

# Freewheeler News

## September 2022



### How Our Bike Club Works

-Jay Marowitz, Past President

#### Who are we?

Our bike club is an all-volunteer organization. Everything we do as a club depends solely on volunteers stepping up and making it happen. Club members take turns pitching in.

#### Making things happen

Only your volunteering can make things happen. If you are disappointed by lack of scheduled rides at your pace, the quality/quantity of social programs, etc. complaining will not fix that. Become a ride leader, find out what's required and step up to make that picnic a little bit better or that holiday party a roaring success.

#### Recruiting

If you want to help out, but can't do all that's required, find a friend, look them in the eye and ask: "*How about splitting this job with me?*", "*Will you help me recruit others?*". Putting a passive help-wanted ad in the club newsletter rarely works.

#### Turning ideas into actions

Have an idea and don't know what to do with it? Correspond with someone on the board or someone who has been on the board, attend a (Zoom?) board meeting (which any club member can do – it's in the bylaws). Clarify what you want to do and make it clear that you want to be involved. Better yet, get one of your friends interested and go to the board meeting together.

#### Other factors

***The job looks too big*** - Did the last person in that job not delegate and make the job look like more than you're willing to do? If so, suggest that the job be redefined or split up into a series of smaller jobs, one of which you're willing to take on. For example, volunteering to run the holiday party may sound fine until you learn that the party not only requires set up time but has to be managed all evening which will prevent you from enjoying yourself. Why not offer to participate in just the set up or managing the party for 1 hour with the expectation that others can be recruited to do the same.

***Recruiting teams is important*** - It will spread the work preventing early burn out, elicit new ideas, provide back up and will allow team members to enjoy themselves. It's easy, and potentially non-productive, to sit back and wait for the club board to do this. The people doing the work have a bigger stake in getting it done. This is your club. Take some initiative.

***It's rewarding*** - Volunteering your time, energy, and resources can be just as rewarding for you as for those benefiting from your actions. Long lasting friendships can result from these positive, collaborative experiences.

This club will become whatever you collectively make it. It takes initiative, collaboration and persistence to make changes. The *Revolutionary Ramble*, once just an idea, is now approaching its 14<sup>th</sup> year because volunteers stepped up.

## **Connect with the MAF Bike Club on Social Media!**

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

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

Our Twitter Account is [https://twitter.com/MAFW\\_BikeClub](https://twitter.com/MAFW_BikeClub)

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

Our Instagram Account is <https://www.instagram.com/mafwbcb/>

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](mailto: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 mafwbcb 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](mailto: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](mailto:robdg01@aol.com).

Ride safe and well, Rob Greenberg

## **Here's an eye-opener for drivers.**

Women riding bikes are more likely to wait for traffic lights to turn green - and are more to be hit by drivers than men are, as a result(!).

Before you judge someone's maneuvers, think of our human tendency self preservation and give each other a little bit of grace.

<https://cycling.today/riding-through-red-lights-could-save-cyclists-lives-study-suggests/>

Rebecca P. Feldman

**In Memory of Muriel Mota January 19, 1928 - August 9, 2022**



Muriel Mota, a longtime member of MAFW, and avid cyclist, died on August 9th at the age of 94. Born in Berlin, Germany, she and her brother left Germany via the Kindertansport in 1939 and were reunited with their parents who then moved to Canada and subsequently to Nutley, NJ. She also lived in Wayne and Roseland before moving to West Caldwell in 2010.

Muriel became an avid bicyclist and was very active with the North Jersey Bicycle Club, the Morris Area Freewheelers and the Central Jersey Bicycle Club. Bicycling became her passion and she travelled the world on her bicycle. She also volunteered for the Raptor Trust and Morristown Soup Kitchen. She is survived by her daughters, Gail Mota (Richard Lloyd) and Susan Mota (Carol Gulija); granddaughters, Elizabeth Leshen (Vincent Pretre) and Sara Leshen-Gross (Daniel Gross); and great-grandchildren, Hershel Gross and Marina Pretre.

Memorial donations to The Raptor Trust, 1390 White Bridge Road, Millington, NJ 07946 (<https://theraptortrust.org/>) or the ASPCA, P. O. Box 96929, Washington, DC 20090-6929 ([www.aspca.org](http://www.aspca.org)) would be greatly appreciated.

