

Thursday November 24, 2022



Daylight Savings Time Ends Sunday November 6, 2022 at 2AM

What Changes are Proposed for the MAFW ByLaws and Why?

Allow voting to take place using any mechanism approved by the State of New Jersey for Organizations. Currently our bylaws REQUIRE in person voting at the biennial meeting. The Board would like the flexibility to use electronic or other secure means of voting for MAFW elections, changes to bylaws, and any other issue that requires a vote of the general membership.

Eliminate the requirement for a Ride Planning Committee and a Social Committee. The Ride Planning Committee is no longer needed. Historically, it selected the rides for the month, and then there was a search (yes, this used to be via pen and paper in parking lots after rides, and then later by an Excel spreadsheet emailed to all ride leaders) for ride leaders. Now, ride leaders can select and schedule rides via the website, so the Ride Planning Committee is no longer needed. The club continues to have social events, and there is a Social Coordinator, but we do not feel there is a requirement for a standing social committee.

Reduce the size of the nominating committee from 5 to 3 persons. The nominating committee works to identify candidates for elected positions of the club. A 5 person committee has been a challenge, both in terms of finding 5 persons able to serve, and in terms of coordinating meetings between them. We feel that 3 persons (at least one from the Board and at least one from the general membership) is sufficient and can work more efficiently.

Change the structure of the Board to reduce the number of elected positions. There are many functions that we all agree the club needs to have, but that don't necessarily need to be elected positions. Being in an elected position requires that the individual attend all Board meetings. The current Board size (15) is large for the size and complexity of the organization.

Each member of the Current Board was asked whether they felt their position should be ELECTED or APPOINTED, and their opinion on the overall structure of the Board. After much discussion, the Board agreed that the following positions would move from being ELECTED (and involved in club governance) to APPOINTED (carrying out essential functions for the club, but no longer involved in club governance): Social Coordinator, Marketing Coordinator, Bicycle Adventures Coordinator, Newsletter Editor, Web Content Manager. This change allows flexibility, in that one person can do more than one role, something that the current bylaws do not allow. In order to keep an odd number of voting positions on the Board, the role of At Large Member has been created. All members who are candidates for these positions are aware that, if this bylaws change is accepted, their role will be an APPOINTED ROLE, and not a governance role. If the bylaws change is not accepted, they will serve in an elected position. As a reminder, here is the Candidate list:

Governance Positions:

President	Joe Reo
Vice President	Paul Malinowski
Secretary	Jessica Simpson
Treasurer	Merritt Peterson
Ride Coordinator	Manny Coelho
Membership	Betsy Eastwood
Safety	Drew Thraen
П	Jon Eiseman
Past President	Liz Jennison
At Large	Mark Jay
Positions that will be Appointed:	
Web Content	Pete Nevins
Social	John Storey
Marketing	Tracy Brown
Newsletter	Pat Kipp
Adventures	Roy Fischman

Connect with the MAF Bike Club on Social Media!

Our Facebook Account is <u>https://www.facebook.com/mafwbc/</u> Like us on Facebook. Please comment and share our status with your friends!

Our Twitter Account is <u>https://twitter.com/MAFW_BikeClub</u> Follow us on Twitter. Please comment, like or retweet our posts!

Our Instagram Account is <u>https://www.instagram.com/mafw_bikeclub/</u> 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 mafw_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

Calendar — see website for details Other Organization Events

April 12-16, 2023 Cycle Zydeco <u>https://www.cyclezydeco.org/</u>

July 22-29, 2023The BonTon Roulethttps://bontonroulet.com/

Veterans Day is a federal holiday in the United States observed annually on November 11, for honoring military veterans, who are people who have served in the United States Armed Forces. It coincides with other holidays including Armistice Day and Remembrance Day which are celebrated in other countries that mark the anniversary of the end of World War I. Major hostilities of World War I were formally ended at the 11th hour of the 11th day of the 11th month of 1918 when the Armistice with Germany went into effect. At the urging of major U.S. veteran organizations, Armistice Day was renamed Veterans Day in 1954.



Veterans Day Friday November 11, 2022



Election Day Tuesday November 8, 2022

THE ANSWER MAN By Len Sanders

Dear Answer Man:

I am a new member of the MAFW cycling club. I heard that all ride leaders get invited to the annual ride leaders' pizza party, no matter how many rides that they led during the past year. Can an invitee who led only one ride be allowed to eat as much pizza as one who led 43 rides.? That sounds not only strange, but costly to the club. I do suggest that going forward, we limit pizza consumption to one slice for each ride led. That system would more properly promote volunteerism. What does the Answer Man suggest?

