

Freewheeler News

February 2023 March 2023



SATURDAY, JUNE 10, 2023 AT 7 AM – 3 PM Drew University

**Registration is now open for one of the best charity bike events in NJ!
Register now at www.Rambleride.org**

We are offering five road tours: 25, 35, 45, 70, and 100 miles, all with well stocked rest stops.

Set in the beautiful counties of Morris, Somerset and Hunterdon New Jersey, Revolutionary Rambleride brings riders through countryside that is rich with history. You'll enjoy the views of centuries old farmlands dating back to the original settlers of New Jersey. Some points of interest that you'll pass include original structures and battlefields from the Revolutionary War, and other points of New Jersey historical significance.

The Rambleride offers fully supported cycling over beautiful terrain with routes for all abilities. Featuring SAG support, bike-riding course marshals, mechanics for minor repairs, well stocked rest stops, and a post-ride lunch. Our photographers post their photos for free downloads after the ride.

Connect with the MAF Bike Club on Social Media!

Our Facebook Account is <https://www.facebook.com/mafwbcc/>

Like us on Facebook. Please comment and share our status with your friends!

Our Twitter Account is https://twitter.com/MAFW_BikeClub

Follow us on Twitter. Please comment, like or retweet our posts!

Our Instagram Account is https://www.instagram.com/mafwbcc_bikeclub/

Follow us on Instagram. Please comment and like our posts!

If you need any social media training or help, please contact Tracy Brown at trabrown@me.com. Sharing our club activities is a great way to promote our club and attract more members. You do not need to have an account on Twitter or Instagram to view our mafwbcc_bikeclub accounts. Cycle safely everyone!

Calling All Photographers!

Do you love to take photos while you ride?

Do you pose at the beginning of rides or at the end for a group picture?

If yes, please send me your photos with a brief description, and I will post on our social media accounts.

You can send them directly to me at trabrown@me.com.

Safe cycling! Thanks, Tracy

Morris Area Freewheelers Foundation CPR and First Aid Course Update

Based on the latest COVID information from some of the most prestigious medical sources, I will not be resuming the Morris Area Freewheelers Foundation sponsored CPR and first aid course this fall as I previously announced.

I'll continue to update you through the Freewheeler News. In the meantime, if you have any questions, you can contact me at **973.557.3118** or robdg01@aol.com.

Ride safe and well, Rob Greenberg

From Tom Flatley

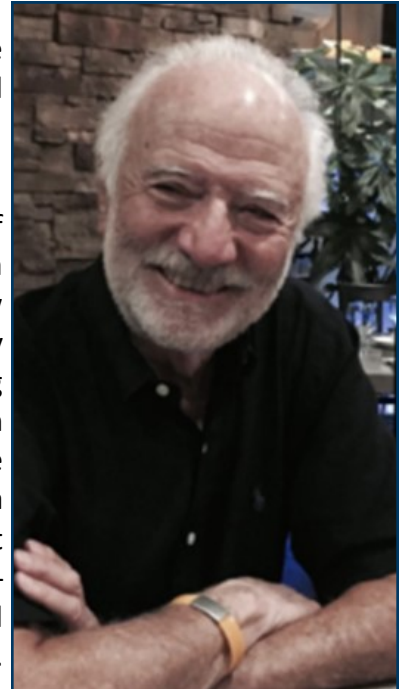
Before You Throw Out "Expired" COVID-19 Tests:

[Check to see if your COVID-19 tests' expiration dates have been extended](#)

In Memory of Chaim Schreiber (September 27, 1932 to November 30, 2022)

Chaim “Hymie” Schreiber, 90, of Princeton NJ, died peacefully at his home surrounded by his wife and three children on November 30th 2022. He had just celebrated his 90th birthday with his family.

Chaim was born in Durban, South Africa on September 27th 1932 to Josef and Taube Schreiber, the first of two sons. His parents had emigrated from Poland via Mandate Palestine in the face of rising antisemitism. Chaim grew up in Johannesburg and studied engineering at a technical college, initially working alongside his father in a locksmith and window business. Drawing from his surname Schreiber, which means ‘scribe’ in German, he had an ambition to manufacture ballpoint pens in South Africa. He established the Scribe Pen Company and established a relationship with BIC in France, a business that his younger brother, Bennie, went on to manage. For a short time thereafter, he was a director at his father-in-law’s import business, before turning his energy back to his own pursuits. Subsequently, he founded a manufacturing business, which produced medical syringes and supplies. This flourished for a number of decades, before selling it to the American Hospital Supplies Corporation.



Chaim married Gaby Hirsch on June 21st 1959 and they recently celebrated their 63rd wedding anniversary. They had three children, Colin, Karen and Jacqui and lived in Johannesburg until February 1978, when they emigrated to Princeton in the wake of political unrest in South Africa. They made Princeton their home and have lived in the same house for forty-three years. He was devoted to his seven grandchildren, who live in America and the United Kingdom. Chaim was especially proud as he witnessed them growing into independent young adults and receiving a university education, something he strongly valued.

Soon after settling in Princeton, Chaim audited classes in history and world religion at Princeton University. He read and thought deeply, always seeking to understand politics and world events in all their complexity. Until the end of his life, he continued to read his favorite magazine, The Economist, from cover to cover and newspapers from around the world. He was always happy to argue and debate with family.

