to schedule your appointment.

There will also be a banquet at **Siebkens** in **Elkhart Lake** on Saturday night. More information about this event is available on our Web site.

Here's our availability status for *OktoberFAST* as of June 16:

Friday Advanced/Instructors 4

Friday Instructor Clinic 9

**More Instructors Needed** 

Saturday/Sunday Instructors Lots

Saturday/Sunday Advanced 7

Saturday/Sunday Intermediate 8

Saturday/Sunday Novice 5

Some groups are filling quickly. Don't get shut out — we had waiting lists by the 1st of August for all groups last year.

bi

~Mike Clemens

*famous European Restaurant* in Tomah. Our room is reserved. And yes, there are many shops, too, since it's essentially a little "village."

We'll go south from there on WI 131 through Wildcat Mountain State Park on our way to Soldier's Grove and Gay's Mills. We'll intersect WI Route 60 and head back east along the Wisconsin River.

Eventually, we will head northeast on "W" and "S" to go past Richland Center and Reedsburg on our way to Lake Delton and Wisconsin Dells.

We'll wrap up this spectacular adventure with dinner at *Sprecher's Bar and Grill*, on Broadway in the Dells, at about 6:30 p.m. There will be great shopping opportunities in the Old Dells (over the bridge).

My quick run showed the trip from Tomah to the Dells is about five hours. There will be some rough patches of road, since Rt 131 was often under repair due to the Spring rains and washouts. Hopefully by October, that will all be done. I'll find out more on follow-up runs.

Good Driving, *Uncle Bernie*, Tour Host and Organizer

## New Member Name Tags Available

Again we want to offer our members new name tags that include our new Chapter logo!

We would like our members to be able to show their Club support and enthusiasm with a personalized Chapter name tag. Wearing these at Club events allows much easier name recognition for

other members (and they're so much nicer than sticky paper name tags).

These tags also come with a magnetic backing that will not damage your clothes. If



interested, contact Cindy Ansay at (262) 388-3740.

The cost is \$7.00 per tag. Please make checks payable to Badger Bimmers and mail to Mike Clemens, P.O. Box 345, Mequon, WI 53092.

## From the President

Erik Ivarson

# *Up to Speed...*\_\_\_\_planning ahead

've said farewell to the family hauler, a 7200 lb. Dodge. The 325xit has some big shoes to fill. This load of flooring comes out to 900 lbs. when you add the underlay. Driving with a load like this is a lot like driving the Dodge with the 36' trailer. I plan ahead



— way ahead. Load shift under braking would be a headache. But I'm getting fuel economy and comfort when empty, which is most of the time.



#### E46Fanatics.com

was tapped again after a search on AC recharging. *Belt present? Clutch engaging? Needle in the correct zone?* After what seems like a long time holding the valve open, cool air has returned. Since it had an overhaul just three years ago, it might be time to return there for diagnosis. At least r134a is still sold, the "improve-

ment" from r12 is a greenhouse gas pig and should not have been implemented. Already banned in Europe, look for it to disappear eventually, too. Soon you will need a conversion kit for your conversion from r12.

#### Blackhawk Farms

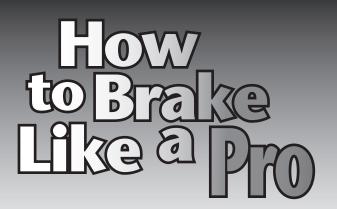
July 15 was another great day with many old friends. I had a nice ride in a Jaguar xf. BMW lost the sale when the owner's e39 M5 got too expensive to keep. He admitted the M5 was more fun to drive.

Let's also say Blackhawk was *hot*. It was too hot to drive the no-AC track car to the



track. Hmm, I wonder if the little wagon could pull a flat trailer....

bį



by Shields Bergstrom

ello, Badger
Bimmers! I
hope you've
dried out from the
spring rains and are
enjoying the great
weather. If you
haven't been on a
track yet, I hope
you'll be on one
soon. I look forward
to seeing all of you
enjoying a good car
on a good circuit.



#### The last thing?

A very distinguished gentleman by the name of Sir Jackie Stewart once said that proper braking technique is the last thing that any driver learns how to do well. Sir Jackie went on to say that one of the reasons he was so successful in F1 was that he was able to ease off the brakes better than his competitors. If you think about it, even if he was able to ease off the brakes slightly better than his competitors and enter a turn ¼ mph faster, that would mean he would be faster into the corner, faster through the corner, faster out of the corner and most importantly, faster down the following straight. A ¼ mph may not seem like much, but on a modern F1 grid, where the top five spots are separated by hundredths of a second, that ¼ mph makes the difference between pole position and the 3rd row of the grid.

