

## NEW MEMBERS

## RENEWING MEMBERS

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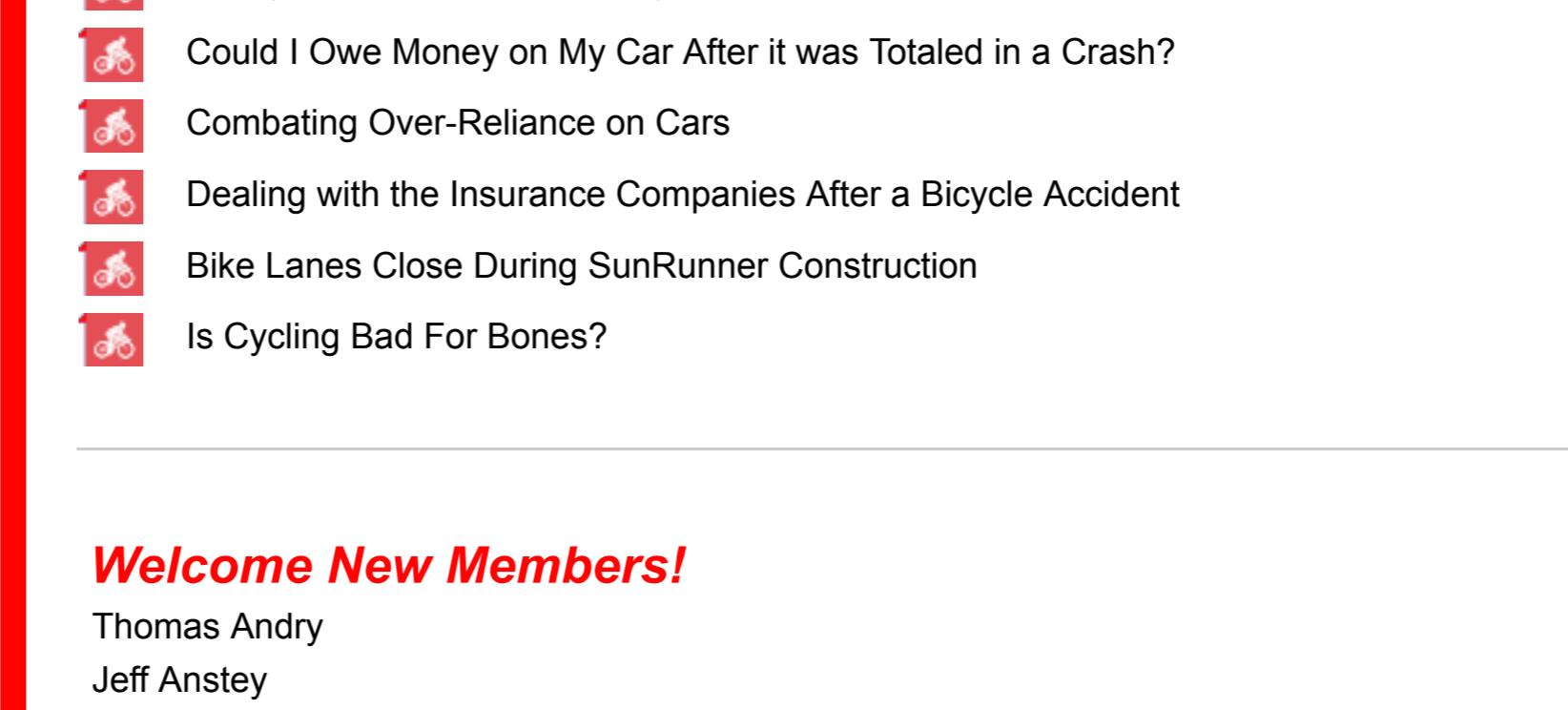
### News / Articles

#### SPBC Newsletter -- 2021-10

Date Sent Draft

From St. Petersburg Bicycle Club

Subject Subject: Copy of St. Petersburg Bicycle Club - October 2021



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#### Welcome New Members!