He filled his days with his passion for road cycling, organizing and leading bike rides until the age of 88. He took pleasure in the meticulous planning of routes, which are still enjoyed by his friends at both the Princeton and Morris Area Freewheelers. He held the amazing record for designing 86 routes. Chaim cultivated a huge repertoire of jokes, which he shared throughout his life. Chaim’s friends and family often remarked on his encyclopedic recall and ability to share a joke for every occasion, no matter how irreverent. He was loved deeply and will be hugely missed by his wife, Gaby, his children, Colin (Sandy), Karen (Gary Lubner), and Jacqui (Peter Miller), his grandchildren, Sam, Hannah, Julia, Jordannah, Max, Sydney, and Jack, his large extended family, and his many friends.

Funeral services and burial were held Friday, December 2 at Ewing Cemetery (Har Sinai Temple section), 78 Scotch Road, Ewing, NJ. Shiva was held at Chaim’s home in Princeton on Saturday, December 3 and Sunday, December 4.

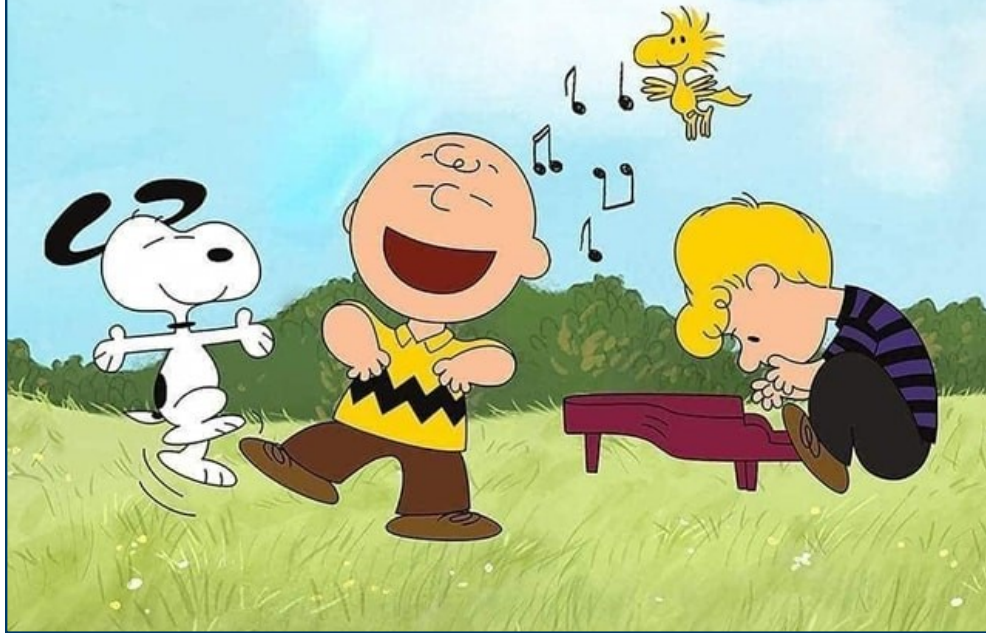


Les, Pat, Chaim and Dave - Milestone Celebration Lunch held at the Golden Palace in Pluckemin



Front row: Michael, Barbara, Luise and Betsy Back row: Bob, Chaim and Les at Duke Island Park in Bridgewater

Life is boring
if you don't laugh, joke
around and be a little
crazy every now and then.
At the end of the day it's
about being *happy*.



Insurance Coverage for Damage to Your Bicycle

by Mark Jay

I have gotten some questions about insurance coverage for damaged/destroyed bicycles. It's not a good idea to ask those questions only when your loss occurs; you should ask them when you can purchase coverage improvements if you decide to do that.

The purpose of this article is to point out two basic issues cyclists need to consider when purchasing homeowner's (or renter's) insurance. It is necessarily general; it does not tell you how to purchase homeowner's/renter's insurance, nor does it substitute for a detailed discussion with your insurance broker. But it does give you a starting point to have such a discussion.

To start with, there are two basic types of homeowner's/renter's insurance coverage. Some policies – “named peril” policies – cover¹ only losses caused by perils that are specifically identified in the policy². If your bike is damaged by an event that is not a “named peril” in your “named peril” homeowner's insurance policy, the policy will not cover the cost of repairing the damage.

Here's how a “named peril” policy works. Most “named peril” policies specifically say that “fire” and “theft” are covered. So, if your bike is caught in a house fire, or if it is stolen, the loss will likely be covered by the policy. But if you don't see a pothole in time to avoid it and you fall into it and break the frame of your bike, that loss will probably not be covered. This, because road accidents are probably not covered under your policy.

The other basic type of insurance policy is known as an “all-risk” policy. This type of policy covers losses from all perils except those that are specifically identified in the policy as being excluded from coverage. So, if you have an “all-risk” policy and you fall into a pothole and break the frame of your bike, your insurance will apply to the costs of fixing or replacing your bike unless something in the policy excludes coverage from such pothole/road hazard risks.

Thus, “all-risk” policies cover more perils than “named peril” policies. Hence, and quite obviously, all else being equal, “all-risk” homeowner's insurance policies are more expensive than “named peril” policies. You pay your money, and you take your chances.

You also need to consider another significant homeowner's/renter's insurance policy feature. This is whether the policy pays damages (after the deductible) based on “actual cash value” or “replacement cost”. I will give you an example of how this works. In January, 2022 I was struck by a car while leading a Club bike ride. My bike frame was cracked, and Trek declared my bike to be a total loss.

