

"A Hand for the Downed Rider"

The Helping Rider

A.I.M VANCOUVER

121 Winter~ 2015

MOTORCYCLES, ATV'S AND EVERYTHING POWERSPORT







"HELPING INJURED RIDERS SINCE 1983"

Serving over 250,000 on-and-off road motorcyclists throughout the province, A.I.M. is a benevolent, non-profit society registered under the provincial Societies Act and holding a Federal Charitable Tax Number. A.I.M. is committed to assisting injured motorcyclists by providing legal assistance, knowledge of rights, assistance with emotional support as well as regular hospital visits and helping with aspects of recovery not covered by other agencies. It is operated solely by volunteers and relies on memberships and donations for funding.

Ride like you are Invisible, Ride Defensively!



The Helping Rider

#121 ~ Winter ~ 2015

Vancouver A.I.M.

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The Helping Rider is published by The Association For Injured Motorcyclists Vancouver Chapter Free to all interested readers. Advertisements are welcome. Articles and letters to the editor are also welcome.

CHAPTERS

Vancouver Island, BC Please forward to the Vancouver address above

Interior, Kelowna, BC

www.aiminteriorbc.org

Northern, Prince George, BC www.aimnorth.ca/ 250-596-1410

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A.I.M. Meets Third Thursday of the Month 7:00 pm ABC Country Restaurant 15373 Fraser Highway Surrey, BC

All are Welcome! Rain or Shine!

President Dave Munro

Vice President Rocky Weinstein

> Secretary Nancy Reich

Treasurer Chris Munro

Communications Gary Richardson

Visitations Gary Richardson Bob Hamilton Membership Bob Hamilton

Entertainment Rocky Weinstein

> Newsletter Nancy Reich

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Disclaimer

We welcome your input, articles printed in the newsletter do not necessarily reflect the opinions of the Association For Injured Motorcyclists

Events, posters, and other information presented within this Newsletter are, to the best of our knowledge, true and accurate; although we make a genuine effort to provide accurate information about third party events, you are ultimately responsible for verifying the Information to rule out the possibility of errors, omissions, and unexpected changes or cancellations. -Thank you!

Rider went down??? Call us at 604-580-0112 with full name and hospital if you know it.



A.I.M. would like to give a Big Thanks to Ross

and Everyone for considering A.I.M. as the recipient of the Old Timers Ball Dance.

We hope you will all continue to support it by attending as it is a great time to socialize.

The proceeds will help the Injured Riders and their Families.

On another note, we just had Elections on November 2014 and would like to say Big thanks to all the Volunteers: A.I.M. Directors, past and present ! Also to the A.I.M. Members and Non-members who Volunteered over the years, and to the A.I.M. Membership. A Huge Thank you!

Dave Munro, President

CIATION ld Timer's MOTOR Live Band March 21, come join us. Food Sales start at 8:00 pm Sangam Palace* Street Advance Tickets \$12.00 Contact 604-580-0112 - info@aimvancouver.com - www.aimvancouver.com

watch those oil leaks!!

Had a small leak which started late last year and I had been putting it off as it wasn't a big deal, just a small mess to wipe up off the carport floor once in a while.

At the same time I noticed my oil light was staying on longer than it should when the bike was first started. I suspected a plugged filter, but a oil and filter change didn't change anything. Oil light was staying on for nearly two seconds after cold start instead of the normal half second.

Two years ago I had installed an oil temp gauge in the fairing to replace the rather useless air temp unit which comes standard on most touring Harleys. This unit runs hot oil up from the motor to the gauge via rubber hoses instead of an electronic sending unit which is normal for modern cars. Here is where the problem began.

I found two screw clamps which had loosened to the point where oil was leaking out and air leaking in, causing the low oil pressure problem. A couple of turns with the screwdriver cured both problems, oil leak and low pressure.

Greg Heale



Visitation Report 2014

Our work this year has assisted 50 downed riders with 146 visitations. At one point during the summer it was extremely busy. We are continuing our home visits service which is greatly appreciated.



A number of downed riders have been

helped with amounts ranging up to \$ 500 depending on their needs. This just helps get them over a tight financial spot due to increased expenses and often no income while they are off work. We also gave out cash at Christmas time for those in need.

Training workshops for Visitation Volunteers was provided for the Interior Chapter this Fall. We will be holding another Visitation Volunteer training workshop locally this coming Spring in 2015 and encourage as many people as can come. Watch for the announcement in the Spring Newsletter. We encourage you to attend to learn what we do and how we do it. This is the "heart" of AIM.

We are producing a Third Edition of the AIM Recovery Journal as well and will have it ready for the Spring and the training workshop.

