Wheel Talk from the **Executive Director**

Dear members,

As we flip our calendars to 2025, there's even more change coming than usual at this time of year. The entire city apparatus is preparing for a new administration for the first time in over six years. We congratulate and welcome Mayor Lurie to City Hall, and we sincerely invite collaboration to achieve the goals the city has set for itself, which are so urgently needed: achieving Vision Zero, creating a truly safe and connected citywide bike network, and reaching

> our climate targets by decreasing car dependency.

We also know that the new administration will face a number of competing priorities, and that transportation is not Mayor Lurie's background or area of expertise. We are working hard, in collaboration with our street safety allies, to elevate

the urgency of these issues and raise up the leadership opportunities he should prioritize: take bold action for safer streets, address transit's fiscal cliff, and invest in an inviting, human-centered public realm to reinvigorate the SF economy. And we will continue to hold City Hall to high standards to reach these goals.

As always, we can't achieve these aims without you. I like to take the opportunity of a new year to, rather than make resolutions, re-ground and reinvest myself in my values. In that spirit, I invite you to think about how much you value making changes in San Francisco to grow the movement for active transportation, and what you want to commit to in 2025. We'll have lots of opportunities for you to email city leaders, take action at City Hall, attend member feedback meetings, and more.

However you show up, your active involvement in this work is the most powerful reminder to the new administration that voters want these changes. Please add your voice to ours!

With gratitude, **Christopher White Executive Director**





2025 is the Year of the Bike

We can see it so clearly - 2025 is a transformative year on the streets of San Francisco. Here's what we're futurecasting for our city!

It's spring, and the City has passed a robust, transformational Biking and Rolling Plan that ensures that soon, people will be riding from Ocean Beach Park to the Ferry Building, from the Presidio to Alemany Farms, on new protected or people-prioritized crosstown routes.

With freshly installed Quick Builds all over the city like 13th Street in SoMa, Oak Street along the Panhandle, and Sloat Blvd connecting to the beach - and with the state's new e-bike incentive program! - more San Franciscans are seeing how quick and convenient it is to choose biking and rolling as everyday transportation to get anywhere in the city.

Aquarius January 20 - February 18 How does a bike even work? Take one apart and put it back together, and see for yourself.



Pisces February 19 - March 20 Beconnect with your financial Reconnect with your fishy friends by riding alongside the ocean at Ocean Beach Park!

Aries March 21 - April 19

Put your extra fiery energy towards the pedals, and achieve new heights by climbing one of SF's many peaks on bike!

Taurus April 20 - May 20

Don't catch yourself without a snack, get a handlebar bag to hold all your bike ride treats.

The new administration, with the help of an experienced and

dedicated Chief of Infrastructure, Climate and Mobility, is resolute in directing the SFMTA to make bold, visionary commitments to people-prioritized public spaces, like adding diverters and protections to our Slow Streets and activating daylit corners with bike corrals, bike share stations, and - why not? - some open-air living rooms and play spaces! And on Bike to Wherever Day on May

15, 2025, Mayor Lurie joins our City Hall rally and commits to a free bike for every resident of San Francisco! (Okay but wouldn't that be great?)

At least, those are our hopes and dreams for 2025, and we're working towards making them a reality for the new year. What does the Year of the Bike have in store for you? Take a look at your horoscopes for the year ahead:



Gemini May 21 - June 21

Biking solo is fun, but riding with a buddy makes it even better. Find your bike twin to join your rides.



Cancer June 22 - July 22

Show your bike some extra TLC this year, and take it in for a tune up (we know you need one!).



Leo July 23 - August 22 Yes, you should get the hot pink bike.

Wirgo August 23 - September 22

An organized space for your bikes is an organized mind – you may benefit from a hanging indoor bike rack!

Quick Releases



Another hurdle for the Valencia Street Protected Bike Lane

Weeks after the new proposal for protected side running bike lanes were approved by the SFMTA Board of Directors on November 19, a handful of merchants under the name VAMANOS have filed an environmental appeal on the center-running bike lane, which halts any forward movement on constructing the new design until the appeal is heard at the Board of Supervisors on January 28, 2025 at 3pm. We're watching it closely, sign up for updates at bitly.com/sfbike-valencia.

Welcome Jessica Mitchell!

At the end of December, Jessica Mitchell joined our staff as our new Member Engagement Manager, working to support our membership team with events, member engagement and so much more. She comes to us from the Ecology Center in Berkeley and is excited to start getting to know the lovely folks, like you, who make up the Coalition.

Want to learn to ride an e-bike? We've got you covered!

E-bikes can be a game-changer on our hilly San Francisco streets - and we're here for it! Join us on January 23 at 6pm for our new Intro to E-Bikes webinar, where you'll learn everything you need to know about e-bikes. In this comprehensive virtual class, you'll learn about the types of e-bikes, how to maintain your e-bike, rules of the road, and much more. Find out more and RSVP for the next sessions at sfbike.org/events

Libra September 23 - October 22 You'll find yourself at a crossroads, unsure of the path to take. Trust that you and your bike will handle whichever you pick!

Scorpio October 23 - November 21 Stay mysterious by riding through the maze of Golden Gate Park's many hidden, winding trails.

Sagittarius November 22 - December 21 Go on an epic bike adventure with your bike via bus, ferry, road, and terrain, and see where your wheels take you!

Capricorn December 22 - January 19 Step up to the plate and use your leadership skills to organize a group bike ride, and recruit others to help!





San Francisco Bicycle Coalition 1720 Market Street San Francisco, CA 94102 **RETURN SERVICE REQUESTED**

> Become a member of the San Francisco Bicycle Coalition and make San Francisco a better place to live, work, and bike. As a member, you get discounts all over town, free bike trailer and air travel bike box rentals, and more. See benefits and join at sfbike.org/join today.