## **MAFW Magic??**

**Liz Jennison, President**

Are you one of the many MAFW members who believes there is some sort of MAFW magic? Do you think that new ride routes are created by “ride wizards” and just appear on the club website? Or that fried chicken, cold drinks and paper plates are delivered to the club picnics by a “picnic drone”? Or that the newsletter, social media posts, and membership services just “happen”? Well, you are WRONG! All these functions that support the club are carried out by VOLUNTEER members, working “behind the scenes” to keep the club running smoothly. We have had people ask questions like “why don’t we return to having free potluck holiday parties?” Well guess what, they weren’t really “free”. We had to rent a place to have the party (not a big expense), and then 8-10 MAFW volunteers did NOT get to enjoy the party as they were busy working (setting up the venue, setting out and replenishing food, cleaning up) while everyone else enjoyed the “free” party. When we tried to move to a paid event so that everyone could enjoy it, MAFW members weren’t willing to pay for a party, and the club could not afford any event of the quality that we desired. And there you have it, the reason we no longer have a holiday party... Right now, we are at a critical time for the club, as many of these positions will be VACANT at the end of the year as the incumbents move on for various reasons. Without NEW people willing to step up and fill some of these critical functions, the ability of MAFW to operate smoothly is in jeopardy. At the end of 2022 the following MAFW positions will be VACANT: President, Vice President, Membership Coordinator, and Social Coordinator. Please consider whether YOU or someone you know would be interested and willing to serve in one of these positions. If so, please contact one of the members of our Nominating Committee (headed by Mark Jay: [adventures@mafw.org](mailto:adventures@mafw.org) and Drew Thraen: [safety@mafw.org](mailto:safety@mafw.org)). Thanks to all our Ride Leaders and to everyone else who works hard (and often behind the scenes) to make MAFW run. As our IT coordinator, Jon says, “no one notices when things work fine, but they complain when things don’t.” We need people to fill these key positions to keep everything running well in the MAFW World.

**Mary Nacius, Social Coordinator**

**Fall picnic is being held on Sunday October 2 from 9am-3pm at Pickell Park in Readington Township.**

People whose last name starts with:

**A-F     please bring a salad**  
**G-O     please bring an appetizer**  
**P-Z     please bring a main dish.**

Fried chicken will be provided by the club for day of picnic.

Looking for 5 people to bring HOMEMADE (NOT STORE BOUGHT) dessert of your choice that will feed 20 people.

If you bring the dessert you will not bring the item based on your last name. Please respond to me via text 908-227-7692 or email [Nacius4mom@yahoo.com](mailto:Nacius4mom@yahoo.com).

Also looking for volunteers to help set up, cover tables with tablecloths and man the picnic site while folks ride.

Need someone to pick up fried chicken at 11:00am.

Greatly appreciate help on the above. Feel free to contact me, Mary Nacius, at 908-227-7692 or [Nacius4mom@yahoo.com](mailto:Nacius4mom@yahoo.com) for any questions. Thank you in advance for your help.





### **THE FOURTEENTH ANNUAL MILESTONE PARTY**

A celebration will be held on Wednesday, October 26th at Annabella Ristorante 144 Main Street Whitehouse Station, serving a choice of 4 entrees, salad, bread, BYOB. The luncheon will begin at 12:30PM, following rides from Pickell Park. Baking will once again be done by Lynda DeLuca.

You will receive a free lunch compliments of MAF if, in 2022, you have one of the following birthdays: 50, 55, 60, 65, 70, 75, 80, 85, 90 and above.

All others pay \$20 cash. Everyone is welcome to attend.

Please RVSP to Patricia Kipp by Friday October 21st.

Email: [freewheelpat@gmail.com](mailto:freewheelpat@gmail.com)

Phone: 908-647-1805

No walk-ins

## Girls in Gear is Looking for Volunteers

Girls in Gear is looking for enthusiastic volunteers of all biking abilities and gender identities to lead our easy-to-follow curriculum for the fall season riders. Groups meet once a week for eight weeks across Morris County and the surrounding area. Weekly meetings focus on a mix of emotional development, conversations, bike maintenance, and riding skills. The goal of the program is to introduce the joy of safe cycling to young riders while creating a supportive environment fostering personal growth. We host unique programs for riders ages 5-7, 8-10, 11-13, and 14+. Email Gabrielle Rossi at [gabrielle@girlsingear.org](mailto:gabrielle@girlsingear.org) for more information about specific locations.