Dear New Member:

The Club is edging toward something like your suggestion. For next year, the social committee, headed by Mary Somebody, is talking about allowing those who led less than 10 rides access to the plain pies only, while the Margarita pizza be restricted to the more active leaders. The funny looking pies, with the topping that looks like lawn cuttings will be served to those who only led one ride. Let's see how that works out.

Dear Answer Man:

We have a rating system for ride difficulty and anticipated ride speed. What we could really use is a rating system for our ride leaders themselves. After all, we all recognize that some leaders are better than others. How about it?

Dear Troublemaker:

Funny you should ask. I just saw a copy of the soon to be released ride leader rating standards. It's actually quite similar to the marking system used for school exams. Remember, these are only up for discussion, they haven't been accepted yet.:

Any ride leader who actually finishes the ride without losing any cyclists along the way will be considered an "A" leader. A "B" leader rating will be awarded to leaders who consistently finish with 90% or more of the original cyclists still smiling and not in visible pain. A "C" ride leader rating is awarded to those leaders who frequently need to be rescued themselves. We have no "D" rated ride leaders.

Dear Answer Man:

The names of the 4 seasons of the year sometimes confuse me. I do understand "Winter". Also, "Summer and "Spring". But why is Autumn sometimes called the "Fall Season"?

Dear Easily Confused Dude or Dudette:

It's called "fall" because of all the wet leaves that we find on the roads. The wet leaves increase by a large factor the slipping and skidding risk to cyclists during this time of year. We use the term "Fall Season" as a warning to all cyclists that they need to exert extra care at this time. It has nothing at all to do with the fact that the leaves "fall" from the trees.

Ride Leader Award Report (October 1, 2021— September 30, 2022)

Leader	Led	Canceled	Leader	Led	Canceled
Sal Rizzo	67	16	Mark Baumeister	12	0
Jeff Sperling	60	8	Paul Malinowski	12	2
Andy Milstein	42	9	Seth Cohen	12	3
Barry Seip	36	7	George Ebel	12	0
Sam (Sumant) Chan- diramani	31	4	Arnie Cohen	12	1
John Parsekian	27	5	Jay Marowitz	12	2
Les Garber	26	3	Noreen Drucker	12	1
John Storey	24	10		11	4
Eric Lavitsky	23	1	Helene Motyka	10	1
Arlene Whalen	23	2	David Drescher	9	6
Madeleine Roese	20	3	Marty Siegel	9	0
Tracy Brown	16	1	Fred Bennett	9	2
Tom Flatley	16	0	Roy Fischman	8	1
Manuel Coelho	15	2	Paul Malarcher	8	3
Len Friedman	15	2	Petra Strickland	7	0
Tony Fanelli	15	1	Marvin Schwinder	7	1
Christopher Hartmann	14	0	Michael Regan	6	0
Vinny Catanzaro	14	0	Gregory Stec	6	2
Susan Smyth	14	7	Jim Nielsen	5	3
Jan Gorban	14	1	Betsy Eastwood	5	2
Dennis Sinauskas	13	2	Bobby Ebel	4	0
Lynda DeLuca	13	3	Lou Blanco	4	0
- Richard Poore	13	2	Mario Pompeo	4	0
Drew Thraen	12	5	Len Sanders	4	4
George Diamantidis	12	0	Martha (Marty) Pratt	3	0
Joseph Reo	12	3	Michael Cloidt	3	1
Michael Shapanka	12	6	Mariann Mann	3	0
Michael Chenkin	12	11	Ed Steinman	3	1
Barbara Delaney	12	0	Chaim Nudell	3	0

Leader	Led	Canceled
Elizabeth Jennison	3	1
Tom Beringer	2	0
Dave Hall	2	0
Jim Williams	2	
-		2
Muffin Williams	2	0
Artur Holl	2	0
Maurice Alvarez	2	1
Larry Grossman	2	1
Jack Brohal	2	1
Valerie Cole	1	2
Glenn Sutton	1	0
Merritt Peterson	1	1
Alex Cefalu	1	0
Scott Raschke	1	0
Xue Li	1	0
Lisa Gentile	1	0
Craig Levin	1	1
Michael Swearingen	1	0
Jim Barnish	1	0
Carl Wheeldon	1	0
Bob Warren	1	0
Mark Jay	1	2
Doug Gardner	1	0
Greg Bassett	1	2
George Decker	1	0
Andy Boulcott	0	1
Mark Brumbaugh	0	1
Luise Neilson	0	2
Mark Fischer	0	1
Pam Gregory	0	1
	-	-