My bike (rim brakes, wired Ultegra Di2) was 6 years old. New, it cost about \$5500. My insurance policy had a \$1000 deductible. For ease of calculation, let's just assume that the bike had an expected service life of 18 years. If I had a policy that paid based on “actual cash value” I would have received an insurance check calculated something like this:

Cost of bike: \$5500

Depreciation: age of bike 6 years / expected bike service life 18 years = 33%

$$33\% \times \$5500 = \$1833$$

$$\text{Actual cash value of bike: } \$5500 - \$1833 = \$3667$$

Deductible under policy: \$1000

$$\text{Amount payable to me: } \$3667 - \$1000 = \$2667$$

I couldn't have purchased much of a replacement bike for \$2667!

But I had purchased a more expensive insurance policy, which covered "replacement cost". As it happens, my bike is no longer made with rim brakes; it is supplied with more expensive disc brakes. And, the Ultegra Di2 is now a wireless system. So, while I had to pay the \$1000 deductible out of my own pocket, my insurance paid the cost (less \$1000) to replace my old bike with a new (improved) bike.

Thus, you need to know whether your homeowner's/renter's insurance policy is of the "named peril" or "all-risk" type, and whether it pays based on "actual cash value" or "replacement cost". If you don't know this, call your insurance broker.

¹ "Cover" merely means "pay benefits as required by the policy". It does not speak to the amount of the payment.

² A "peril" is an event that causes damage.

5 Steps to Protect Your Smartphone From Theft or Loss

Here's what to do when your phone goes missing and if you get it back

By Melanie Pinola with additions by Tony Marchand



Losing a cell phone is a special kind of suffering. Smartphones are not only prohibitively expensive but they also contain a detailed summary of your personal life. Photos of the places you frequent, family members, and other people you know. Revealing text messages. Bank and credit card info. With all this data, be prepared!

Before Your Smartphone Is Gone

Step 1: Use Strong Password Protection

This is your first and strongest line of defense. Most phones today offer some form of biometric authentication, a way to conveniently unlock the device with a fingerprint or facial recognition technology. But I still prefer a strong password in case biometrics fail.

Use a string of at least eight characters that include some combination of letters, numbers, and special characters that don't form recognizable words or phrases, especially those that could be associated with you. Password protection comes with another safeguard. *After several unsuccessful tries to enter a passcode, some phones will lock your device for a short period of time before you can try again.*

*There's also a setting on the latest Android and Apple phones that automatically erases all of your personal data after 10 or so unsuccessful log in attempts.*¹

Step 2: Enable 'Find My Phone'

The same GPS and network connections that help your phone find the best nearby restaurants and the fastest way home can help you locate and protect that phone should it go missing. To take the best advantage of this, *the phone must be turned on and have a cellular or WiFi connection, although it might be traceable through the last location recorded when it was powered up. Location tracking (GPS) also must be enabled in order to find the phone on a map.*²

Step 3: Attach a Note

You may not love the idea of marring your phone's great looks, but doing so may *increase your chances of getting it back if it's found by an honest person.* Tape a tiny note on the back of your phone or its case with your email address or a work number.

Step 4: Back Up Your Photos and Videos

Phone carriers, phone makers, and operating systems typically offer free over-the-air *backup for photos, settings, and more.* These options often appear when you set up the phone for the first time, although you can always activate them later. Selecting a carrier-neutral source, such as Apple's iCloud or Android's Google Drive, will make it easier to retrieve your precious memories should your next phone be from a different carrier.

Step 5: Write Down Your Phone's Unique ID Number

Smartphones have a unique serial number known as an IMEI (International Mobile Equipment Identity) or MEID (Mobile Equipment Identifier). Unlike other identifying information stored on the phone's removable SIM card, these numbers are etched into its circuits and are difficult to alter. Your cell carrier already has this number on file and may be able to use it to put the phone on a missing phone list. Some police departments ask for either of these numbers when you report a stolen phone so that they'll be able to return it to you if it's recovered.³

After the Phone Is Gone

Step 1: Seek and (Possibly) Destroy

Because thieves will probably turn off the phone fairly quickly, yank out its SIM card, or put it in a room or box shielded from wireless connections, it's important that the minute you learn your phone is missing, you send it commands you think are appropriate. Time is of the essence also because this step requires your phone to be on and have some battery life left.

As soon as possible, call or text your phone from another device. That might be all it takes if your phone is just misplaced nearby.

Then log on to your Find My Phone service from a secure device. For an Android phone, go to [Google's Find My Device](#) in a browser. For an iPhone, go to [iCloud Find My iPhone](#).

Use the service to make your phone play a sound. You can also lock the screen and display a message for someone who finds your phone. An honest person may come across your device and notify you via the contact info on the screen or taped to your phone.

If you think the phone might have fallen into the wrong hands, you can erase the data on it remotely using Find My Device or Find My iPhone.

Step 2: Report the Loss to Your Service Provider

Inform your mobile carrier that your phone has been lost or stolen. It can suspend service to prevent anyone from using the device on its network and possibly mark the phone as unusable even on a new carrier or with a different SIM card. Note that your device will still be usable over WiFi.⁴

Step 3: Change Your Important Passwords

As soon as you realize your phone is missing and potentially in danger of falling into someone else's hands, go to your computer or another secure device, log in to every account you had on your phone (banking, shopping, email, etc.) and change your passwords. Start with your email account and the financial and shopping accounts that have your credit card on file, such as Amazon or your bank, and quickly move on to social networks.