Neither coaching nor biking experience is required. All you need to bring is your most joyful and dynamic self – we'll provide the rest. All coaches receive training and are supported by staff throughout their volunteer experience. We supply all lesson plans and coaching materials. Learn more about getting involved in your community at: [girlsingear.org](http://girlsingear.org).





## Know When Uncooperative Patients Can Refuse Care and Transport

By Tony Marchand, MD

**The decision to take a patient against their will comes down to the assessment of the patient's capacity to make decisions.**

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A cyclist loses concentration, hit a pot hole and takes a tumble from his bike. He lies at the side of the road momentarily, sits up and stares at his fellow cyclists who are now gather around him. The area appear on the side of the road seems safe from any traffic that may come by (see: [Acute Trauma Response](#)). The individual has a cracked helmet indicating that he hit his head and some superficial scrapes. You point out his helmet and are concerned that he may have had a concussion. You suggest calling 911. He states he's fine and will ride on his own back to his car. Can this cyclist refuse care? How do you decide when to take someone to the hospital against his or her will? What is your most appropriate next move?



An uncooperative patient who's refusing care represents one of the most difficult situations we face in prehospital care. Although we clearly have an obligation to our patient to ensure their safety, we must respect their right to make decisions for themselves when they have the capacity to do so, even when we feel they're making a bad decision.

How do you balance their safety with their legal rights in these situations? In all instances the provider's responsibility will be to balance the interests of protecting the patient and the public from harm while respecting patient autonomy.

### **Determining Capacity**

EMS providers, just as the individual gathered around the fallen cyclist above, are often faced with determining a patient's capacity under very challenging circumstances in assessing capacity.

After discussing the options & risks (in this case: riding back on his own, having another ride back with him, or calling 911), five questions you can ask patients that can be helpful in determining capacity include:

- 1. Have you decided what you want to do?*
- 2. Do you understand the risks of the options we have discussed?*
- 3. What could happen if you choose to do nothing at this time?*
- 4. Why do you think this is the best option for you at this time?*
- 5. Why have you chosen the option that you did?*<sup>7</sup>

Clear answers to these or similar questions, even if you disagree with those answers, can help you determine the patient's decision-making ability while refusal or inability to give answers could be an indication that the patient lacks this ability.

The level of scrutiny that a provider applies to evaluating capacity varies depending on the decision to be made and the risks and benefits of the proposed medical care.

For example, if a patient with a superficial abrasion from a minor mechanism refuses transport to the hospital, the provider can exercise a lower level of scrutiny when assessing the patient's capacity to make decisions than a situation where the patient was in a crash, hit his head and briefly lost consciousness.

Even when applying the above criteria, you'll inevitably run into situations where you're not certain which way to go, and the best rule to follow in these situations is: When in doubt, do what you would rather defend.

*The "when in doubt" rule simply states that when providers are in doubt about the legality of a situation, "They should do what they believe to be in the patient's best interest and not worry about the legal consequences."*<sup>7</sup>

Although providers risk criminal and civil charges of false imprisonment, battery, and even negligence for failure to obtain appropriate informed consent, *the courts almost universally rule in favor of those who act in good faith on behalf of their patients in emergency situations.* <sup>(2)</sup>

We're more likely to be sued for failure to treat when capacity is in question than for providing reasonable treatment without consent. This can often involve taking the patient against their will, as patient and/or public safety will dictate a conservative approach.

## Conclusion

*The decision to take a patient against their will is going to come down to the assessment of the patient's capacity to make decisions. If the patient has capacity, we must honor and respect their decision even when we don't agree with it. If they don't have capacity, we have the obligation to ensure their safety and need to make decisions accordingly.*

Based on the article by Christopher Colwell, MD: Know When Uncooperative Patient Can Refuse Care and Transport, Aug 1, 2016 <sup>(1)</sup>

Christopher Colwell, MD, is the director of emergency medicine and medical director for Denver Fire Department and Denver Paramedic Division. He's also an associate professor at the University of Colorado Health Sciences Center.