Your generous donations help power transformative change to San Francisco's streets, as we demand the city enact a truly ambitious Biking and Rolling Plan. Donate today at sfbike.org/donate

CHAIN OF EVENTS For details on these and other events we're hosting, visit sfbike.org/events.

Annual Member Meeting

WEDNESDAY, JANUARY 22, 5:30-7:30PM CHILDBEN'S DAY SCHOOL (333 DOLORES STREET)

We're kicking off the new year strong with our annual Member Meeting on Wednesday, January 22 at 5:30pm! Join us to learn what we've been up to, and what we're planning for 2025. This is a great opportunity to get more involved in our work and get connected with staff and fellow members.

WEBINAR: Introduction to E-Bikes THURSDAY, JANUARY 23, 6-7PM ZOOM (check sfbike.org/events)

Check out our newest class, covering everything you need to know about e-bikes and e-biking in the city! This class is free, and sponsored by the SFMTA and SFCTA. Make sure to register

Volunteer Night

TUESDAY, FEBRUARY 4, 5-8PM SFBIKE OFFICE, 1720 MARKET STREET Join us for our monthly volunteer night in February, and join our wonderful volunteer crew to help us out with a variety of tasks. So much of our work is powered by our volunteers - get to know the crew and come hang with us with a rotating cast of members, staff, at HO

Women & Non-Binary **Bike SF Coffee Club**

FRIDAY, FEBRUARY 7, 8-9AM KANTINE (1906 MARKET STREET) Want to start the day meeting new bike buddies over a warm bey? Our monthly Women & Non-Binary Bike SF Coffee Club is every first friday of the month, board, and everyone in our SFBike community at a variety of local coffee shops around the city. See you there!

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Reminder: SFBike's Board Elections and Annual Meeting are coming up!

Our member-elected Board of Directors is seeking qualified members to run in our annual board elections in January. You must be a member in good standing by Jan 10, 2025 in order to vote. ¶ The election period will begin on Jan 22, 2025 and conclude on Jan 31, 2025. Members will be able to meet candidates at our 2025 Annual Meeting, happening on Wednesday Jan 22, 2025 at 5:30pm. ¶ For more information and to RSVP to the meeting, visit sfbike.org/boardvote.

Tube Times is a quarterly publication of the San Francisco Bicycle Coalition, a member-based nonprofit advocacy organization working to transform San Francisco's streets and neighborhoods into more livable and safe places by promoting the bicycle for everyday transportation. ••••••

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Why you should consider carrying UIM Insurance By Hilary Allen, Bay Area Bicycle Law

As bicycle injury lawyers, we unfortunately often meet cyclists who are left to pay enormous expenses out-of-pocket despite not being at fault for their crash — because the driver who hit them either had no insurance or not enough insurance (i.e. was "uninsured" or "underinsured").

Even with their own health insurance coverage, injured cyclists often must pay thousands of dollars for out-of-pocket medical expenses like co-pays, deductibles, out-of-network treatment, and that's before factoring in other damages like lost wages, pain and suffering, permanent disability. A critical yet often overlooked safeguard for cyclists is having adequate underinsured motorist (UIM) coverage. UIM insurance provides financial protection when an at-fault driver's insurance falls short.

Uninsured motorist insurance (UM) and underinsured motorist insurance (UIM) help cover your costs after a crash if the atfault driver had no insurance or too little insurance.

The law states that you must be offered UIM/UM coverage when you get car insurance. It's a separate premium from liability coverage, but it is usually inexpensive. So if you're a cyclist who also owns a car, reviewing and increasing your UIM coverage to at least \$100,000 is a cost-effective way to ensure you're financially protected no matter how you travel.

If you don't own a car, personal mobility insurance options can provide similar benefits, especially in the age of rideshares and alternative modes of transportation. Most mobility insurance policies include medical payment coverage and uninsured motorist coverage, or are involved in a crash while riding in a rideshare vehicle.

With both UIM/UM or personal mobility insurance, people riding bikes can be proactive about ensuring that in the event of a crash, they aren't left to pay all of their resulting expenses out-of-pocket.

TUBE TIMES is made possible in 2024-2025 by our generous sponsors, Bay Area Bicycle Law.

Supporter Spotlight: How Clarissa Garvey turns daily frustrations into positive action

As members, you often reach out via email to discuss your experiences biking in SF - it reminds us what a deeply connected and mutually beneficial coalition we are building! Clarissa Garvey is one of those thoughtful members whose experiences have shaped her participation in our movement. Clarissa moved here from Mountain View three years ago. She's a software engineer and has been an SFBike member for two years now.

How long have you been riding in San Francisco, and where do you typically ride?

I have been biking in SF since I moved here three years ago. I bike to work, the grocery store, and local shops near where I live in the Dogpatch, plus parks throughout the city.

What prompted you to join SFBike, and what prompted you to start donating above and beyond your annual *membership dues?*

My experiences biking in SF have been largely positive, but not exclusively so. Lots of things I've experienced, like a driver shouting at me, being hit while riding and then having my intersection improvement suggestion that resulted from my experience dismissed by SFMTA engineers - these are all reminders that there is still so much work to do, and that makes me value that SFBike is doing that work every day! I'm a monthly sustaining donor,

but I also like to give one-off donations when I experience something frustrating on our streets, because it turns that irritation into positive action that in turn



reduces those issues in the future.

What's your favorite place to ride in San Francisco, and whv?

Hands down, the JFK Promenade in Golden Gate Park. There's other wonderful parts of the city with excellent views, but every time I ride along the car-free section of JFK, I get overjoyed at how precious that space is. Seeing so many people (and dogs) benefit from it makes my heart sing!