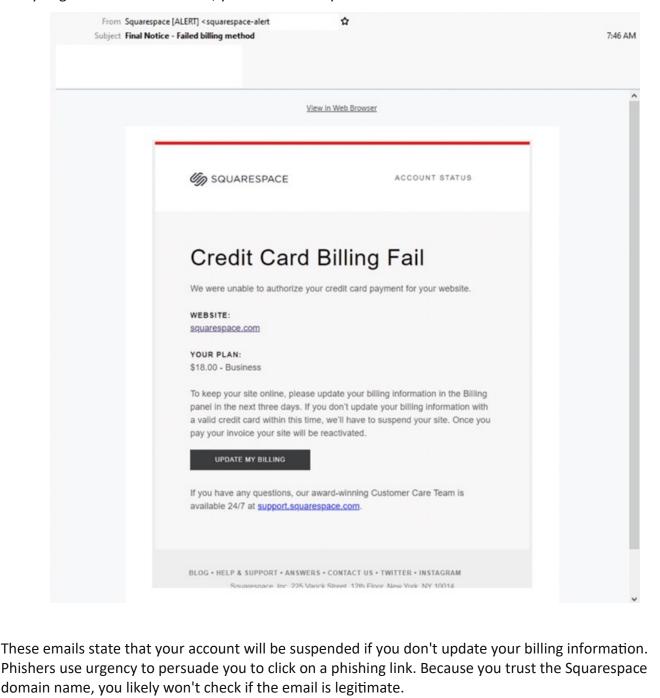
Phishing Email: 10 Emails That Don't Look Like It

Ryan Toohil, CTO, Aura edited with additions from Tony Marchand June 15, 2022

Part 2 continued from October 2022 newsletter

6. Incorrect billing information notice

Typically, these scams come from companies with large user bases. Squarespace powers a lot of websites; so if you get an email from them, you're more likely to take action.



•	There are high-quality branding elements in the email, like a logo and brand colors. You'll also see a deadline (e.g., in three days your account will be suspended) and a link. You're taken to a fake Squarespace page once you click on the link. By logging in with your email address and password, the scammer records your information and returns an incorrect password notification
	How to spot them:
• tak •	Look for false urgency. Subject lines that say "Final Notice" create panic and will encourage you to the action. But most companies will not send an urgent email if it's their first contact. Check to see if the logo is pixelated or cut off in different areas of the email. Look for bad grammar and misspelled words. Separately go to SquareSpace or other site on-line, log-in and check your billing info.
	Support iCloud account limited for security reasons To:
	Dear Customer, We've noticed that some of your account information appears to be missing or incorrect, to avoid the closure of your account please sign in to your Apple ID and securely amend the information in your account. If we don't receive the information before this deadline, we will be forced to disable your account for security reasons.
	Please amend your account information by clicking on the link below : Sign In and Review
	Note:
	If your account is disabled you will not be able to use your iCloud to unlock your iPhone or be able to use any of the iCloud or App Store features.
	Thank you for your patience and understanding. If you need further assistance please click Help at the bottom of Apple page.
	Sincerely,
	Apple Inc.
	This is an automatically generated email, Please do not reply Read our privacy policy, Security and Protection if you have any questions Copyright © 1999-2019 Apple Inc All Rights Reserved.

7. False iCloud update notification

In an iCloud update scam, hackers attempt to get your Apple ID and password. This information is required to use Apple services such as the App Store, FaceTime, iMessage, and iCloud.

Contact and payment information is also stored in your Apple account. A hacker who gets hold of your ID and password can use it, or sell it on the black market. Your documents, photos, and app history will be available to them. They can even rent and buy movies through your account.

How false iCloud update scams work:

• You will receive an email that appears to be a real Apple support email, but it's a scam. In the message, you will be told that if you don't act, you won't be able to access your account.