## References:

- 1 Christopher Colwell, MD: Know When Uncooperative Patient Can Refuse Care and Transport, Aug 1, 2016
- 2 Heller DB: Informed consent and assessing decision-making capacity in the emergency department. In JG Adams (Ed.), *Emergency medicine, second edition*. Saunders: Philadelphia, pp. 1749–1752, 2008.
3. Jones RC, Holden T. A guide to assessing decision-making capacity. *Cleve Clin J Med*. 2004;71(12):971–975.
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5. Appelbaum PS. Assessment of patients' competence to consent to treatment. *N Engl J Med*. 2007;357(18):1834–1840.
6. Miller vs. Rhode Island Hospital, 625 A2d 778 (RI 1993).
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9. Simel DL, Feussner JR. Does determining serum alcohol concentrations in ED patients influence physicians' civil suit liability? *Arch Intern Med*. 1989;149(5):1016–101
10. Monico EP. (June 1, 2009.) Against medical advice in the ED: Where we are in 2009. ACH Media. Retrieved June 14, 2016, from [www.ahcmmedia.com/articles/113244-against-medical-advice-in-the-ed-where-we-are-in-2009](http://www.ahcmmedia.com/articles/113244-against-medical-advice-in-the-ed-where-we-are-in-2009).

I completed the bicycle ride across Iowa, called RAGBRAI, from July 23 through July 29, 2022. I'd like to share my experiences with anyone who is considering this ride.

- I signed up with one of the charters. A charter service provides various services, such as transporting your bags from one overnight town to the next (common for all charters), then services that can vary from one charter to another. Such as showers on site and tent set-up and take-down.
  - The majority of riders do sleep in tents each night. Accommodations in the towns along the way are very limited.
  - The daily routine that I experienced is, no need to wake up with an alarm clock each day, your neighbors will wake you with their noise as they awake. My charter did ask everyone to load their bags on their truck for transport each day, by 7 am.
  - Then bike ready, bags packed, each bicyclist goes on the route for that day. There was never a need to ask where to start from our daily campground, just follow the other bicyclists.
  - The roads are often fully occupied by the riders, both sides. Occasionally there would be a motor vehicle coming from in front or behind, but that seldom happened.
  - I found that I was constantly passing other riders and occasionally being passed myself. So the cries of "On your left" were frequent.
  - The landscape was often corn fields stretching to the horizon. And then the towns.
  - Each town, except for one, turned out for this occasion. They are chosen by the RAGBRAI organizers each year and enjoy this economic boon. The towns decorate with banners, decorated arches, live musicians, and vendors selling a variety of foods and merchandise. The crush of bicycles entering the town made it necessary to walk the bikes for blocks.
  - I soon found that the towns almost always have lines for everything, including the port-o-sans. So I looked to stop at the vendors that were found between the towns. Many who couldn't wait for the port-o-san carried some papers and used the corn fields. Some owners even set toilet paper rolls by the corn fields.
  - At the end of the route, those camping had to find their campsite, in the overnight towns. There were signs placed along the route to direct riders and my charter provided an address for each overnight camp.
  - At the camp, the routine was first to put your name on the list for the shower. We had hot water bags that we had to fill and when our time came we would go into one of the shower tents. Sometimes there was no wait, Which was a beautiful thing. While we waited we would chat and we could help ourselves to snacks and drinks provided by the charter.
  - After the shower and donning fresh clothes, I would seek out a place for dinner and look for the nightly concert. There were always a variety of performers, some very good.
- Then back to the tent to do it all again the next day.

The day temperatures for the entire ride never went above 85, which many said was the exception. Most years it was usually in the 90's.

I did carpool out there, for the two days to get there and the two days back, with someone who signed up with another charter. It was very rare that I was able to get together with him because his campsite was never close to mine and the cell phone service was non existent for days.





