



-
- Home
- Events
- Rides/Routes
- SPBC Newsletters
- Team Store
- About Us
- Cycling Safety
- Top 10
- News
- Blogs
- FAQ
- Documents
- Contact Us / Club Info

NEW MEMBERS

RENEWING MEMBERS

Home > Control Panel > News / Articles Administration > Details

News / Articles

SPBC Newsletter -- 2021-10

Date Sent Draft
From St. Petersburg Bicycle Club
Subject Subject: Copy of St. Petersburg Bicycle Club - October 2021



October 2021

In this Issue

- Welcome New Members!
- SPBC Member Appreciation Day - Saturday October 30
- Let's Ride - Event Dates
- Charlie's Champs - SPBC's new 'Shining Star' charity
- Safety Tips for the Casual Bicycle Rider
- Could I Owe Money on My Car After it was Totaled in a Crash?
- Combating Over-Reliance on Cars
- Dealing with the Insurance Companies After a Bicycle Accident
- Bike Lanes Close During SunRunner Construction
- Is Cycling Bad For Bones?

Welcome New Members!

Thomas Andry
Jeff Anstey
Charline Burgess
Thomas Gee
Jeffrey Gould
Michael Richardson
Allan Swartzmiller
Rob Szymczak
Robert Williams



Calling all SPBC members to celebrate SPBC Membership Appreciation Day!
Date: Saturday, October 30th starting at 10:00 AM after the ride
Location: Ballpark under the oaks across from **North Shore Pool**
Menu: Fruit salad, egg dishes, bakery sweets, coffee and drinks
Special Speaker: Jim Dodson
SPBC will be hosting a member appreciation brunch after the ride on **Saturday, October 30th**. We want to thank our membership for their continuous support during these challenging times.
We will have a special guest speaker!
Jim Dodson, prominent local bike injury attorney, will host a 20 minute presentation on what to do in case of a crash with time for Q & A after. We will be collecting donations for our designated charity, **Charlie's Champs**, a St Petersburg group that provides custom-designed mobility bikes for children with disabilities. Cash, spare change and charge cards will be accepted. Open your hearts and your wallets for whatever you can give to support this amazing charity! Celebrate the start of cooler Fall riding weather--hope to see you all on the 30th!



Let's Ride!
by Jim Dodson
Ride events have resumed. After over a year of notifications that events we love were being cancelled, we have a chance to get out and enjoy seeing people and throwing ourselves into them again. Jim Halay of the Sarasota Manatee Bicycle Club posted this list of rides which are on the calendar for this year. Kati and I will be present at some of them in the coming months, and we are looking forward to seeing everyone and meeting new friends.
There are many rides where we have not had an opportunity to be present and to share our message of cycling safety, visibility, insurance and more. While it isn't possible to be present at all of these great events, if you have connections with any of them we would love to hear from you to see if we would be a good addition to the event.
Just email kati@jwdodsonlaw.com and share any thoughts on how we could get involved to support what the sponsors are doing. We look forward to hearing from you and seeing you there.

- **Intracoastal Waterway Century** - Cocoa Beach, October 24, 62, 102 or 124 miles
- **Sea to Key Double Century** - Ormond Beach, October 30, 200 miles
- **Santa Fe Century** - Ocala, November 6, 62 or 100 miles
- **Horse Farm Hundred** - Ocala, November 7, 62 or 100 miles
- **Cyclefest** - Sarasota, November 7, 24, 30, 50 or 75 miles (We will be there!)
- **Hearts for our Hospital Bike Ride** - Lady Lake, November 13, 64 or 101 miles
- **Veteran's Day Bike Ride** - Fort de Soto Park, November 18, 55 miles
- **Horrible Hundred** - Clermont, November 21, 73 or 100 miles (We will be there!)
- **JHOP Century** - St. Cloud, November 27, 70 or 100 miles
- **Iron Joe Turkey Ride** - Naples, November 28, 62 miles



St. Petersburg Bicycle Club has chosen the non-profit **Charlie's Champs** as our 2021-2022 designated charity. Charlie's Champs is a St. Petersburg-based group that provides custom-designed mobility bikes for children with disabilities.
We've chosen them for a number of reasons:
1. They are a local charity.
2. Proceeds donated stay local.
3. Their cause involves cycling in addition to other organized sporting events.
4. They support children with special needs.
Please take a moment to read "Our Story," the moving tale behind Allie and John's decision to create Charlie's Champs here in St. Petersburg.