- The scammer in the example above tells the recipient that they will lose access to iCloud, iPhone, or App Store features if they fail to update their information.
- By clicking the "Sign In and Review" button, you'll be taken to a fake website. Inputting your information on the website will give the hacker access to your accounts.
 How to spot them:
- Do not click on anything in the email. Separately sign into your account on-line and check if there's a notification and/or check that the account information is present and complete.
- Look for catchy or mysterious subject lines like "iCloud account limited for security reasons." this is a red flag. Apple doesn't send out emails like that.
- Be aware of poor design. Notice how the text is aligned to the left on the button in the example above. Apple, a design-focused company, would not send an email with misaligned elements

8. Human Resources (HR) survey email scam



Survey invitation to evaluate Steven Jonas 1 message cnoreply@qemailserver.com> Reply-To: To: Steven Jonas is participating in a science team leadership development program

Mon, Nov 19, 2018 at 10:52 AM

Steven Jonas is participating in a science team leadership development program. As part of that program, Steven Jonas is receiving a number of 360 degree surveys to provide developmental feedback regarding his or her leadership. You have been nominated as someone who has sufficient experience with Steven Jonas to be able to provide relevant and accurate feedback.

Please click the link below to access the survey. When you create your password for the first time, please record it so that you can use it again in the future. The survey takes about 10 minutes to complete, and you can stop and restart at any time.

Your contribution is invaluably helpful to Steven Jonas's professional leadership development.

Please complete this survey by October 17 th. Thank you!

Take the Evaluation

• You'll be asked for your opinion about "someone you know" for a program or promotion. The sender doesn't actually care about your opinion — the goal is for you to click on a link that leads to a phony survey website.

• Once you do, the scammer will record any information that you enter, and can use it to either access other online accounts or sell it on the black market. The link could also launch malware that scrapes sensitive information from your computer.

How to spot them:

• A survey NEVER asks you to provide private data like your Social Security number, credit card information or bank account information.

• The message contains bad grammar, misspellings, or weird word choices. Legitimate companies doing polling or seeking feedback edit their messages.

- You don't know the person about whom they are requesting information.
- The message is random and unexpected.

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To: hhhhhhhhhhhhhhhh	mailinato	r > Hi	
Sheila V has shared a Docs with you	docume	nt on G	oogle
	docume	nt on G	oogle

9. Google Docs scam

In May 2017, a phishing scam known as "the Google Docs worm" spread across the internet, causing havoc for users [*]. Fraudsters stole emails and contact lists from Gmail accounts by impersonating Google Docs through special web apps. This method worked because people believed that the requests came from their friends.

When recipient's granted access, the scam email would automatically be sent to their contacts. Wired newer reports show that the scam is still prevalent, despite Google's effort to contain it [*]. How Google Docs scam works:

• If you click on the link, you're taken to a page hosted by Google that lists your Google accounts. You will be asked to choose a Google account and provide access to "Google Docs," a fake third-party app.

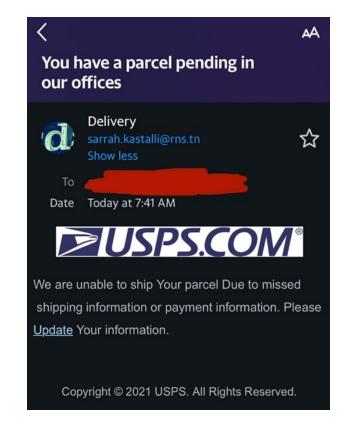
• By clicking "Allow," this fake Google Docs app can read your emails and send scam emails to your contacts. The worm will eventually infect everyone who has ever emailed you.

How to spot them:

Your best bet is don't trust it!!! Call Shelia V and ask her if she sent you a Google Doc. If so, ask her to resend it and use that link. If not, DELETE THE EMAIL.

(Also: This is a tough one to spot before falling for it. But you can check the small "Google Docs" link on the Google-hosted page and review the app permissions. The real Google Docs has access to your account by default. If you see an app called "Google Docs," remove it).

10. USPS phishing email



Fraudsters who pose as USPS representatives often claim that your delivery requires a response from you. If you've ordered anything online from outside the U.S., your package may get held up in customs. Fraudsters take advantage of this possibility to steal your information.

How this USPS scam works:

The email will claim to be from USPS, stating that your package cannot be delivered. You'll be asked to update your shipping information after you click on the phishing link. Any data you enter this way will be stolen by scammers.

How to spot them:

- If you are not expecting any packages from USPS, this email is a scam.
- If the support email address is not from @usps.gov, it is a scam.
- Look for urgency tactics and forceful language such as, "we will return your package if you don't respond in 48 hours."
- Check for poor design and logo misuse.
- It's not usual for USPS to send such a message stating missing shipping or payment info.