***Roy at New Hampton Pickleball Club***





***Pit stop at the cornfield***



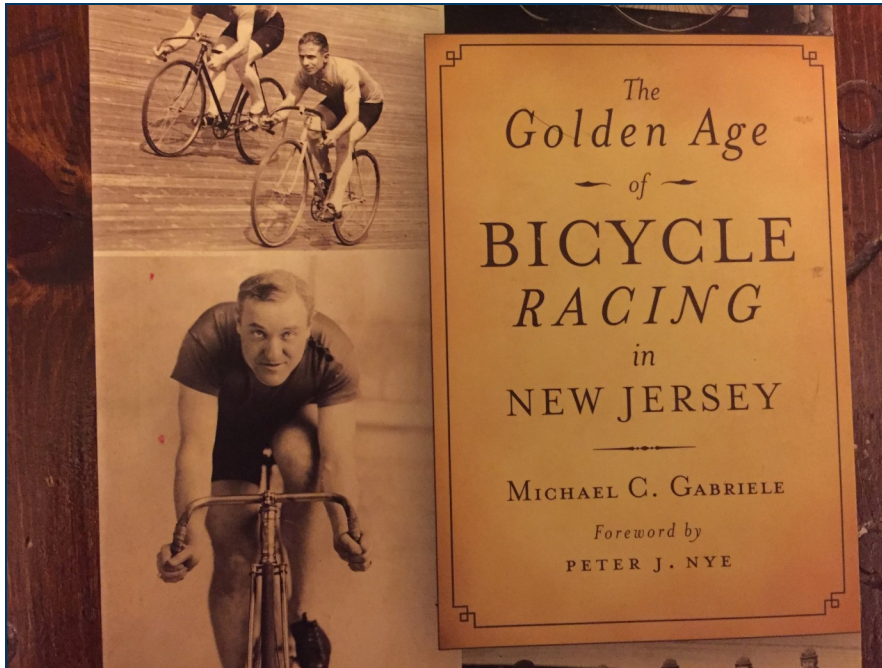
***Overnight campsite***





***Lines in town***

**In person presentation:** **When** September 20, 2022, 7:00pm—8:00pm **Where** Bernards Township Library  
32 South Maple Avenue, Basking Ridge, NJ 07920 Program Room B



Did you know New Jersey is acknowledged as cradle of U.S. cycling, given the state's heritage and legacy in the sport. Enjoy a talk by *The Golden Age of Bicycle Racing in New Jersey* author Michael C. Gabriele as he discusses the 130 years of cycling history in the Garden State, illuminating the people and events that shaped the sport.

Presenter: Michael C. Gabriele is a lifelong New Jersey resident, Gabriele is a 1975 graduate of Montclair State University and has worked as a journalist and freelance writer for four decades. He's a member of the executive board of the Nutley Historical Society and serves on the advisory board of the Clifton Arts Center.

## Calendar — see website for details

**SEP 9**            September 9 - September 12  
22nd Annual Lake George Getaway Weekend

**SEP 17**            All day  
Bike MS Country Challenge

**SEP 24**            All day  
Warren County Tour de Farm New Jersey

**SEP 29**            September 29 @8am—October 2 @5pm  
Tour De Pines

**OCT 2**            All day  
Giro del Vino [TnT Cycling]

**OCT 8**            All day  
Seagull Century

**OCT 9**            All day  
JFCS 2nd Annual Wheels for Meals

**OCT 16**            All day  
41st Covered Bridges Ride

**OCT 21**            October 21 - October 23  
Fall Foliage Weekend: Bicycle Club of Philadelphia



## Photo Gallery



*The first inaugural Little Free Library bike tour with friends, 3 of us librarians - corporate, public and school, was a big success and a lot of fun! We started in Chester, carried backpacks, and donated and browsed books at 6 homemade little libraries along a 34 mile route. One of the more popular and unique libraries was a small college refrigerator! The last beautifully painted library on the route was at the Coffee Potter, a great location for bringing community people together for conversation, coffee and books! Chip Quayle, Dennis Sinauskas, Madeleine Roese, Cheryl Kerpez and Jim Bonacorda participated.*





***You never know who you'd meet in a grocery store. Charlie Kinsley was an original MAFWer in the 80s!  
Photo by John Storey.***





***Vinny leads the group through detours in Denville!***

## **Roy's 7th Annual Penn Dutch Weekend**

**Video by Roy Fischman and Jay Marowitz**

**<https://mafww.org/penn-dutch-adventure/>**

### **The 2022 Penn Dutch Weekend**

I have organized and run the annual Penn Dutch weekend for 7 years. This year it was from June 24 to June 26, 2022. This was the first year that I chose the Bird-in-Hand Family Inn to stay for the weekend. Based on so many favorable reports, I am planning to stay there for the 2023 weekend, which will be June 23 to June 25.

We began the weekend as always with a short bicycle ride on Friday afternoon for everyone from the back of the hotel. I'm glad to report that all the rides for the weekend, except for those who wished to ride on the Northwest River trail, started and ended at the hotel. After some of the rides, some of us were glad to be able to go into the large indoor and outdoor pools.

As usual, we had a choice of either a short or a long ride for Saturday and Sunday. And this year, all the rides started at 9 am. Not everyone, though, did ride a bicycle this weekend. This is a tourist area and there are many things to do besides ride a bike.