Step 4: Report the Loss to the Police and File an Insurance Claim (If You're Covered)

Notifying the police not only launches an official recovery attempt. You might also need a police report to dispute fraudulent credit card charges, and some credit card issuers will reimburse you for a stolen phone.

If You Recover Your Phone

Wipe it anyway. You never know what malicious app or spyware someone may have installed while the phone was out of your hands. To be on the safe side, reset the phone to factory settings. If you see an option to erase everything, make sure you select it. (Before doing that, though, check the backups on your computer or cloud service to make sure that you have copies of all the irreplaceable photos and videos that were on your phone.) Some phones give you the option of resetting their settings without erasing everything. Make sure you check the Reset Everything option.

¹ Lock or wipe phone:

On an Android phone: Go to Settings > Lock Screen > Secure Lock Settings > and toggle the Auto Factory Reset option to switch it on. (These steps were tested on a Samsung Galaxy S21. The labels may vary slightly on other Android models.)

On an iPhone: Go to Settings > Touch ID & Passcode. Enter your passcode, then scroll to the bottom and tap the Erase Data toggle to switch it on.

² To enable My Phone setting:

On an Android phone: Go to Settings > Security > Find My Device and toggle Find My Device. On some devices, this setting might be called Find My Mobile and be under Security & Location or Biometrics and Security.

On an iPhone: Go to Settings > Your name > Find My, and toggle Find My iPhone to switch it on. You can also opt to share your location with friends and family, see your device even when it's offline, and send the location of your iPhone to Apple when the battery is critically low.

³ Find your phone's unique IMEI or MEID number, use any of the following steps:

Dial *#06# from your phone. The number may pop up on your screen.

On an Android phone: Go to Settings > About Phone. The number should be on that screen.

On an iPhone: Go to Settings > General > About. Scroll down to find the number. If you don't see the IMEI/MEID there, it may be etched on the SIM tray or engraved on the back of the phone.

⁴ You can notify your provider by going to one of its stores, calling, or logging on to its website.

AT&T: Call 800-331-0500 or go to [AT&T's Suspend page](#) and follow the prompts.

T-Mobile: Call 800-937-8997 or go to [My T-Mobile](#), and in the My Line section click on your device name to find the Report Lost or Stolen option.

Verizon: Call 800-922-0204 or go to the [Suspend or Reconnect Service page in My Verizon](#) and follow the prompts.

The IOB -Jay Marowitz

The proliferation of 5G cellular service will provide lots of new capabilities and services. Most will be associated with the THINGS connected to the internet. A subset of those THINGS will be the IOB (*Internet Of Bikes*).

Already, indoor bikes are connected to each other. You can 'ride' with people from all over the world and actually communicate with them while riding. You can even ride pre-mapped courses and feel the effects of course hills and downhills without leaving your house or interacting directly with another human being and spreading Covid. Furthermore, you can 'see' the competition so you can step up your pace and 'beat' them. We now even have indoor club-led virtual rides whose ride leaders don't have to help fix flats!

If you like that, there's more coming for 'real' bikes. Specifically:

1. **Water bottle monitoring** – New water bottles will come with moisture sensors and will send messages to your significant other about your hydration or lack thereof so they can call your cellphone and 'remind' you of your deficit.

Advanced models will deliver mild electric shocks to the rider until adequate water is consumed. Should the rider ignore the shocks, the disk brakes will be put into lock mode preventing further riding and until the situation is remedied.

2. **Tire pressure monitoring** – Should your tire pressure drop below a 'safe' level, the local police will be notified about your exact location so they can pull you over for 'driving' an unsafe vehicle.
3. **Cue sheet infractions** – Should you ride off the, club provided, cue sheet a notice will be sent to our club Ride Coordinator so that he can arrange (with our IT coordinator) for an asterisk, '*', to be placed next to your name on our website. Multiple asterisks will result in you being placed on the club's *'Does not follow directions!'* list.
4. **Rest stop variances** – Should you stop at a rest stop that's not on the cue sheet the rest stop owner will be instantly notified so he/she can refuse to serve you.
5. **Speeding** – Should you, while traveling down a hill, exceed the posted speed limit, it will be detected and a speeding ticket will automatically be emailed to you. With the recent increase in the price of stamps, the local towns are really looking forward to this.

This is just a preview of the many great bike-life 'enhancements' to be provided by the IOB.

Enjoy!

The 8th Roy's Penn Dutch Weekend – June 23 - 25, 2023

See this unique area of Pennsylvania from your bicycle. Experience riding on roads along with Amish buggies and Amish push scooter bikes.

We will ride routes mostly through the farmlands with leaders and members of the friendly [Lancaster Bicycle Club](#).

We will again be staying at the resort-style [Bird-In-Hand Family Inn](#) in the pool building.

The discounted cost is \$150 for the room, single or double. \$160 for the room for 3. \$170.00 for the room for 4. The phone number to reserve is (800) 627-1910 or (717) 768-1100. For the discounted price, make your reservation under Roy's Penn Dutch Weekend. Cancellations are accepted up to 24 hours before the first day, June 23 at no charge to you. Check in at the hotel is 3 pm and check out is 11 am. (Rooms are often ready before 3 pm and a later check-out can be requested) Bicycles can be brought to the rooms.