However, we have been busy with more than just Visitations. Throughout the year we attended a number of workshops to learn about various aspects of recovery and disability that can assist us in our Visitations. These include a First Choice Disability



We held two Volunteer Appreciation Pot Luck Dinners in the Spring and Summer and attended the B.R.A.I.N. potluck. As well, sad to say, we attended Dennis Winterbotham's Celebration of Life, may he rest in peace. Dennis, an accountant with Jim McNeney's law firm, was helpful to AIM over the years regarding our bookkeeping, always donating his time and advice.

That's not all. We attended many events and, like carpetbaggers, we set up our tent and tables at each, representing AIM, selling memberships, publicizing our work and increasing public awareness.

These include the Vancouver Bike Show at Tradex, the BC Custom Car Show, Ride to Live event at Fraser Downs in Cloverdale, Trev Deeley's Show n Shine, the Gospel Riders Show n Shine, the Langley Hog Chapter's Summer Sizzle, Surrey businesses "Whalley's Corner" event, Trev Deeley's Vintage Show n Shine, the Solid Rock Biker Church Show n Shine, and Mountainview Harley-Davidson's Show n Shine, most of these being in June.

Continued page 6

Quote:



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Legal Services for Riders by Riders You already know many non-riders think motorcycles are dangerous and you shouldn't even ride one. What you may not have thought about is that most lawyers are non-riders,

MOTORCYCLE

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not have thought about is that most lawyers are non-riders, and may share this prejudice. Do you want that kind of lawyer? It is in the best interest of the insurance company to settle as quickly as possible! They are representing the insurance company (NOT YOU!) You need someone with experience when dealing with corporate insurance companies like ICBC. E. James McNeney has been protecting the rights of auto accident victims since 1977.

Do you know your rights in BC? Ask us now!

Toll Free: 1-800-535-6565 Tel: 604-687-1766

Driving a motorcycle is like flying. All your senses are alive. When I ride through Beverly Hills in the early morning, and all the sprinklers have turned off, the scents that wash over me are just heavenly. Being House is like flying, too. You're free of the gravity of what people think. Hugh Laurie





ACCORDING TO ROSE

Single Vehicle Accidents and Funding the Cost of Care

The all too often situation is that a motorcyclist is injured in a single vehicle accident. Either wildlife, adverse road conditions or driver error may be the cause and the results are as devastating as when a motorcycle is involved in a collision with another vehicle. Unfortunately, the financial help that is available by way of insurance is very limited if there is not an at fault party to seek compensation from, which is typically the situation in a single vehicle or motorcycle accident. It is important that you understand what financial help is available to you in such a situation to assist in accessing all available sources.

All BC motorcyclists will be familiar with ICBC. ICBC provides the mandatory insurance on vehicles in British Columbia. Included within that coverage are so called "No Fault" benefits. In a single vehicle accident, those No Fault benefits will typically be the only insurance coverage through ICBC that will be available. Unless your accident involves a situation where another party is at fault for the injury, you will not be entitled to full compensation for your injuries. The insurance that is available to you through the No Fault benefits coverage is minimal and will not replace what you lose due to your injury. It also, in most situations is not sufficient to ensure that you are able to continue to provide for yourself or your family.

No Fault benefit coverage is administered by an ICBC adjuster. That adjuster will decide what benefits you are entitled to based upon the Regulations which define No Fault benefits and a series of rules created internally by ICBC. The adjuster's decisions are often arbitrary and often based on internal policies rather than medical necessity. It is very difficult to obtain legal assistance to fight for No Fault benefits as you would have to pay the lawyer on an hourly basis rather than a percentage that generally applies in a personal injury claim. Because of this, injured motorcyclists who are restricted to No Fault benefits are often at the mercy of ICBC and the fight to get the benefits that they are entitled to can be difficult, emotional and draining. The purpose of this article is to provide you with some basic knowledge to assist you in advocating for yourself if you end up in the unfortunate situation of being restricted to No Fault benefits following an injury.

Your entitlement to No Fault benefits is defined by Part 7 of the *Insurance (Vehicle) Act.* Generally, anyone injured in a motor cycle accident in British Columbia, or any B.C. resident injured in an accident in North America is entitled to No Fault Benefits. There are generally three types of things which will be covered under the No Fault benefits coverage. These include medical expenses, rehabilitation expenses and wage loss benefits. There are also further benefits that are available in the event of death. The amount of benefits payable however is extremely limited and subject to the policies under which ICBC administers the benefits. The maximum payable under No Fault benefits is \$150,000 which in the event of catastrophic injury can be quickly depleted.