Some highlights of the weekend were the usual stop at the Lapp ice cream store, riding through the covered bridges, riding and dining with friends, meeting the members of the Lancaster Bicycle club, and seeing so many Amish buggies on the roads.

I want to thank Jay Marowitz for his creative contest ideas during the weekend and his great video of the weekend. And much thanks to Lynn, the Lancaster bike leader who put together all the routes for that weekend and found leaders from that club to lead them.

#### **BELOW IS THE ITINERARY THAT WAS SENT OUT BEFORE THE TRIP:**

We will be staying Friday and Saturday night at the [Bird-in-Hand Family Inn](#)

Note: bicycles can be brought to your room.

There are so many attractions on site and nearby that everyone will find something to enjoy when they are not bicycling through the lush farm fields. Here's a link to some of the attractions in the area.

#### **Things to do in Lancaster**

I have reserved rooms in the pool building at the resort. It is the one with the large outdoor pool outside.

#### **Facilities at the hotel:**

pool table, ping pong table, game room, two tennis courts, basketball court, playground, fitness room, and a walking path. There is also a free two hour bus tour of the Amish farmlands. (available Saturday, please reserve in advance) Petting zoo, a ventriloquist show on Saturday called "Ryan & Friends Hilarity Happens!"

For a small additional fee: [Water's Edge Mini Golf](#)

And next door to the hotel is the popular [Bird-in-Hand Farmer's Market](#). Closed on Sunday as are many businesses in this area.

**Schedule for this weekend - Note - all the rides will be led by leaders of the local [Lancaster Bicycle club](#).**

**All rides, except the Northwest River Trail will meet at the back of the building that we are staying in, the Family Inn Pool Building, at the sign that says "Tour Pickup"**

**Friday at 3pm**

[Bird-in-Hand 14 miles flat](#)



**Friday at 3pm**

Bird-in-Hand 14 miles flat

**Friday at 6pm** - meet in the "Cardinal" conference room to meet John Smucker, one of the hotel owners and enjoy fresh fruit.

**Friday at 7pm** - we will dine at the historic Revere's Tavern - 3.3 miles away

Saturday breakfast at restaurant at hotel site, Bird-In-Hand Restaurant and Smorgasbord

**Saturday rides at 9am**

Conestoga Cruising - 50 miles flat

Conestoga and Lapp Valley 27 miles flat

Northwest River Trail. The trail is 20 miles from the hotel. The trail is flat, paved, not a rail trail. The ride is 20 miles, out and back. Less than the full trail of 28 because of a festival going on that day. Directions to start. The start will be 29 Furnace Rd, Marietta Pa.

**Saturday at 7pm** -we will eat at one of the most popular smorgasbords in the area, Miller's - 1.9 miles away

Sunday breakfast at Route 30 Diner

**Sunday rides at 9am**

Spring Garden 31 miles rolling

Bird-in-Hand 20 miles flat

Since check out time for the hotel is 11am, anyone who returns later can shower and change in the locker room by the pool