It may be unlikely that any of us will achieve the success that Sir Jackie has (or for that matter the magnitude of his sideburns during the 1970s), but we can learn from his techniques and formidable skill-set to become better drivers. For the purpose of our conversation, I've organized this article into three parts: the purpose of the brakes, how to use them properly and finally, ways to practice proper braking. So let's get to it!

#### What are the brakes for?

Most people will say that they are for stopping the car. That's true for street vehicles: you need to stop at signs, lights, errant pedestrians, etc., but on a race track, the primary purpose of the vehicle's brakes is not to stop the car, but to adjust the speed and balance for the approaching corner. Sure, you will eventually need to come to a stop at the end of a session or the end of a race, but really the brakes are just a tool for the driver to adjust the balance of the chassis and enter a corner at the optimal speed. It may seem counter-intuitive, but that's only because of how we've been taught to drive on the street. Those habits, like coming to a dead stop at a set of lights, etc., usually mean that most drivers on a race track "over-slow" for the approaching corner. We're used to thinking that, when we step on the brake pedal, we're going to see the car come to a stop. But that's not necessarily what we want to accomplish on a race track.

Next time you're on the track, try thinking about the brakes in a different way: instead of approaching a corner and thinking, "I need to slam on the brakes to get the car slowed down," say to yourself, "I need to slow the car just enough to make it through the corner as fast as possible." Changing the way you think about the brakes while driving on track has a big influence on how you will use them.

#### How should they be used?

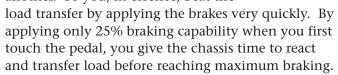
So, if the brakes are meant only to adjust balance and speed for a corner, how should you use them? What are the techniques? Firstly, the brakes, like the throttle, are not an on-off switch. They require finesse and modulation just like the throttle. Too much initial pedal pressure and they will lock-up, too little pressure and you will not slow the car enough or, will be slowing down for too great a distance.

The ideal pedal technique is the "25-75" method, that is, 25% initial brake pressure followed by the remaining 75% brake pressure to reach threshold braking. When you're approaching a corner and you reach the point at which you need to apply the brakes, the initial pedal pressure should only be 25% of the maximum braking capability. This allows for the initial load transfer to the front wheels. Once the load has begun to transfer to the front wheels, you apply the remaining 75% braking capacity to reach 100% or threshold braking. It's important to

note, this happens within a fraction of a second, half a second at most. Really exceptional drivers can do this almost imperceptibly and achieve threshold braking while keeping the car balanced in a few tenths of a second.

Why do it this way? Think about how the car

is balanced on a race track. While accelerating down a straight, the load is transferred to the rear wheels, meaning that there is less load on the front. The front is "light" and the rear is "heavy." If you were simply to slam on the brakes and go immediately to 100% braking capacity, there is a very real possibility that you will "lock-up" as the brakes react faster than the chassis. Another way to think of this is that the brakes will apply faster than the chassis can transfer load from one axle to another. So you, in essence, beat the

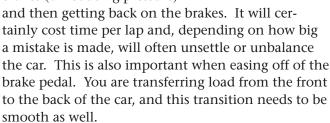


#### Brake pedal modulation

Modulating the brake pedal is a much tougher task to master. This includes trail-braking — easing off the brakes as you begin to turn into a corner. The only realistic way to master brake modulation is through practice.

Under perfect circumstances, you approach a

corner, apply the brakes, reach threshold braking and begin to trail-off as you start the turn. Under real-world conditions with bumps, pavement changes, traffic and mistakes, of course, this is not always possible. A typical mistake would be to misjudge when and how hard to apply the brakes. This usually leads to a driver braking heavily, then coming off the brakes (or reducing pressure)



#### Rethink your reference points

A good way to combat the scourge of "on-again-offagain braking" is with the use of better reference points. Instead of using a reference point for when you should get on the brakes, find the point at which you should be done braking. This is a "brake

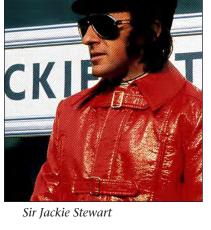
off" reference and is much more accurate and consistent than a "brake on" reference.