Thomas Andy

Jeff Anstey

Charline Burgess

Thomas Gee

Jeffrey Gould

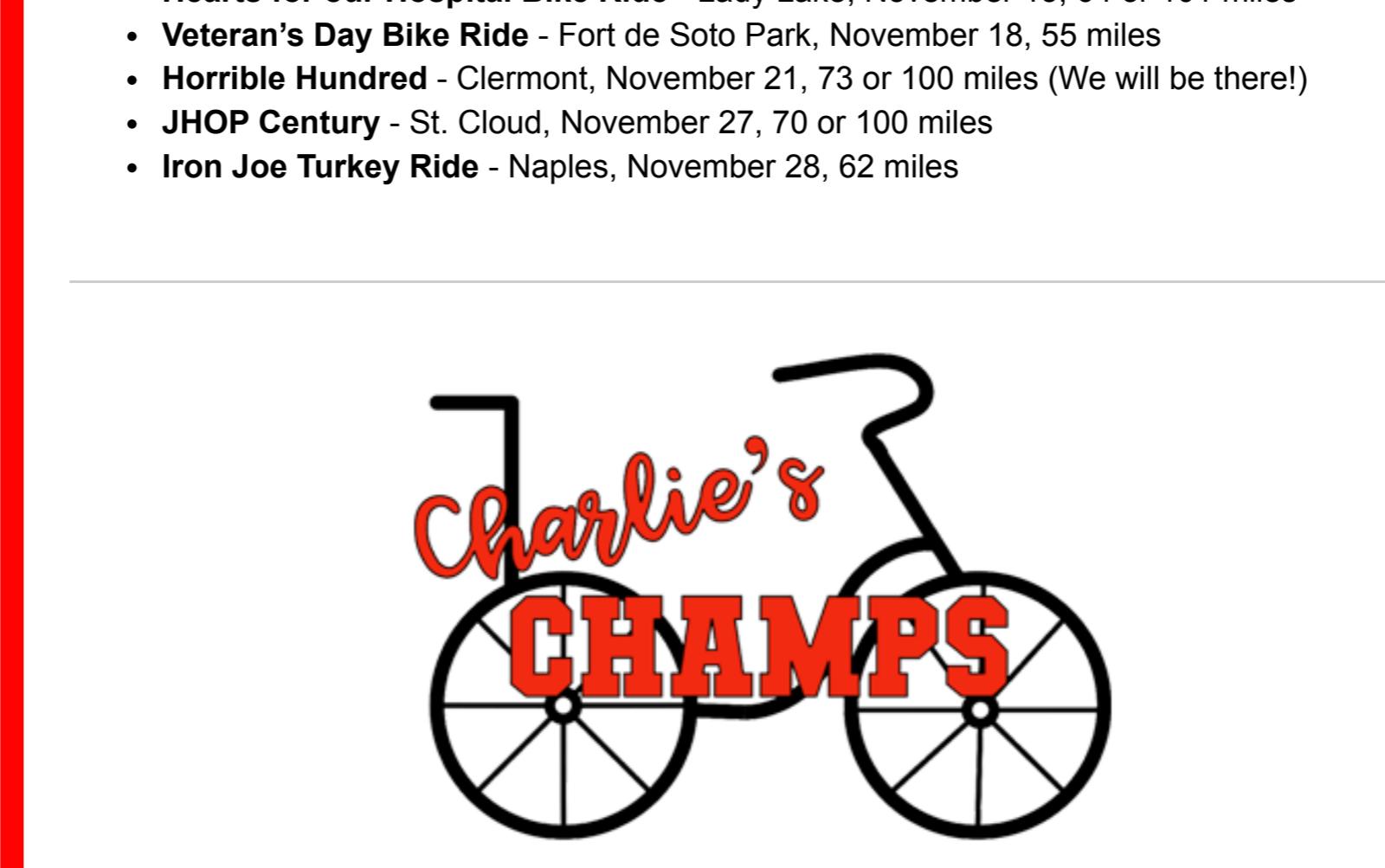
Michael Richardson

Allan Swartzmiller

Rob Szymczak

Robert Williams

#### SPBC Member Appreciation Day!



## We Love Our Members!

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

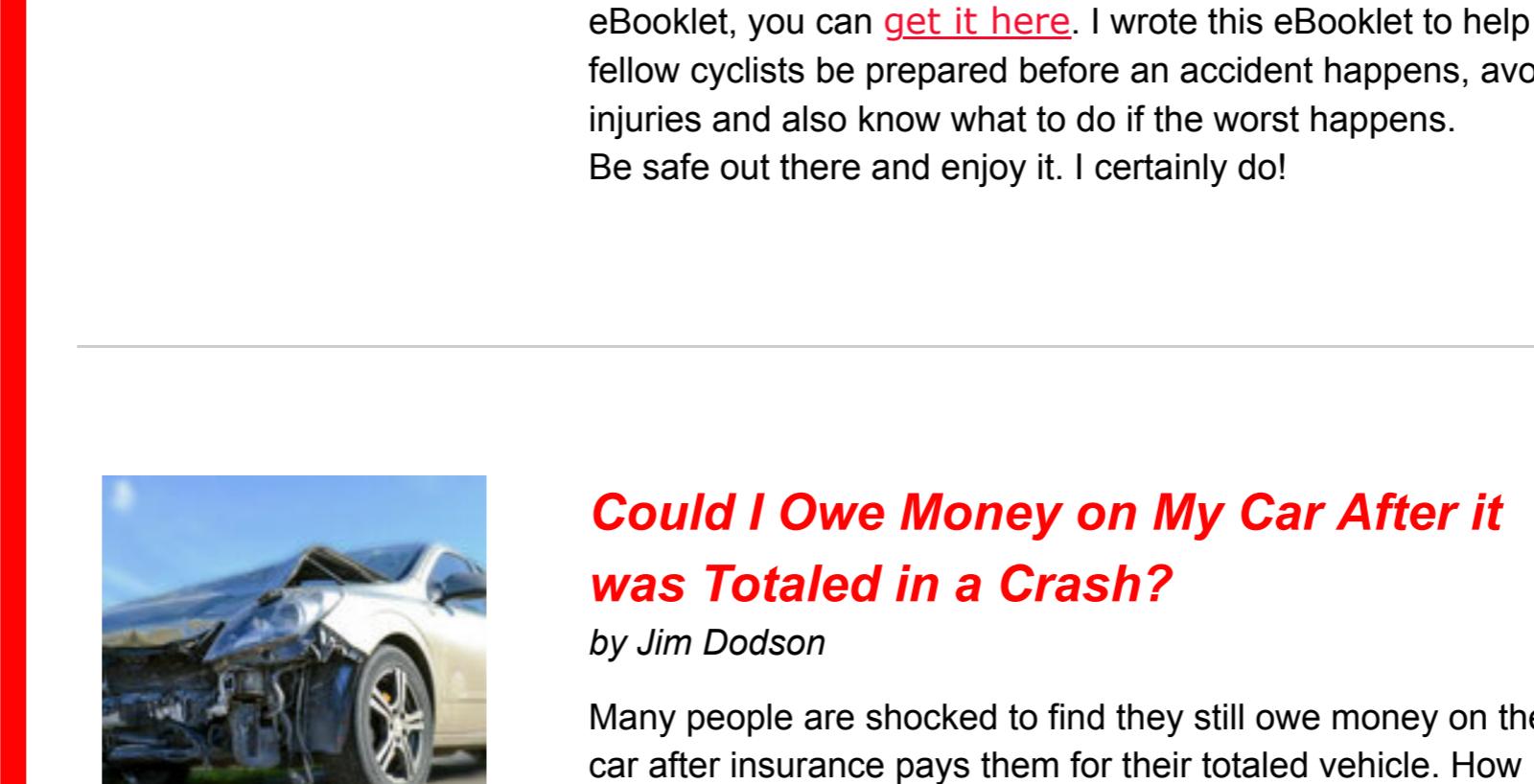
SPBC will be hosting a member appreciation brunch after the ride on Saturday, October 30th.

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 a 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 - OCTOBER 2021

#### 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. Kat 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@jwddodsonlaw.com](mailto:kati@jwddodsonlaw.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 Doubt 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
- Cyclofest - Sarasota, November 7, 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

## Charlie's CHAMPS

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. Call out 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!

[See more](#)