**Family in buggy**





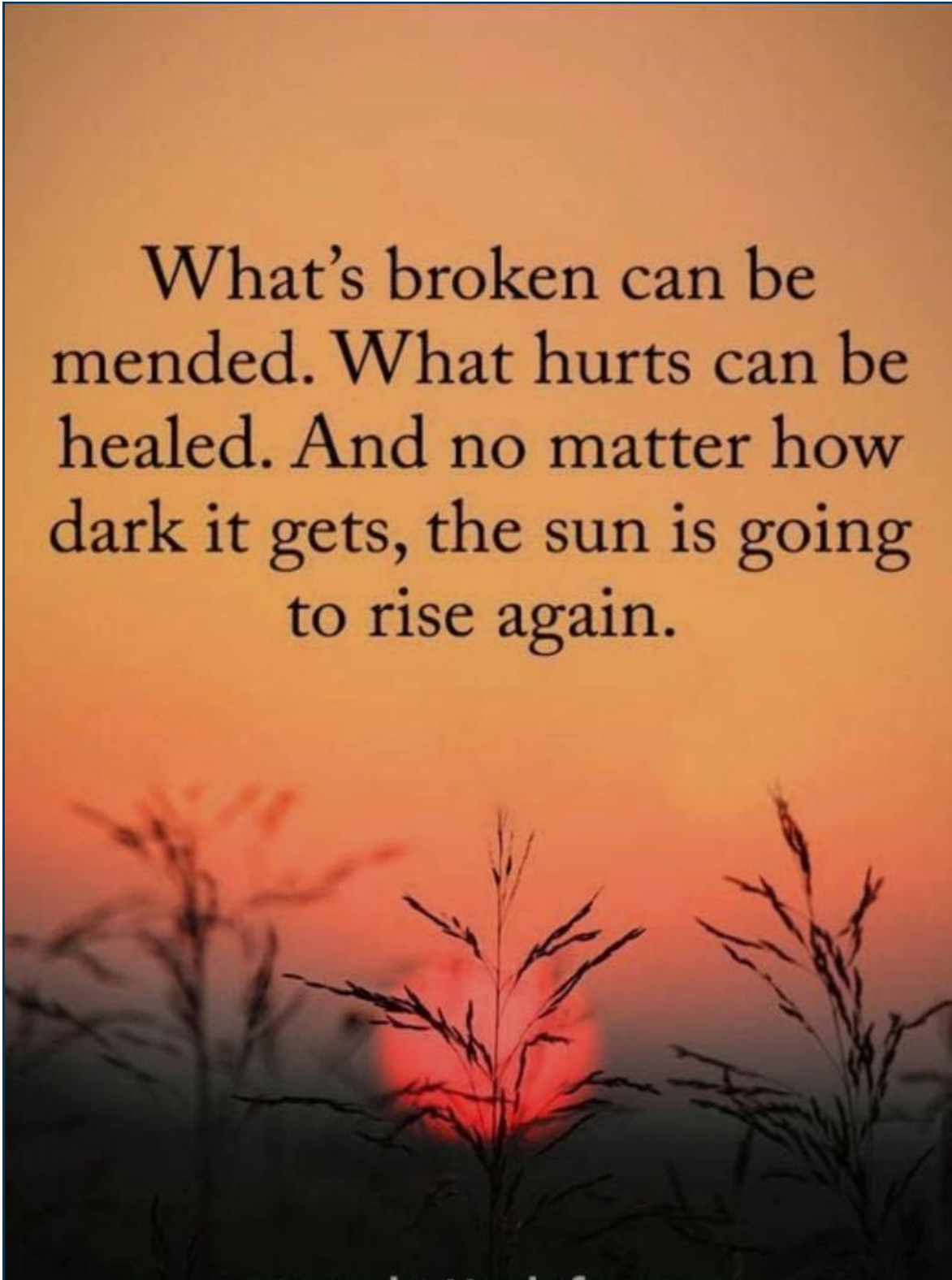
*Leaving for a ride from Bird-In-Hand*



*In front of covered bridge*



What's broken can be  
mended. What hurts can be  
healed. And no matter how  
dark it gets, the sun is going  
to rise again.





### My Trail

My trail-my footprints,  
each will keep  
in many memories  
while I long sleep,  
the deeds I'd done  
while I walked and dared,  
midst the living  
with whom I fared;  
figures not figments,  
to folks behind,  
if I dig them deep  
- cast them like iron.  
So tirelessly on I trek  
to live each day,  
so that my footprints  
won't wash away,  
but be seen by those  
who'll know of me,  
by the trail I leave  
for them to see.

**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 )**

## MAF Bike Adventures 2022 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 Mark Jay: [adventures@mafww.org](mailto:adventures@mafww.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 2021 and would be willing to share your experience with the club, please send Mark 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 Mark Jay: [adventures@mafww.org](mailto:adventures@mafww.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 Mark Jay ([adventures@mafww.org](mailto:adventures@mafww.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 article<sup>1</sup>. 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 vehicle<sup>2</sup>. 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 hook<sup>3</sup>.

**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)**

<sup>1</sup>If 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.

<sup>2</sup>If 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.