Poet's Corner by John J. Burns

Siphoning Sustenance

Famished and minus meat, the eagle tempted by tastes memory served, pauses to perch and ponder his plan. Forgetful not, he remembers my friend, his prior prey and most recent treat; eaten so the eagle might farther fly feather firmed, soaring. majestically on through sky.

And now should I not see fit to flee, by his biting beak I'll too die, unless I rise and fiercely fight, as would a lion unlike mouse like me, and upon him spring with all my might, to deny him feast - fling him to

to deny him feast - fling him to famine,

to give him cause to reexamine, alternatives to me that he might

try,



for siphoning sustenance from his food chain so I don't die.

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)

Inspiration

Choose To Be KIND,

Many Are Facing Difficult Times, Filled With Uncertainty And Sadness. If You Can Add Joy To Someone's Life, Do It, Because,

What You Give, You Receive!

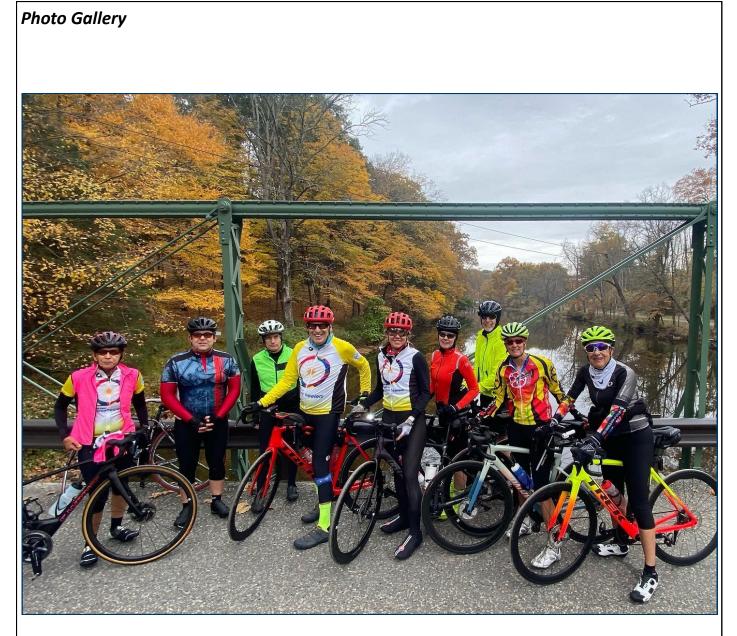
It's The Circle Of Life



THE CYCLING ADDICT

Nothing compares with the freedom and simple pleasures of riding a bike. It keeps you fit and alert, invigorates all the senses and feeds the soul. To feel the wind on your face and the sun on your legs, to climb high mountains and soar through valleys. Journey's [sic] become an experience, you see the world differently, you're no longer a passenger. -Unknown-

Submitted by Rob Greenberg



Picnic Ride #692, Hamden Road gravel to bridge, then on River Road



Freewheelers cycling in Massachusetts Farm to Fork Fondo



Vinny leads the guys through the hills of Denville on a beautiful fall day!



The crazy cyclists that rode the notorious TAB route!



Cycling the bridges of NYC



You scream, I scream, we all scream for ice cream!



At the Stockton General Store



Amherst, MA



Cycling in Lake George Region at Schroon Lake



A girls bike ride around Budd Lake on a brisk fall day!



MAFWers taking a break in Princeton!

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@mafw.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: <u>Travel Insurance</u> and <u>Engaging a Third World</u> <u>Tour Guide</u>. 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: <u>Other Organization Events</u>. As with Club designated events please notify Mark Jay:adventures@mafw.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@mafw.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@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, 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

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

FLORHAM PARK, NJ The Bicycle Store – % 183 Ridgedale Ave 973-377-6616

HACKETTSTOWN, NJ Marty's Reliable Cycle (Hackettstown) *** 160 Main St. 908-852-1650 LINCOLN PARK, NJ Bicycle Tech 2 Station Road, Suite A 973-694-6775

MORRISTOWN, NJ Marty's Reliable Cycle (Morristown) *** 182 Ridgedale Ave 973-584-7773

PARSIPPANY, NJ

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

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**

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 **vetteman48@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

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

CLUB OFFICERS

Executive Committee:

President Liz Jennison Tel. 973-723-7520 president@mafw.org

Vice President Steve Lindner Tel. 201-650-2155 vp@mafw.org

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