To apply for No Fault benefits you must advise ICBC of the accident in writing within 30 days. If you miss the 30 day deadline there generally will not be a problem unless the delay has somehow prejudiced ICBC. You are not required to provide ICBC with a signed statement to get No Fault benefits and it is generally not a good idea to do so.

The medical benefits that ICBC is required to pay under No Fault benefits are all "reasonable" and "necessary" expenses for medical treatment, various therapies and prosthesis or orthosis. ICBC has many internal policies, guidelines and rules which they will use to define what is "reasonable" or "necessary" and these internal policies, guidelines and rules will often be different than what your treating medical practitioners may be recommending. No Fault benefits will pay for massage therapy and physiotherapy but not the user fee that such treatments are subject to so you will be out of pocket \$25 - \$50 for each treatment that you undergo.

The rehabilitation benefits are to pay for a variety of treatments or items that will "promote the rehabilitation" of the injured person, however, ICBC has significant discretion on determining which rehabilitation expenses they will pay. It can be very difficult to obtain funding for rehabilitation. Some of the items that may be covered include the one time purchase of a motor vehicle, one time alterations to a home, attendant care, wheelchair and other expenses. ICBC is generally very restrictive in the types of things that they will cover under rehabilitation expenses.

No fault benefits are a benefit of last recourse. You must use up all other available benefits before accessing No Fault benefits, including MSP, extended health benefits or any other coverage that is available to you.

The wage loss benefits under No Fault benefits do not compensate you for actual loss of wages incurred. They are available if you are totally disabled from working following an accident but to be entitled to the benefits you must either be employed at the time of the accident or have worked at least 50% of the year prior to the accident. You are not entitled to any benefits for the first 7 days following an accident and you are also not entitled to wage loss benefits for any period of time where you are entitled to short or long term disability benefits through your employer or employment insurance benefits. The wage loss benefit is up to a maximum of \$300/ week. The benefit is calculated as 75% of your usual weekly earnings in the 52 weeks prior to the accident up to the maximum of \$300 per week. For the first two years following the accident if you are unable to do your usual job you will be entitled to wage loss benefits. After the two years you will only be entitled to the benefits if you are not able to do any job. The wage benefits are only payable to age 65.

The above clearly demonstrates that No Fault benefits will not provide you with adequate compensation in the event of injury. The benefits available do not cover the entire treatment cost that you will incur. The benefits are arbitrarily administered by ICBC and decisions will be made that are contrary to what your medical practitioners may be recommending. The wage loss benefits do not equate to the earnings that you would have had absent injury. Accessing legal help in advocating on your behalf is expensive and in most cases will not be an option. Access the funding that you can under No Fault benefits but understand that the available coverage will not be sufficient to compensate you for what you lose or incur in treatment expenses.

Rose A. Keith Trial Lawyer 1486 West Hastings Vancouver, BC V6G 3J6 604-484-2638 <u>www.rosekeith.bc.ca</u>

 25 of the 50 - Safety tips from http://www.ncrider.com/Fifty-riding-tips.htm http://www.ncrider.com/Fifty-riding-tips.htm 1. Assume you're invisible Because to a lot of drivers, you are. Never make a move based on the assumption that another driver sees you even if you've just made eye contact. Bikes don't always register in the four-wheel mind. 2. Be considerate The consequences of strafing the jerk du jour or cutting him off start out bad and get worse. Pretend it was your grandma and think again. 3. Dress for the crash, not the pool or the prom Sure, Tim Horton's is only a 5-minute trip, but nobody plans to eat pavement. Modern mesh gear means 100 degree heat is no excuse for a T-shirt and board shorts. 4. Hope for the best, prepare for the worst Assume that car across the intersection will turn across your blow when the light care grown with or 20. Look where you want to go
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Assume that car across the intersection will turn across 20 Look where you want to go
without a turn signal Use the miracle of target fixation to your advan-
5. Leave your ego at home tage. The motorcycle goes where <u>you</u> look, so focus on the colution instead of the problem
The only people who really care if you were faster on the fraction units of the problem 21. Keep your eyes moving
Traffic is always shifting so keen scanning for potential
trouble Don't lock your eyes on any one thing for too long
Yes, there is a half-haked girl on the billboard. That snock unless you're actually dealing with trouble
does feels squishy. Meanwhile, you could be drifting toward Big Trouble. Focus.
7 Mirrors only show you part of the nicture Careful whipping around that Camry going 7 mph in a
Never change direction without turning your head to make 25-mpil 2016 of you could end up with your nead in the
unver's side door when he curis into the driveway right in
8 Repatient
Always take another second or three before you pull out to It's too late to do anything about the 20 feet immediately
pass, ride away from a curb of into freeway traffic from an in front of your fender, so scan the road far enough ahead
on-ramp. It's what you don't see that gets you. That extra to see trouble and change trajectory
100k could save your butt. 24. Get your mind right in the driveway
9. Watch your closing speed Most accidents happen during the first 15 minutes of a
Passing cars at twice their speed or changing lanes to shoot past a row of stopped cars is just asking for trouble.
10. Powere the years and the morres
A lot of nasty surprises end up on the sides of the road:
empty McDonald's bags nails TV antennas ladders you that next stop sign
name it. Watch for potentially troublesome debris, Put a foot down. Look again.
on both sides of the road.
11. Left-turning cars remain a leading killer of motor- spot potential trouble.
cyclists. Don't assume someone will wait for you to
dart through the intersection. They're trying to beat the STUDIUS
light, too.
12. Beware of cars running traffic lights The first few seconds after a signal light changes are the Another Big Thanks to