Let's use Road America's front straight as an example for this. Exiting Turn 14 onto the straight, you're hard on the throttle and are traveling at 150 mph by the time you reach the braking zone. You select the "5" marker before Turn 1 and brake for the turn. The next lap, you make a small mistake at the exit of Turn 14 and it delays when you can get on the throttle. You reach the "5" marker before Turn 1

again as your brake reference point. But this time, because of the mistake, you are only traveling at 145 mph. If you use the same "brake on" reference point and apply the same amount of brake pressure, you will over-slow the car. You're now slowing down the same amount but from a lower speed.

If you take the "brake on" reference out of the equation and focus on the point at which you should be *done* with your braking (usually the "1" marker at Turn 1), you will lessen the impact of the mistake from the previous corner and become more consistent in your braking. This technique lessens the

chance that you will have to be on the brakes, realize you're over-slowing and come off the brakes, only to have to go back to the brakes again. This, too, will take practice: it relies heavily on your ability to judge speed and distance, but the more you focus on where you should be done with braking, the more consistent and ultimately faster you will become.





Sir Jackie Stewart photographs courtesy of the Official F1 Web site.

#### **Practicing**

So what is the best way to practice braking techniques? Well, the easiest way is to practice every time you're in a car on the street. When you approach a stop light, look for the point at which the car will ultimately come to rest (white line, or another mark) and practice braking to that

Continued on page 14

# A Midsummer Day's Dreamooo Badger Bimmers' Summer Picnic

June 29, 2013

Report and Photographs by Erich Zellmer





une 29th's early morning light rain and cool temperature drivers, with guests arriving from Portage, Wauwatosa, Mil Sparta, Madison, Beaver Dam, Stoughton, Watertown, and an impressive line-up of cars representing all types of BMWs — Dinan, Diesel 3, from 1990-2013, at the beautiful Waterworks

Thirty-eight men and women shared their experiences with delivery experiences in Germany, options for more performancleaning, polishing, sound systems, etc.

The free food, provided by Badger Bimmers, was catered by Beaver Dam: a complete two-entree noon-time lunch, loads of plates — with fresh strawberry pie for dessert.

Our thanks to **Bernie Kresser** for all the hard work to make Bimmer friends, and enjoy an outstanding success.









did not curtail Bimmer waukee, Mequon, Chicago, Appleton. They brought - M-series, 1s, 3s, Zs, 5s, Xs, Park in Beaver Dam, WI. a BMWs: their travels, BMW ce, their diesel experience,

Edith's Catering from veggie's, silverware, plastic

time to chat, meet new

bį







# Down the Slippery Slope

Report by Rich Friman

ar gutted, caged, and reassembled over the winter, trailer and tow vehicle acquired, and off to comp school in April, provisional license awarded, first weekend of racing and my *Oh-my-Dorothy-we-are-not-in-Kansas-anymore!* 

Let's back up a bit.

"What did you do to the car?" My dear wife's refrain as I'm carrying assorted parts from the garage down to the basement. She's not really sharing in the wide-eyed wonder of the "Look Dear, it's the dash...it's the door panels...it's the..." moments. Well, you guys get it.

With Bentley manual in hand and assorted forum DIY threads, on-line wiring diagrams, and good

Lo and behold...
Anyway, the car went back together with unnecessary parts removed and new parts such as kill switches and fire systems added. Lo and behold, it starts and runs and turns off when I want it to, all in contrast to the 1955 Willy's jeep-wiring fiasco of my

as much flow as possible within the broader design

of what some have affectionately called "The Flying

Brick."

Admittedly, there were a few glitches that sent me back to forums and some that even puzzled the online gurus. For future reference, when your turn signals do not work and the hazards flash only on

youth — that's another story.

the passenger side (unless you depress the turn signal stalk down to the driver's side), there is an answer. The e30 hazard switch will fit in its connector upside down. Right side up and all is golden.

# SEO P 42 TOTOTROS 42

At Blackhawk Farms

friends a cell phone call away, there is everything you need to know about disassembling and reassembling an e30. What really strikes you in this process is how well the e30 is made. Things make even more sense when you come across the hack jobs done by previous owners. I suspect it's like surgeons looking at MRIs when they see things that don't quite look right.

Parts are not where they're supposed to be. My cage builder at **CS Motorsports** was always talking about the "flow" of the lines. The e30 designers probably were thinking the same way...or at least envisioning

#### Back to school

Car done and off we go to the NASA comp school at **Autobahn Country Club**. Autobahn is a great track, south of Joliet, west of the NASCAR track, north of an oil refinery and next to the larg-



est inland cargo distribution center in the country. At night, with the flames of the refinery and the beeping trucks and clacking and wailing trains, the location would have inspired 

Continued on page 12

# **HPDE @ Blackhawk Farms 2013**

June 3 & July 15



















august 2013 11

# Slippery Slope

Continued from page 10

Dante to add one more circle to *The Inferno*. Camping at the track is an experience not to be missed.