Hotel amenities in each room

free wifi – 2 queen size beds in each room – flat screen TV – refrigerator - microwave

Activities at the hotel

outdoor and indoor swimming pools, plus hot tub – two tennis courts – basketball court – kid's playground – fitness room – game room – walking path on the hotel property – mini golf on the hotel property at

[Water's Edge mini golf](#) (additional fee)

-There is an onsite theatre. They will have a musical comedy called "[Dear Soldier Boy](#)". Playing on Friday, June 23 at 7 pm and Saturday at 1 pm (717)768-1568

- Free two hour [Amish Farmland Tour](#) – given Monday through Saturday by making a reservation at (800) 665-8700

There will be a convention of model train collectors at the hotel. They are planning to set up some displays that we can see at the hotel.

Activities to do nearby if you're not bicycling. – many are closed on Sunday

-- [Bird-in-Hand Farmer's Market](#) – next door to the hotel

- [The American Military Edged Weaponry Museum](#)

- [The Railroad Museum of Pennsylvania](#)

- [Kitchen Kettle Village](#) – a walking collection of many shops, open 9am to 5pm

- [Lancaster Brewing Company](#) – 2323 East Lincoln Hwy open from 12pm

8:30 pm (717) 826-9595

-[Dutch Wonderland](#) – an amusement park with shows and rides- 3.8 miles (866) 386-2839

- Pickle ball courts are available at the [Lancaster County Parks](#), the closest one is 7.7 miles, Stauffer Park.

We may also get closer courts.

- [Corn Maze](#), 4 acres from 8am to 7pm - available across the road behind the

Bird- in-Hand Bakery and Cafe

- [Celtic Fling concert](#) – 24.1 miles Friday night and from 11 am on Saturday and Sunday

Wineries that have tastings

- [Mount Hope Estate and Winery](#) (717) 664-9463 – 26.1 miles from the hotel,

open from 11am to 6pm - \$5 for 5 wines

- [Grandview Vineyard](#) (717) 653-4825 – 24.5 miles, open 12pm to 6pm, \$8 for one class of 5 wines and \$10 for another class of 5 wines. If over 6 attends, make a reservation.

- [Nissley Vineyards](#) - (the route to Three Mile Island may stop here)
(717) 426-3514 – 29 miles, Friday and Saturday 11am to 6pm Sunday 12pm to 5pm, \$8 for 6 wines
 - [Waltz Vineyards](#) (717) 664-9463 – 22 miles, open 11am to 5pm (closed Sunday), \$12 for 5 wines
 - [The Vineyard at Hershey](#), (717) 944-1569, 34 miles, \$8 for 6 wines, open 12 to 6pm, June 23 Colt Wilbur Band from 7pm to 10pm
- If you need more activities to choose from, I suggest that you look at this [Trip Advisor](#)

Schedule for the Weekend

Note that all the rides will be led by leaders of the local Lancaster Bicycle Club
The ride classifications they use below are “Flat” no more than 5.7 grade
And “Rolling” no more than an 8.1 grade.
Most rides will start at the back of the hotel by the sign “Tour Pickup”
All restaurants I have reserved have agreed to give out individual checks.

Friday

3pm [Bird-in-Hand short](#) ride 14 miles, flat
After the ride, walk, or bicycle to the Bird-in-Hand Farmer’s Market next door

7pm Dinner at [Revere Tavern](#) – 3.3 miles away

Saturday Two breakfast choices, [Bird-in-Hand restaurant](#) (buffet or individual menu), at the hotel property, or [Bird-in-Hand Bakery and Café](#) across the street

9 am [Conestoga and Lapp Valley](#) ride 27 miles, flat
9:30 am [Three Mile Island](#) ride, 50 miles, rolling (Don’t worry about radiation, none there now) starting from Landisville Middle School 13.9 miles
We will stop for a wine tasting at Nissley Vineyards if most of us agree

9 am [Northwest River Trail](#). Easy flat The start will be at 29 Furnace Rd, Marietta PA 21 miles from the hotel. This ride is flat and paved and the distance is 20 miles. There is also a [Riverfest](#) being held that day

7 pm Dinner at [Conestoga Restaurant](#) 5.3 miles away
Save some room for possible smores back at the hotel around a campfire

Sunday Breakfast at [Huckleberry’s Restaurant](#) 2.3 miles

9 am [Spring Garden](#) ride 31 miles, rolling hills
9 am [Bird-in-Hand long](#) ride 20 miles, flat

I hope that you can join us for this memorable weekend. Non-bicycling family and friends are welcome to come along. There’s plenty of things to see and do.





Open buggy!



Lancaster riders

Photo Gallery



Saturday's hike to Anthony's Nose, overlooking the Bear Mountain bridge and Hudson River Highlands was a challenging one, but a great day spent outside with the best crew!

First MAFW ride of 2023 by Barry Seip

I wonder what new sights we will see
Off to the Oldwick General Store we go
A 29 mile climbing ride, we'll take it slow
Regroup at Mountainville, just a brief stop
Then back on our bikes we hop
Off to Oldwick for our break
The General Store will be open, so I'll have a cheesesteak
Outdoors in the sun, I hope we gather
For a Freewheelers' "no rush" group chatter
Then we head back to the Bed One parking spot
Only 29 miles logged, that ain't a lot!





Southwest Florida MAFW contingent are cycling together in cooler southern temperatures!



Looks like Christmas in Stockton!



Jay Marowitz and daughter Naomi Falange at Sky Manor Airport



Bicycle repair station at the Cherry Street Park, Lambertville, right across the street from the new Luminary Coffee shop in the Canal Studios Building

Poet's Corner by John J. Burns

Mother Nature



I see her hand in circling clouds
carved to pictures look,
and in fish that fight and swim down streams
to rivers from a babbling brook.