#### 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 car 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 car for \$40,000, and it is totaled within a few weeks of purchasing. When you pay off the car, it may be worth \$35,000 or less, but you

will still owe \$5,000 on the loan. This is where GAP insurance can help. No one wants to pay for a car they can't

afford, so for GAP you could be upside down, get an

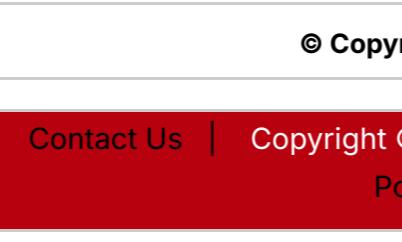
estate, or worse, file for bankruptcy. If you would like to know more about GAP, please [click here](#).

If you would like a free, personalized review of your auto, please [click here](#) and we would be happy to

assist you. Just email me and I'll talk to you next week!

Stay safe out there and I'll talk to you next week!

[See more](#)



#### Combating Over-Reliance on Cars

by Jim Dodson

It's not surprising to learn data from the Environmental Protection Agency revealed that in our transportation sector is

the biggest source of greenhouse gas emissions. In fact, transportation is responsible for 28 percent of all greenhouse gas emissions.

Transportation is the largest source of greenhouse gas emissions in the United States, accounting for 28 percent of all greenhouse gas emissions.

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