Weather-wise this particular April weekend was a rough one. Temperatures in the upper 20s for the comp school, not counting wind chills, and a bit of horizontal snow/sleet for good measure. Not much tire grip in the cold, and a damp track plus a few small streams across entry and track-out of several turns — from the prior week's rains — added to the fun. Spun a few times during the day but stayed on track and no car-on-car contact.

#### No simple refresher

Comp school. Not a refresher on racing and rain lines, apexes, entry, and exit, heel and toe, eyes up, and track reference points. All of that is assumed knowledge in the driving experience it took to get you here and get admitted to the school. Instead, welcome to side-by-side and passing exercises through the turns, standing and rolling starts, track entry and exit procedures, fun with flags and corner workers and slow and emergency vehicles, and a practice race. Study the rule book and learn to find what you are responsible for knowing. The school goes quickly.

Next morning, turn in the certificate of completion, pick up my provisional license and welcome to the deep end of the pool. It's race weekend. Practice session and qualifying session in the morning each day and races in the afternoon. Run groups of about 20 cars: mine has 944-Spec, Spec Miatas, and Spec E30s. Sun is out and temps are up into the 40s. Green flag drops and off we go.

Now I've watched race starts for years but being in the middle of it for the first time is a very different deal with the flag drop and mad rush into the first turn.

I'm way too slow in the start and the rest of the e30s soon leave me far behind. I end up for awhile between the packs with open track until I'm caught by the race leaders. All good, and going faster and faster every lap until I overcook turn five with a few laps to go in the Saturday race, dance on the rumble strips, hit the grass, spin and both-feet-in, and go on a wild ride back across the track, into the grass, and eventually a tire wall. Ground is so wet from the prior rains that it takes a tow truck to pull me out.

#### Ya gotta pay attention

This was a concentration lapse. After years of shorter DE sessions, I found my mind started to wander late in the 40 minute race. Little mistakes two laps prior became bigger mistakes. If I had gotten the record button right on the Go-Pro camera that day, there would have been some memorable footage of me repeating "stupid, stupid, stupid..." as I'm skidding across the track and grass. First race weekend after finishing the car, and now we're heading for a tire wall? I hear John Morgan in my head about provisional licenses and the goal of finishing races clean.

Ah well. Not so bad, some cosmetic damage to the passenger side bodywork. "Now it looks like a race car," and "Yeah, turn five, been off there" are the comments in the paddock. Hose the car off, check the wheels and suspension and, with the series director, all is good. Race again the next day, a little bit wiser, repeating "respect the corner" as a mantra for turn five.

Ran a dialed-back race and finished way back of the pack. But that waving checkered flag was a beautiful thing. **b**<sub>i</sub>



# Coolness by the Lake

Saturday, August 24

Report by Darcy Yench

# Car and Motorcycle Club Day at the Masterpiece *Concours d'Elegance* weekend

xciting changes are in the works for the Club Day associated with the Milwaukee Masterpiece. If you haven't been to the Masterpiece before and you are a car person, you've been missing out. Sunday is a Concours d'Elegance to rival the best, like Hilton Head or Pebble Beach, without the hassle of travel. Saturday, however, is devoted to local car enthusiasts.



some of those cars are likely to remain for the Masterpiece as well. Early reports suggest as many as 50 Jaguars may attend for a *Concours* event within Club Day as well. We would love to have a good presence from every club. So start planning your detailing schedule now and put August 24th on your calendar. The only ques-

tion is, Which car do I bring?

Pre-registration is required. Registration closes August 16th.

What's new besides the name?

This year there is an opportunity to meet first at the Harley Museum and Parade over to Veterans Park to kick off *Club Day at the M*. You may opt to start the day right at Veterans Park instead. Plans are in the works for each club group (PCA, BMW, Jaguar, Mustang, motorcycles, etc.) to select their own best representative for the day. These vehicles will then be voted upon by all the attendees to select one car to be elevated to Sunday's event. Music is being considered for entertainment. Food will be available for purchase at both the museum and on the park grounds. Online registration is in the works and will utilize **Motorsportreg.com**; the expected live date is April 1st. Stay tuned for further details.

Multiple marques are celebrating important anniversaries this year, too!