most perilous. Look both ways before barging into an intersection.

13. Check your mirrors

Do it every time you change lanes, slow down or stop. Be ready to move if another vehicle is about to occupy the space you'd planned to use.

14. Mind the gap

Remember Driver's Ed? One second's worth of distance per 10 mph is the old rule of thumb. Better still scan the next 12 seconds ahead for potential trouble.

15. Beware of tuner cars

They're quick and their drivers tend to be aggressive.

8

Another Big Thanks to Urge Studios Custom Tattooing Donation to A.I.M. from their recent fundraiser!

You can find them at

www.urretattoos.com 1026 Cook St Victoria, BC 250-380-2989

Some Web pages for Riders

http://www.cmdra.com/ http://www.motorcycling.ca/ http://www.bccom-bc.com/index.html http://www.gvmc.ca/index.asp http://www.beltdrivebetty.com/ http://www.toadrockcampground.com/index.php http://www.bustedknucklenews.com http://bikersmag.com/html/canadian_bikers.html

NEVER RIDE FASTER THAN YOUR ANGEL CAN FLY

MotorcycleLawyer.ca

Long time motorcycle rider and one time CMDRA record holder, **Daryl Brown**, is pleased to assist with your accident



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- Motorcycle and Auto Cases
- Province Wide Representation
- Free Consultation

Daryl Brown & Associates #102 - 4664 Lougheed Hwy Burnaby, BC V5C 5T5 Tel: 604-612-6848 Fax: 604-428-5222 1-844-Bike-Law www.motorcyclelawyer.ca A motorcycle functions entirely in accordance with the laws of reason, and a study of the art of motorcycle maintenance is really a miniature study of the art of rationality itself.

~Robert M. Pirsig, Zen and the Art of Motorcycle Maintenance

Preventing Motorcycle Theft

- 1. Lock your ignition (the majority of thefts happen when the ignition is turned off but not locked)
- 2. Lock your motorcycle to a stationary, immovable object
- 3. Lock the forks and disc brakes
- 4. Install a motorcycle alarm
- 5. If group riding, park bikes together
- 6. If garage parking, hide your bike behind a car or large object
- 7. Check on your motorcycle periodically
- 8. Make sure locks are wrapped as tight as possible; slack provides room for thieves to chisel away
- 9. Install a hidden "kill" switch
- 10. If selling your motorcycle, don't let unknown buyers go for solo test rides (they may not come back)

The stolen-motorcycle recovery rate is quite low: only 25–30 percent, compared with 60–65 percent for cars. So nipping theft in the bud is all the more crucial.

Gary Richardson, Visitation Director.



The above poster from Utah Department of Public Safety -Thanks!

Friends vs. Biker Friends Quote:

Friends: Never ask for food, Biker Friends: Are the reason you have no food. Friends: Will say "Hello", Biker Friends: Will give you a big hug and a kiss. Friends: Call your parents Mr. and Mrs., Biker Friends: Call your partents Mom and Dad. Friends: Have never seen you cry. Biker Friends: Cry with you. Friends: Eat at your dinner table and leave, Biker Friends: Will spend hours talking, laughing and just being together. Friends: Know a few things about you, Biker Friends: Could write a book with direct quotes. Friends: Knock on your door. Biker Friends: Walk right in and say "I'm Home !" Friends: Are for a while. Biker Friends: Are for life. Friends: Will ignore this, Biker Friends: Will forward this.

Author Unknown



Certified Prosthetist

Dave Moe C.P.(C). CERTIFIED PROSTHETIST

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dave@barberprosthetics.com



Life is not about finding yourself. Life is about Creating yourself.

