



GWRRA NY Chapter "T" October 2011 Newsletter

<http://www.gwr-ra-ny-t.org/>

Chapter T meets at the Vienna Hotel on the corner of Rt. 13 and Rt. 49 on the fourth Thursday of the month.

Join us for a bite to eat @ 6PM with the meeting to follow at 7PM



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<http://gwr-ra-ny.org/>



Monthly Gathering
50/50 Winner
Linda Yerdon

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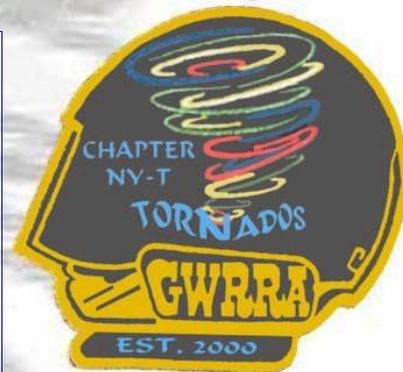
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Photographer: TBA



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Dash 4 Cash
Points
as of 09-22-2011
* 26 * points
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October Birthdays & Anniversaries

Birthdays:
Oct.-4 Sally Williams
Oct. 5 Cindy Cochi
Oct.19 David Secore

Anniversaries:
Oct.-1-? Dan & Chris Brown
Oct.-14-61 Bill & Rose Gillett
Oct.-30-54 Sally & Will Williams

Congratulations to All!

Shooting Star Café

SUMMER HOURS
MON. - THURS. 6AM-8PM
FRI. 6AM-9PM
SAT. 6AM-8PM
SUN. 7AM-2PM

4114 State Rte 69
Taberg, NY 13471
315-336-5340

DAILY SPECIALS!
FRIDAY FISH FRY!!!

Chapter T's Assistant Direc- tor's Corner



Greetings!

Our monthly meeting was held at the Vienna Hotel on September 22nd with 29 members in attendance. Our next meeting will be on October 27th at the Vienna Hotel, located at Routes 13 & 49. Come join us for a bite to eat at 6 p.m. with the Chapter's meeting to follow at 7 p.m. Bring a friend - Guests are encouraged.

Welcome Ken and Kathy Yaddow of Whitesboro who were present at the meeting and indicated they would like to join our Chapter T. The Yaddow's ride a Goldwing Trike!

The majority of discussion for our meeting centered around "safety" because of a recent incident that occurred in a parking lot during a chapter ride. A passenger on a bike was injured when the front tire of the bike caught a rut, resulting in a slow moving tip over.

Initial discussion was related to the quick actions of our fellow chapter members who helped to lift the bike, immobilize the injured, and call 911. Next we talked about our 'caring' members who provided aid and comfort at the scene based on their First Aid and crash site training. We also dialogued about chapter members who took photos of the pothole, bike position, etc. and of others who either retrieved the store manager and followed up with additional requests for assistance. We noted the caring follow up that some chapter members exhibited by going to the hospital where the injured rider was taken.

One of our final discussions of this incident was about what we learned and how to potentially prevent this from occurring in the future.

1. Don't let your guard down and remain vigilant of the surrounding terrain at all times. For example; on group rides members will point out hazards, obstacles, road kill, etc. on the roadway. However, we may not remain as alert when pulling into a rest stop because we are thinking of our sore behinds or the preverbal Russian racehorse needs. In the future, we all need to remain attentive and warn each other of any unsafe areas/concerns.

2. Recheck your insurance coverage. Are both your spouse and/or a passenger covered??? You may be surprised --- so find out before an accident.

In conjunction with the 'safety discussion', our Chapter T ride educator, Jim Thayer, brought to our attention an article in last month's newsletter "Meet a Road Rash Survivor". This article is about a 22 year old female who tumbled 522 feet down the highway with vivid pictures of the injuries she sustained. If you didn't see/read the article - you may want to do so.

Tech Report: Dave Secor reported on how to adjust your bike mirrors so as to provide the best visibility of what's happening beside and behind your bike.

Gold Book Updates:

Chapter T members were asked to check their information in the GWRRA Gold Book as it is in the process of being updated. Forward any corrections/information which needs updating to this writer who will then forward all on behalf of Chapter T.

Sponsorship Rides: A large group of Chapter T members rode to the Reservoir Inn, Redfield, NY and enjoyed a wonderful breakfast. A group of ten Chapter T members stopped at Cinderella's Cafe in Sylvan Beach, NY and savored their favorite ice cream.

In Brief;

-Several members of Chapter T participated in Camden's Freedom Ride.

-About a dozen Chapter T members rode to Bob's BBQ for chicken and/or ribs.

-Let's get some fall foliage rides in to see autumn leaves: (Call me Rides)

-9/22 Meeting 50/50 winner: Linda Yerdon. Thanks to all for your support.

-Next meeting will be 10/27/2011. Consider wearing your favorite pirate attire, Dolly Parton look-a-like outfit, or ???.

-Christmas party will be held December 10th, Saturday, at the Vienna Hotel. Still only \$10.00 each. Bring a friend

****Support our Sponsors****
****Have Fun****
****Ride Safe****

by David Fletcher
Chapter T

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A special note on Stitch'n It

There has been some confusion on the future plans for Stitch'n It.

We are happy to inform everyone that Danice and Paul are not moving nor are they selling the business.

This means business as usual for all your custom embroidery and appliqué needs for clothing.



Well here we are nearing the end of another Central New York riding season. It was definitely a little wetter than normal but hopefully you got to enjoy as many of the good days as possible.

Most of you are aware of the mishap that one of our members had on a ride month. I do not wish to go into the details of the incident here, but we are glad to hear that Jean is feeling as comfortable as possible with the broken arm. We wish her a speedy recovery.

