

## IT'S THE SAME OLD STORY

The scene was all too familiar. Another Friday night. Another motorcycle clubhouse. Another gathering of bikers talking about laws and rights and freedom and such. More speeches. And then the inevitable: A plea was made and a hat was passed around the room for a motorcyclist who had gone down a week before and was permanently injured. His family needed cash and there wasn't any money that was going to come in for a long time. Like many of his kind, he was a self-employed roofer, construction guy. Self-sufficient. Proud.

However, he was not responsible; not for himself, nor for his family, nor for his friends. You see, he didn't have insurance on his bike at the time that some idiot ran him down. And because he didn't have the pitifully small \$20,000/40,000 minimum of insurance required under Michigan law to ride a bike or car on the highways of this state, he couldn't qualify for no-fault benefits. A lousy \$100.00 would have purchased such a policy, no matter where he lived in the state. His hundreds of thousands of dollars in medical and rehab bills would now be getting paid. His wife and family would have help in their household to take care of him and to have the things done around the house that need to be done. 85% of his lost business income - non-taxable - would be coming in.

Now they won't! When they passed the hat and it came around to me I reluctantly put a couple of bucks in the pot. Reluctantly I say because I was angry. Everyone at that gathering should have been angry. Angry that their friend and club brother should have placed them in that position. It should never have happened.

Maybe a couple of hundred dollars was collected that night. You all know how far that couple of hundred bucks is going to go. For half that much he would at least have been financially protected from the irresponsible motorist. But now his family will be on the dole. He'll get medical care, but only the minimum. He'll probably lose his house if he didn't own it outright already. His bike is history - no collision coverage. Even if he gets better someday, he'll probably never ride again without the charity of his friends. But will he have any when that time comes?

I've said it before in these columns and I'll say it again: With freedom comes responsibility. I agree with the maxim that we all have a right to be fools in our own way. But not when it puts our families and friends at risk, physically or financially. I put it to you that our injured biker "friend" was just as irresponsible by riding with no insurance as was the motorist that hit him!

I am sure that there will come another time when the hat will again be passed and a low murmur of grief will pass through the group: Another friend has bit the dust. But what kind of husband, father, mother, or friend is worth the trouble when they haven't taken the trouble to pay heed to a minimal law and be responsible. That may seem harsh. But I think it is just.

It's the same old story. But the "same old story" doesn't have to be. There is a solution. Just as we now take the keys from the drunken man's hand, don't keep a rider in your club or organization who can't provide proof of insurance and an endorsement on his or her license. Our community of motorcyclists, by condemning this irresponsibility, can help eradicate it.

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