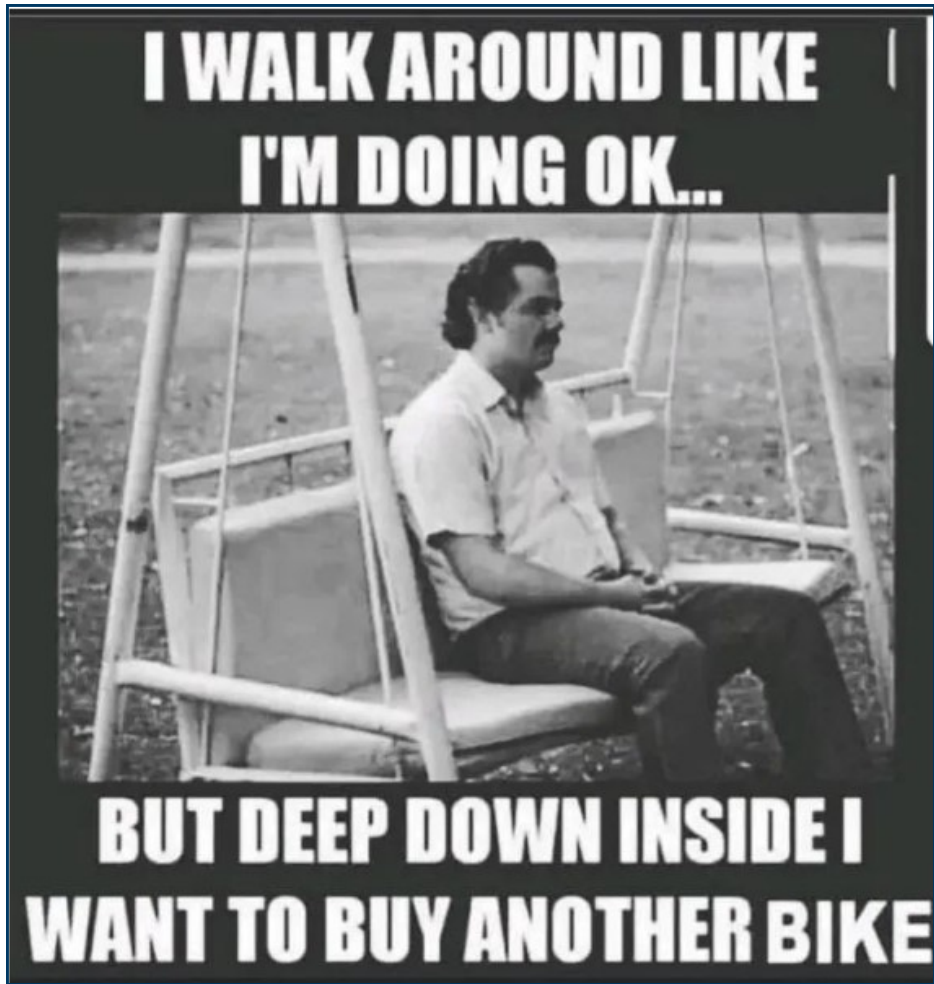
I hear her when the ocean roars
raging angrily at the shore,
and hearken to her high shrill talk
when I watch waft high her hawk.

I sensed somehow she spared me once
from winds that whipped my town,
when sunbeams broke and smiled at me
through her cloud filled stormy frown.

Wisdom I find while wondering,
wandering midst her beauteous art,
and when I cross her canyons grand,
quick leaps hooray my heart.

Life's desserts – she sends me,
on my path she's paved her way,
so my God – She's Mother Nature,
to whom regularly I pause to pray.

JOHN J. BURNS – (Author of “Lifebeats” A Collection of Poems by John J. Burns available from Amazon . Com or from the author directly at email)





Phil sees his shadow

*Punxsutawney
at Camelback*

**If it looks like a duck,
walks like a duck,
and quacks like a duck...**



**according to Facebook
fact-checkers, it is, in
fact, a *squirrel.***

Calendar — see website for details

Other Organization Events

April 12-16, 2023

Cycle Zydeco <https://www.cyclezydeco.org/>

July 22-29, 2023

The BonTon Roulet <https://bontonroulet.com/>

Bicycle Adventures

March 11, 2023 @ 8:00 am - March 18, 2023 @ 5:00 pm

Denia, Spain

You must be a member (free) of [People Cycling](#) to view details/itinerary.

Lou Blanco and **Jay Marowitz** are going to this [People's Cycling Ride](#) in Denia, Spain on March 11 – > 18, 2023. It's in the [Costa Blanca](#) region on the Spanish East coast, about 4 hours south of Barcelona, below Valencia.

We are also thinking of adding a few days in Barcelona and flying back from there.

The Barcelona trip would be optional.

Attendance is limited.

Jay Marowitz freewheeljay@gmail.com

Lou Blanco loublanco@gmail.com

FROM RIDE COORDINATOR MANNY COELHO

1-TOUR DE FRANKLIN APRIL 30, 2023

[HTTPS://WWW.CLASSY.ORG/EVENT/TOUR-DE-FRANKLIN-2023/E454030](https://www.classy.org/event/tour-de-franklin-2023/e454030)

This ride benefits the Franklin Food Bank and starts from Franklin High School near Colonial Park. They feed you at start, at end and during the ride. There are 5 on-road events (62-mile, 40-mile, 25-mile, 10-mile, and 5-mile) that tour scenic Franklin and Hillsborough townships, and two "Canal" events that utilize the towpath along the D&R Canal. Ride is posted on our MAFW schedule so you can sign up to let other attendees know you are going but you need to register on the Tour de Franklin website. Nice to get a big group from MAFW with our MAFW jerseys so we can attract new members.