See more



Safety Tips for the Casual Bicycle Rider
by Jim Dodson
Here are some tips I've learned from years of riding with experienced cyclists and bicycle clubs:
1. Always wear a helmet. This seems obvious but they save lives and reduce injuries. Plus, no bicycle club or organized bicycle event will permit anyone to ride without a helmet because they understand the risk of riding without one.
2. Be easily seen. You want to be seen by drivers. Experienced road riders use a forward facing blinking white light even during daylight hours for a reason. They are proven to increase visibility. Always use a very bright blinking red taillight for the same purpose, even during the day. I also recommend wearing the brightest neon yellow or other eye-catching color shirt or top.
3. Signal your intention to turn left or right and always stop for stop signs and red lights. Never assume a driver sees you or understands your intended travel path.
4. Callout before passing another bicyclist or pedestrian. Experienced cyclists always announce themselves by calling out "on your left" as they overtake another bicyclist or pedestrian. Never assume that person is aware you're coming or that they will continue moving straight ahead.
If you haven't already downloaded my free Cycling Essentials eBooklet, you can [get it here](#). I wrote this eBooklet to help fellow cyclists be prepared before an accident happens, avoid injuries and also know what to do if the worst happens. Be safe out there and enjoy it. I certainly do!



Could I Owe Money on My Car After it was Totaled in a Crash?
by Jim Dodson
Many people are shocked to find they still owe money on their car after insurance pays them for their totaled vehicle. How can that happen? The short answer is they still owe more money than the car was worth. When insurance pays for a totaled vehicle they pay its "fair market value," not the amount owed on the loan or what it will cost to get another similar car. This is especially true when purchasing a new car. The old adage "the car loses half its value when you drive it off the lot" is unfortunately correct.
How Can I Protect Myself?
GAP (Guaranteed Auto Protection) insurance is coverage which pays the difference in these situations between what you owe the bank on your auto loan and what the car was really worth. It generally isn't prohibitively expensive and can be a saving grace if the unexpected happens.
Here is a common situation. You buy new cars for \$40,000, and it is totaled within the first six months of purchasing it. With first year depreciation it may be worth \$35,000 or less, but you could still owe more than that and are responsible for the difference. GAP insurance pays that difference.
Keep this in mind. No one wants to pay for a car they can't drive, so if you suspect you could be upside down, get an estimate for GAP insurance before the unexpected happens. If you would like a free, personalized review of your auto insurance policy, please [click here](#) and we would be happy to assist you.
Stay safe out there and I'll talk to you next week!



Combating Over-Reliance on Cars
by Jim Dodson
It's not surprising to learn data from the Environmental Protection Agency revealed that our transportation sector is the biggest source of pollution in the country and that passenger cars account for 58 percent of emissions. This is a huge target to hit to meet a goal of reducing greenhouse gases by 50 percent by 2030—just nine short years.

See more



Dealing with the Insurance Companies After a Bicycle Accident
by Jim Dodson
Although it's not always easy or pleasant to deal with insurance companies, you need to report the accident as soon as possible to your own insurer and to the insurer of the vehicle driver.
When speaking to the police at the scene of the incident, make sure they take down all the details and include them in their accident report. It's the official record of what happened and is vitally important.
Don't give a statement of how the accident happened to the driver's insurance company until you talk with your lawyer. If they call, be nice, get their contact information and tell them you'll call them back at a more convenient time.
Finally, consult with a personal injury attorney who is also an active cyclist. This move will insure that you receive expert advice and commensurate compensation for any economic and non-economic damages for loss of income, medical expenses, property damage, and pain and suffering. Prepare yourself by making sure you know what information to collect from the driver after a crash by requesting one of our free Cycling Collision cards [here](#).



Bike Lanes Close During SunRunner Construction
Here's the latest report on St. Pete's SunRunner Bus Rapid Transit (BRT) project, a new bus route that will connect downtown residents to our Gulf Beaches.
Bike lanes are now installed on Central Ave between 34th and 58th Streets. Construction will start this winter to completely rebuild Central Avenue between 58th Street and Pasadena – which will ultimately include bike lanes continuously along the corridor.
When construction is completed – and the bike lanes are replaced on 1st Avenues N. & S. between 34th and 20th Streets – they'll be wider and will feature buffers with parking removed.
This project has been years in development. Prior to its final design, all configurations underwent extensive public discussion – from door-to-door surveys through the Grand Central District, parking-occupancy studies, and open requests for public comments – to discussions/direction from City Council.
For updates to the SunRunner BRT project, click [this link](#). If you have any additional questions, contact [Lucas Cruse](#), St. Petersburg Bicycle Pedestrian Coordinator: Lucas.Cruse@stpete.org



Is Cycling Bad For Bones?
A recent Norwegian study compared the bone density of male and female competitive cyclists and runners – all of whom were young and fit – and found that the cyclists' bone density was strikingly lower than that of the runners. More than half the cyclists had low bone mineral density and one man had osteoporosis in his spine. This wasn't the first study to show that non-weight-bearing activities – cycling and swimming, in particular – aren't ideal for bones ... On the upside, cycling is great aerobic exercise, good for your heart, brain and blood vessels, as well as balance.

See more

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Done

Return to Previous Page