Porsche 911 – 50 years Ferrari Club of America – 50 years Corvette – 60 years Aston Martin – 100 years Harley Davidson – 110 years

Rumor has it the Corvette Club is planning to have a car from each year. The 50th Reunion of the Ferrari Club is at *Road America* in early August, so

\$21.50 per vehicle = Club Saturday at The M display only \$27 per vehicle = Parade AND Club Saturday

 $$37 \text{ per vehicle} = \frac{\text{Parade AND Club Saturday at}}{\text{The M display}}$ 

Your registration fee awards you two (2) exhibitor passes good for the entire Milwaukee Masterpiece Weekend and continental breakfast for two (2) on Saturday. Participation at Club Day also gives you entrance to the Sunday judged show at no additional cost!

This URL will link directly to the event/registration page:

http://www.motorsportreg.com/index.cfm/event/event.advert/uidEvent/BC31AD58-AA8A-47CB-B746B08DC0197F2A#.UXhm0fJDT0f

Email me at dryench@att.net if you have any questions. Hope to see YOU and your club members at the lakefront! bi



## Braking Like a Pro

Continued from page 7

point with a single pedal movement using consistent pressure. The goal should be to apply the brakes, reach the desired pedal pressure, and stop at your mark without modulating the pedal. This helps with speed and distance judging along with pedal feel.

If you have access to a parking lot, or a wideopen space, practice feeling what the brakes do to the balance of the car. Drive in a circle and apply the brakes at different points and at different pedal pressures and note how it affects the car. If you can drive in a circle, like on a skid pad, hold the steering wheel steady and apply the brakes. Take note of how much the brake affects the direction of travel of the car! It is common knowledge among race drivers that the brakes and throttle have a much larger impact on the direction of the car than the steering wheel. We tend to spend a lot of time focusing on the throttle, so get comfortable with the brakes and how much they affect the car.

#### Faster, smoother transitions

A word on left-foot braking... **YES!** Use left-foot braking. At Road America, in most cars, there are four turns at which you need to brake/adjust speed without changing gear — the perfect spots for leftfoot braking. Using the left foot to brake speeds up the transitions from throttle to brake and back to throttle again. It generally results in you coasting less and getting on the throttle sooner at the exit of a turn. If you happen to drive a car that has a PDK, SMG, DCT, F1 or another similar gearbox, you should already be left-foot braking. If you haven't been doing that and are uncomfortable with your left foot, practice on the street. If your daily driver has only two pedals, start to develop braking feel in your left foot. Another good practice option is karting, because it forces you to use both feet.

So there you go, braking in a nutshell. Proper braking technique is probably the last thing that you will learn how to do well and it will take a lot of practice and time to develop fully. Don't worry, there is no final exam and no shame in making mistakes as you learn and practice.

As always, let me know what you think. Do you have additional braking related questions? Email me at: shieldsracing@gmail.com. bi





#### Less expensive, too.

Find your tires *locally* by pressing the tire-search button on our Web site:

www.oreillymotors.com

And we'll mount and balance them the *same day*.

Ergo, no shipping cost.

#### O'Reilly Motor Cars, Inc.

324 West Cherry Street Milwaukee, Wisconsin 53212 414.273.1000



MICHELIN® Pilot® Sport A/S 3

# High performance insurance for your high performance BMW.

As a BMW CCA Member, you know about high performance. And with BMW Performance Insurance from Liberty Mutual, you won't have to settle for anything less.

- Exclusive BMW discount of up to 10% just for being a BMW CCA Member\*
- Original BMW Replacement Parts\*\*
- Additional discounts for BMW safety features such as BMW Assist<sup>™</sup>, passive restraints, anti-lock brakes and more\*

See if you could save up to \$327.96 or more a year with the only auto insurance built for your BMW. \*\*\*

Call Jeremy Hendrix at 414-273-0227 and mention client #114832 log on to libertymutual.com/jeremy hendrix or visit 330 E. Kilbourn Avenue - Suite 106, Milwaukee, WI 53202





BMW Car Club

\*Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.\*\*Original BMW Replacement Parts available except where prohibited by state law. \*\*\*Figure based on a February 2009 national sample of auto policyholder savings when comparing their former premium with those of Liberty Mutual's group auto and home program. Individual premiums and savings will vary. Policies are underwritten and provided by Liberty Mutual Insurance Company and its affiliates, principal office at 175 Berkeley Street, Boston, MA. California Department of Insurance license number 40015723.



**bimmer immer** P.O. Box 71139 Milwaukee, WI 53211