My topic will not cover riding but the confusion over our motorcycle insurance coverage. First off understand that what I offer here for information is only what I have gathered from our discussions at our meetings, individual riders I've talked to and my own experiences.

To begin with we as motorcyclists are **not** covered under the no-fault insurance codes of New York State. This means we have to deal with a lot more of the problems of claims in any incident that happens.

First, here are just a few statements from site dealing with motorcycle insurance facts.

<http://www.newyorkbikerlawyers.com/new-york-motorcycle-insurance-laws.html#65-1.1>

This is just a sampling of the subject that was being discussed at the meeting last month. If you go to the site listed above the reading is much more in-depth.

MANDATORY PERSONAL INJURY PROTECTION ENDORSEMENT (New York)

The Company agrees with the named insured, as follows:

Section I

Mandatory Personal Injury Protection

The company will pay first-party benefits to reimburse for basic economic loss sustained by an eligible injured person on account of personal injuries caused by an accident arising out of the use or operation of a motor vehicle or a motorcycle during the policy period and within the United States of America, its territories or possessions, or Canada.

First-party Benefits

First-party benefits, other than death benefits, are payments equal to basic economic loss, reduced by the following:

- (a) 20 percent of the eligible injured person's loss of earnings from work to the extent that an eligible injured person's basic economic loss consists of such loss of earnings;
- (b) amounts recovered or recoverable on account of personal injury to an eligible injured person under State or Federal laws providing social security disability or workers' compensation benefits, or disability benefits under article 9 of the New York Workers' Compensation Law;
- (c) the amount of any applicable deductible, provided that such deductible shall apply to each accident, but only to the total of first-party benefits otherwise payable to the named insured and any relative as a result of that accident.

Medical Expense

Medical expense shall consist of necessary expenses for:

- (a) medical, hospital (including services rendered in compliance with Article 41 of the Public Health Law, whether or not such services are rendered directly by a hospital), surgical, nursing, dental, ambulance, X-ray, prescription drug and prosthetic services;
- (b) psychiatric, physical and occupational therapy and rehabilitation;
- (c) any nonmedical remedial care and treatment rendered in accordance with a religious method of healing recognized by the laws of New York; and
- (d) any other professional health services.

These medical expenses will not be subject to a time limitation, provided that, within one year after the date of the accident, it is ascertainable that further medical expenses may be sustained as a result of the injury. Payments hereunder for necessary medical expenses shall be subject to the limitations and requirements of section 5108 of the New York Insurance

Exclusions

This coverage does not apply to personal injury sustained by:

- (a) the named insured while occupying, or while a pedestrian through being struck by, any motor vehicle owned by the named insured with respect to which the coverage required by the New York Comprehensive Motor Vehicle Insurance Reparations Act is not in effect;
- (b) any relative while occupying, or while a pedestrian through being struck by, any motor vehicle owned by the relative with respect to which the coverage required by the New York Comprehensive Motor Vehicle Insurance Reparations Act is not in effect;

After looking over the way these regulations are written and knowing how policies are written I highly recommend you discuss your coverage with your agent before you need to make a claim. Or if you are in the process of a claim I suggest you have an attorney with knowledge in this area look over your policy and advise of your rights.

I know first hand from an accident I had in 1984, that at that time there was no medical coverage for the operator of the bike in basic NYS written policies. Even though it was clear that the vehicle that hit me had run a stop sign I was left to fend for myself in filing claims against that persons insurance.

Let this latest incident of our group be a wakeup call for all of us to check those policies and have a talk with our agents to be knowledgeable of what we have and don't have for coverage on our bikes. It might mean spending a little more now to have what you need, but that's better than loosing all of what you've have.

P.S.

I will try to have an insurance person with experience in this subject pay us a visit at one of our gatherings in the near future. So have your questions ready.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		October 2011				1
2	3	4	5	6 <i>Shooting Star Café</i>	7	8
9	10	11	12	13 <i>Shooting Star Café</i>	14	15
16	17	18	19	20 <i>Shooting Star Café</i>	21	22
23	24	25	26	27 <i>Chapter T Gathering at Vienna Hotel Dinner—6:00 pm Meeting 7:00 pm</i>	28	29
30	31					
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3 <i>Shooting Star Café</i>	4	5
6	7	8	9	10 <i>Shooting Star Café</i>	11	12
13	14	15	16	17 <i>??? Chapter T Gathering at Vienna Hotel Dinner—6:00 pm Meeting 7:00 pm</i>	18	19
20	21	22	23	24 <i>Happy Thanksgiving</i>	25	26
27	28	29	30	November 2011		

FOR SALE

TECH CORNER

with Dave Secor

GL1500 for Sale:
 Excellent Condition Classic with
 new Progressive Fork Springs & seals
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HOW TO ADJUST YOUR MIRRORS

First, adjust the mirrors with the bike straight up (both feet down), wheels in line and on a level surface. Think parking lot or driveway. You want each mirror to just catch the outside edge of your shoulder/arm as you look back. The up/down angle should be almost level with the roadway.

You can correct the adjustment while in motion, but the only way to do this safely is at full speed, top gear and relatively little traffic. Best to do it on a multi-lane highway. You can tweak the left mirror without too much difficulty. But when you adjust the right mirror, you will release the throttle. Don't try this with a car right in back of you.

When you are all set up, you should be able to see cars clearly directly behind you, as well as in the other lanes on a multi-lane. If you have too big of a 'blind-spot', you may have to tilt the mirror outward. But not too much, else you lose the full view of the lane on that side. **Always look to the side** before changing lanes don't depend on the mirror 100%. [Wikipedia]

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