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



**Lake George Getaway: Friday afternoon September 9 – Monday, September 12, 2022** (Monday is optional)



The 22nd annual Lake George Getaway Weekend (a club favorite!) will take place Friday afternoon Sept. 9 through Monday Sept. 12. Once again, let's hope for nice weather! It again promises to be a great event with some fun activities planned and great dining choices. We will be staying in the lakeside hamlet of Bolton Landing, located 8.5 miles north of the Village of Lake George on the western shoreline. Enjoy the mid-September weather with evenings that can be cool, but the days are almost always warm (sometimes after a chilly morning). There is a facility for storing your bike indoors at the hotel. While this is a cycling weekend, there are lots of off the

bike activities to suit most tastes including hiking, boating, horseback riding, zip line adventures as well as tourist entertainment like sight-seeing cruises, museums and shopping. Everyone will enjoy just sitting on the dock with a drink in hand looking at the view. Check out the options at: [www.lakegeorge.com](http://www.lakegeorge.com)

**Advanced registration is required (see "Registration and Fees" below). The event is capped at 20 people to avoid my losing my mind, so sign up early! The resort next door has been purchased and has been leveled to build a private home – so, less guest capacity. Also, this year the car show is the same weekend down in Lake George Village so Northward Ho will be busy. I can't stress enough to book now!**

***Hotel Reservations:***

Home base is the Northward Ho Resort, Bolton Landing, which offers a choice of rooms, efficiencies, or cottages for your accommodations. ***In order to take advantage of the facilities and participate in our picnic and evening entertainment, you need to be a guest at the resort (for insurance reasons).*** Please contact the owner, Don Roessler, at the motel directly to make your reservations and arrange payment.



Northward Ho Resort  
Lake Shore Drive  
P O Box 464  
Bolton Landing, NY 12814  
Reservations: 518-644-2158  
email: [Northward Ho Resort \(stay@northwardho.com\)](mailto:Northward Ho Resort (stay@northwardho.com))  
web site: <http://northwardho.com>

***Registration and Fees:***

Registration for the weekend event is \$35 per person. Your registration fee includes a wine and cheese reception followed by a buffet dinner on the dock/patio on Friday evening. **Let me know if you have special dietary needs at least a week before the event!** More wine and cheese on Saturday night. Great cue sheets and wonderful rides.

This event is for MAFW members only, however, members may bring non-cycling guests who are residents of their household. Other non-MAFW members wishing to cycle will be subject to an additional fee of \$30 for a one year club membership. Registration and payment including club membership fees for non-members are required in advance. Click here for [Registration Form](#). Email Glen Hukins [glen.hukins@gmail.com](mailto:glen.hukins@gmail.com) with any questions.

### **Additional Information:**

The cycling is for experienced and self-sufficient cyclists. Cyclists generally form into groups, but there will not be any formal SAG or support. The rides are mostly C terrain and done at a *leisurely to moderate pace*. There will be optional rides available for everyone from "casual" to A terrain. We will be cycling in hilly areas but bypass many hills by cycling along the Schroon River. You will enjoy cycling along Schroon Lake, Trout Lake, Brant Lake, Loon Lake, Beaver Pond, Friends Lake and the Hudson River.

Monday is an open day. You may choose to ride, try some good hiking nearby, or participate in a boat ride **(tentative)** out to one of the beautiful islands for a campfire picnic and, if the water is warm, swimming and tubing. There will be a separate fee to cover the cost of the boat, as explained on the registration form. There are picnic benches on all of the islands.

There will be happy hours Saturday and Sunday. Please BYOB as the wine supplied is not limitless. Should you wish to participate, after happy hour, we may dine at the Algonquin Restaurant (great views of the lake and wonderful food), the Barnsider Restaurant (great BBQ), Cate's Italian Garden or whatever the weather might dictate. One night we may cap off the evening with some highly competitive mini-golf. Better hit the driving range now to practice! We have also been known to have some exciting games of left-right-center.



Bring a windbreaker and tights in case we get some cool off shore winds as well as a rain jacket (just in case, but hopefully will not be needed). And just in case, don't forget a mask! We will observe Covid precautions (masking, social distancing) as appropriate. Spare tubes and bike pump should be standard. For off the bike, plan on bringing clothing covering everything from summer swimming weather to mid-fall chills. Again, the timetable for the weekend will be from Friday afternoon September 9 thru Monday September 12, 2022 with home base at the Northward Ho Resort.

Hope to see you there for some great Adirondack fun.

### **Contacts:**

Glen Hukins  
(973) 570-5147  
[glen.hukins@gmail.com](mailto:glen.hukins@gmail.com)



## 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@mafw.org](mailto:membership@mafw.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, 2021 and September 30, 2022 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@mafw.org](mailto:newsletter@mafw.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 Ron Salny [vette48@aol.com](mailto:vette48@aol.com) and he will forward them on for listing in the following month's newsletter. 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 Ron 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@mafw.org](mailto:ridecoordinator@mafw.org)

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

### CLUB OFFICERS

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