2-BICYCLE CLUB OF PHILADELPHIA'S ANNUAL SPRING WEEKEND IN LEWISBURG, PA

May 19-21, 2023. BCP's annual Spring-n2-Cycling Weekend in the Susquehanna Valley of PA, staying at the large and attractive Best Western Inn in Lewisburg. This event is an all-inclusive package - Friday & Saturday night hotel stay, scenic cycling routes for a wide variety of distances, group rides with leaders, meals, snacks, parties, live music, and more. The area around Lewisburg has off-road trails, in addition to picturesque road cycling. If you are interested in going please contact me at mannyt66@gmail.com.

3-PA DUTCH RIDE June 23-25, 2023. See our website for more info and how to register. Ride is posted on our MAFW schedule so you can sign up to let other attendees know you are going.

4-BON TON ROULET July 22-29,2023 <https://bontonroulet.com/> This is a 7 day bike ride thru the Finger Lakes of New York. Ride is posted on our MAFW schedule so you can sign up to let other attendees know you are going but you need to register on the Bon Ton Roulet website.

5-2023 SPELLBOUND – July 29,2023 <https://www.spellboundcentury.org/> The 9th annual Spellbound Century road bike event takes place in Mount Holly, Burlington County, NJ where you ride by local horse farms and historic towns on mostly flat roads and some challenging rolling hills. The ride starts from historic Mount Holly, NJ, the County seat of Burlington County. Last year this ride had ~1500 riders and ride was sold out in March. Rides range from 20 to 100 miles. Go to website for more information. Ride is posted on our MAFW schedule so you can sign up to let other attendees know you are going but you need to register on the Spellbound website.

MAF Bike Adventures 2023 See website for more detail

The Club designates "as official" a number of cycling trips or one-day events each year. These are funneled through MAF "event coordinators". However, all registrations and travel arrangements are up to each member. These events and trips are open to all members of the Club.

Take a closer LOOK for what it's all about!

If you are interested in becoming an "event coordinator" or would like to organize a tour please notify Roy Fischman: adventures@maf.org and it will be added to this list. You do not have to be the MAF leader on the event to have it listed here.

The Club also organizes and sponsors its own event rides and trips such as the Lehigh Valley Trail Ride, the Lake George Tour, the New Member Ride & Lunch and others that are restricted to club members only (residents of the immediate household of members are the only exception). Non-members of the club may participate in club trips by paying an additional \$30 fee to join the club for a one-year membership. These are also captured and listed on this page.

If you went on a Bicycle Adventure in 2022 and would be willing to share your experience with the club, please send Roy a brief-write up (photos encouraged). Adventure write-ups will be submitted to the Newsletter editor and published as space permits.

Here are two recently crafted articles for traveling considerations: [Travel Insurance](#) and [Engaging a Third World Tour Guide](#). Feel free to download or contact me directly should you have any questions. **Please note that these articles have been updated effective March 2022.**

Lastly, we have another listing classified as "OTHER ORGANIZATION RIDES" (where there is no MAF ride coordinator as yet). For those events (which are on a separate page) REFER TO: [Other Organization Events](#). As with Club designated events please notify Roy Fischman: adventures@maf.org for inclusion to this category.

Watch this space for events coming in 2022 which MAF members may be interested in attending. If a MAF member has agreed to be the "event coordinator" their contact information is listed. If you are attending a Special Event or Multi-Day tour, please notify Roy Fischman (adventures@maf.org) and it will be added to this list. You do not have to be the MAF leader on the event to have it listed here.

People Cycling

This is a new organization that runs multi-day trips. If you want to learn about them or sign up for one of their trips, log onto their website. People Cycling is a recently launched cycling club, which you can join for free, and is led by volunteer ride leaders. We will be offering tours in the United States and overseas. Our tours are made up of a small group of participants (typically 20-30 or so) who want to ride 30 to 55 miles a day over a one or two week period in interesting regions of the world.

Our ride leaders are volunteers and do not financially profit on tours they lead. They are also given broad discretion on how to lead their tours, and we consider them our greatest asset.

People Cycling tours are operated at cost or at lower cost (as negotiated by our ride leaders) than individuals can obtain on commercial tours. Within the cost of a tour, there is a nominal fee to support club operations and provide tools to ride leaders to manage their rides. A lifetime membership in People Cycling is absolutely **FREE**, so please join us and become one of us – we the people, cycling together.

A Car Hits You While You Are On A Club Ride – What You Need to Know About Medical Bills

You are on a Club ride and a car hits you. One thing is for sure: you will need to get medical treatment and to pay for it. That, and nothing else, is the subject of this article¹. And although I am an attorney licensed in the State of New Jersey, this article is not intended as legal advice and should not be taken as such. My purpose in writing is to help you navigate the system intelligently by knowing who is supposed to pay what.

I write on the assumption that you are covered by a New Jersey auto insurance policy for a passenger vehicle². If this is not so, this article is irrelevant to you.

First Important Fact: in New Jersey, your own auto insurer is primarily responsible for paying for your injuries from auto accidents. Your auto insurer. Not your medical/Medicare insurer. Not the “at fault” party’s insurer; New Jersey is a “no-fault” auto insurance state. Thus, if you are covered by a New Jersey auto insurance policy and you are injured in an auto accident, you should first look to your auto insurance carrier.