George Bernard Shaw

Twelve Important Things My Motorcycle Has Taught Me

The only good view of a thunderstorm is in your rear view mirror.

Four wheels move the body; two wheels move the soul.

I'd rather be riding my motorcycle and thinking about God, than sitting in church thinking about my bike.

Life may begin at 30, but it doesn't get real interesting until about 75 mph.

Midnight bugs taste just as bad as Noon time bugs.

Sometimes it takes a whole tank full of gas before you can think straight.

A bike on the road is worth two in the shed.

Young riders pick a destination and go; old riders pick a direction and go.

When you're riding lead, don't spit.

Catching a yellow jacket in your shirt at 75 mph can double your vocabulary.

If you can't get it going with bungee cords and duct tape, it's serious.

Only a biker knows why a dog sticks his head out of a car window

Author Unknown

Motorcycle Recalls

www.motorcycle-usa.com/530/Motorcycles/Motorcycle-<u>Recalls.aspx</u>

Good reading whether you may own any of the below models or know someone who does.

Honda Recall for 2014 Grom & Forza Models

Monday, December 08, 2014

The National Highway Traffic Safety Administration has issued a recall notice for certain 2014 Honda Grom motorcycles and 2014 Honda Forza scooters for a potential fuel pump defect.

Yamaha Recall for 2014 YZF-R6 Motorcycles

Thursday, December 04, 2014

The NHTSA has issued a recall notice regarding certain 2014 Yamaha YZF-R6 motorcycles owing to an issue with the hardness of the front and rear wheels.

Recall for Certain 2015 Victory Motorcycles

Wednesday, November 12, 2014

A handful of 2015 Victory Motorcycles have been recalled due to detent arm return springs on shift ratchet assemblies that were improperly installed and could cause bikes to potentially drop out of gear.

Honda Issues Recall on 126,000 Gold Wings

Monday, September 08, 2014

Honda has issued a recall for approximately 126,000 Gold Wing motorcycles for issues related to the secondary master cylinder on its brakes.

Harley-Davidson Recalls 66,421 Touring Models

Wednesday, July 09, 2014



Association for Injured Motorcyclists #37— 13320 116th Ave, Surrey BC V3R OR8 Ph. 604.580.0112 Fax. 604.580.0114 www.aimvancouver.com



Whether you are an accident victim or a sincerely interested party, please take our appeal earnestly. We are serious about our livelihood. WE NEED YOU! ... Become a member and give us support for effective representation on all matters of concern to Injured Motorcyclists.

Cell: Name:_ Address: -Prov: P/C: City: ____ Ph: Email: OFFICE USE New Renewal Please return this application with your payment to the address above. Would you like Newsletter by Email Single Membership Make checks payable to (A.I.M.) \$25.00 Association for Injured Motorcyclists Couple Membership \$35.00 Would you like to Volunteer ? Club Membership \$35.00

Harley-Davidson has issued a recall of its ABS-equipped 2014 Touring models, with the front brake line potentially pinched between the fuel tank and frame.

Recall Notice for 2013 BMW R1200GS

Wednesday, May 21, 2014

The National Highway Traffic Safety Administration has issued a recall notice for certain 2013 BMW R1200GS motorcycles due to an issue with the transmission output seal.

Victory Recall Notice for Crankcase Defect

Friday, May 02, 2014

The National Highway Traffic Safety Administration has issued a recall for a number of 2014-2015 Victory Motorcycles owing to a potential crankcase defect.

BMW Recall for Side-Stand Switch Defect

Thursday, March 13, 2014

The National Highway Traffic Safety Administration has issued a recall for certain 2013 mode-year BMW motorcycles due to a potential issue with the side-stand switch.

BMW Recall for Fuel Pump Flange Issue

Monday, January 06, 2014

The National Highway Traffic Safety Administration has issued a recall notice for certain BMW K-series, R-series, S1000 and HP2 motorcycles for a potential fuel pump flange issue.

Recall Notice for 2013 Triumph Trophy SE

Thursday, January 02, 2014

The National Highway Traffic Safety Administration has issued a recall notice for certain 2013 Triumph Trophy SE motorcycles owing to a potential defect in the left hand center stand mount.

www.motorcycle-usa.com/530/Motorcycles/Motorcycle-Recalls.aspx





Juan's Christmas Party 2014 AIM has attended their event for past 3 years and have a great rapport with all the staff and long care residents.





Many thanks to the Gospel Riders for their Awesome Christmas Dinner first Saturday every December, astounding music & company. Always a welcoming smile to everyone !





Have