Second Important Fact: some New Jersey physicians will not treat auto accident victims. This is because those doctors do not accept the compensation set by the “Personal Injury Protection (PIP)” coverage that an auto accident victim gets from his or her auto insurance. (The New Jersey Department of Banking and Insurance promulgates a PIP fee schedule that specifies what a doctor gets paid for specified medical services rendered to a patient who has been in an auto accident. As you may imagine, this schedule is not particularly generous.) If you are making an appointment with a doctor to address post-auto accident medical care, make sure the office knows that an auto accident was the cause! If you accept treatment from that doctor and the doctor’s office has not made appropriate arrangements with your auto insurance carrier, the carrier may refuse to pay and you will be on the hook³.

Third Important Fact: your medical insurance carrier, or Medicare, is secondarily liable for paying what your auto carrier is not required to pay. If – as will usually be the case – you end up with a balance due even after your auto carrier has paid the appropriate amount to your doctor, you should submit that balance to your medical insurance carrier. When you do this, you will need to provide evidence of what your doctor did and charged for and what your auto insurance carrier paid the doctor. Your medical insurance carrier/Medicare will pay benefits in accordance with its contractual/statutory obligations to you.

On this issue, you need to know that some providers of medical services don’t play by these rules. In my case, I was taken to Morristown Hospital by an ambulance service, and you would think that an ambulance service would have the experience to know that it should bill my auto insurance carrier first. It didn’t. It billed my medical insurance carrier, which paid, and it then came after me to pay the unpaid balance of its charges. I told the service that it had made a mistake, and it ignored me. (I am used to this!) I got my auto insurance carrier involved, and the claims manager said this happens all the time. She took the matter on, and I have not heard further.

Fourth Important Fact: you are covered by the Club’s insurance policy! When you report your accident to the Club’s Safety Coordinator (currently Drew Thraen) he will provide you with a claim form. You provide the information they request and they process your claim.

Summary: in all likelihood, if you are unfortunate enough to be struck by a car while you are on a Club ride, you will be covered by three different insurance programs. Deal with them in the correct order – and get better!

Mark Jay (recorder.dulcian@gmail.com)

¹If you want to know about fixing/replacing your bike, getting compensation for your injuries, and getting compensation for wages you lost while you were out of work, talk to a lawyer. But not me.

²If you are hit by a dune buggy or a motorcycle, PIP benefits do not apply. And special rules apply to pickup trucks, vans, panel trucks, etc. I don’t discuss these here.

³If you are treated in a hospital, you won’t have this problem. All New Jersey hospitals accept PIP coverage.

Club Sponsors

The following businesses are sponsors of the Morris Area Freewheelers Bicycle Club. Sponsors offer varying discount programs. Some of our Club sponsors offer members 10% off the regular prices for parts, accessories and clothing; they are marked with a “%” sign. Additional discounts may also be offered. You may be required to show your membership card at time of purchase. You can print your membership card from the Members’ Area. Some sponsors may offer additional discounts or modify some offers. All sponsors are committed to supporting our communities. Please stop in and let them know you’re a Freewheeler. Not listed? Interested in sponsoring the Morris Area Freewheelers Bicycle Club? Sponsorship open to bike shops, health care providers (massage, chiropractic, PT, MDs), and other businesses or organizations helpful to our 600+ Club members in six Northern NJ counties. Please contact Marvin Schwinder. email: membership@mafww.org

***A rebate which is redeemable twice a year is offered to all customers at all Marty’s Reliable Cycle stores. This offer includes all purchases and bicycles.

Members who lead twelve (12) or more rides between October 1, 2022 and September 30, 2023 will receive a volunteer ride jersey or \$50 gift card at any of the sponsored bike shops.

CHATHAM, NJ

Bikeland – %
146 Main St.
973-635-8066

LINCOLN PARK, NJ

Bicycle Tech
2 Station Road, Suite A
973-694-6775

CLINTON, NJ

Clinton Bicycle Shop – %
51 Main St.
908-735-5451

MORRISTOWN, NJ

Marty’s Reliable Cycle (Morristown) ***
182 Ridgedale Ave
973-584-7773

FLORHAM PARK, NJ

The Bicycle Store – %
183 Ridgedale Ave
973-377-6616

PARSIPPANY, NJ

Cycle Craft – %
99 Rt 46 East
973-227-4462

HACKETTSTOWN, NJ

Marty’s Reliable Cycle (Hackettstown) ***
160 Main St.
908-852-1650

RANDOLPH, NJ

Marty’s Reliable Cycle (Randolph) ***
146 Main St
973-584-7773

STIRLING, NJ

Trek Bicycle Stirling – %
393 Main Ave
908-647-2010

NEWSLETTER SUBMITTALS & MISCELLANEOUS INFORMATION

The submittal deadline for all articles is **no later than the 24th of the month** to the Newsletter Editor.
email: newsletter@mafww.org

We will be running a monthly classified section where members can list bike related items for sale. Please send submissions **no later than the 24th of the month** to newsletter@mafww.org. Please include a description of the item, asking price and your contact information so a buyer can deal directly with the seller. The items will run for one insertion and automatically be dropped unless a request is received by the Newsletter Editor to continue for the next month.

Members wishing to add a new tour (cue sheet) to be used for a scheduled ride should contact the Ride Coordinator:
email: ridecoordinator@mafww.org

Members wishing to add a new event (special trip) ride should contact the Adventures Coordinator:
email: adventures@mafww.org

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