



NFBC NEWSLETTER

Dates to Remember

TGIF Ride Elma
March 30th

Trash & Treasure
April 21st

Cinco de Mayo Ride
May 5th

Club Trip **August**
17 - 21

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First Ride of The Season

The weather has not been great but the season is just starting. We have many great rides and events to look forward to. Don't forget the TGIF Ride on March 30th at 2:00 PM, Elma Meadows. See last month's Newsletter for details. Here are more events and specials scheduled for this season:

Saturday, April 21st. Spring Trash & Treasure Ride. NFBC's contribution to keeping our roads clean. We ride, clean the road and party, what more can you ask?

Saturday, May 5th. Cinco de Mayo Ride to Sturgeon Point. Dinner Ride.

Sunday, May 13th. Betsy's Mother's Day Ride and Party.

Monday, May 28th. Jim & Kathy's Memorial Day Ride & Party.

Saturday, July 7th. Brewery Tour and Social.

Saturday, July 14th. Harrington Ride and Party (Canada).

Saturday, July 21st. Puleo Party Ride.

Sunday, August 26th. Club Picnic.

Please make sure your dues are paid!



New and renewing members, did you know that you agreed to abide by the duties below when you signed the NFBC membership application form? These duties can be found on the NFBC website, by clicking on "Documents" at the bottom of every page. Study hard, there WILL be a quiz.

DUTIES OF A RIDER

All riders and guests must acknowledge having read and understood the Duties of a Rider statement below before participating in any NFBC-sponsored ride. Your name/signature on the NFBC membership form and on the NFBC sign-in sheet is such an acknowledgement.

- Riders must wear an ASTM-approved bicycle helmet while participating in any NFBC-sponsored ride.
- Riders must obey New York State vehicle and traffic laws. Riders are governed by the same laws as motor vehicles. Riding in an NFBC group does not give riders the right to violate any of these laws.
- Riders should not ride beyond their limits, or their ability to cope with variations in road conditions (wetness, gravel, ice, snow, potholes, etc.).
- Riders must remain in constant control of speed and direction at all times to avoid contact with obstacles and other riders.
- Riders should familiarize themselves with verbal and posted information before riding the route. The NFBC ride leaders do not represent the route as free of hazards to bicyclists.
- Riders must not overtake another rider in such a manner as to cause contact with the rider being overtaken.
- Riders must make certain there is adequate safe space between themselves and the rider in front of them.
- Riders must communicate with other riders by calling out and announcing the following:
 - CAR BACK - warning riders in front of them that there is a vehicle approaching from the rear, and signaling to "single up".
 - CAR UP - warning riders in front of them that there is a vehicle approaching from the front.
 - SINGLE UP - warning that single-file riding is required.
 - CAR LEFT / CAR RIGHT - warning to riders that a car may be entering their path.
 - WALKER / RUNNER UP - warning that there is someone on foot on the rider's side of the road.
 - TRACKS - warning that the riders are approaching railroad tracks. Riders should cross tracks at a right angle to the tracks.
 - ROAD KILL - warning that there is a dead animal in their path.
 - HOLE - warning that there is a pothole or other break in the pavement ahead. Riders may simply point to the ground to indicate a pothole.
 - STOPPING / SLOWING - warning riders around you of a change in your speed. Riders may also use a hand signal to indicate this change.
 - ON YOUR LEFT - warning other rider(s) that you are passing them on the LEFT. Riders should NEVER intentionally pass another rider on the right side.
 - ALL OF THESE WARNINGS SHOULD BE PASSED TO THE RIDERS BEHIND YOU.



HELP!

HELP WANTED!

Karen Alongi and Jason Deckert, have volunteered to lead the Thursday Night North Ride. This ride leaves from the Buffalo-Niagara Heritage Museum, Tonawanda Creek Rd. (south) and New Road, Amherst. They need a co-ride leader to share the responsibilities and make sure a leader is always available.

This is a great opportunity to ease into being a ride leader and the Club will be most appreciative. If you are interested, please call or email any of the board members or talk to them at the rides. Their phone numbers and emails are listed on page 11 of this Newsletter.

Thank You!

Welcome New Members

Jeffrey Guziec; Raquelle Raugh; Theresa Brown; Andy Schultz; Tony Cammarano; Kathleen Oetinger; Julian Selmes; Nancy Hall; Alex Hall; Colby Hall; Cathleen Waters; Cathy Shanahan; Susan Morawski; Joel Morawski; Sheila Cipolla; Sarah Platts; Richard Ham; Joel Fogarty; Louise MacDonald.

Club Trip Information Update

Cindy Adams asked us to clarify the dates and rides for the NFBC trip to Poughkeepsie in August.

Members have the option of staying for some or all of the trip. The entire trip will consist of four hotel nights and five days of riding. Arrival will be on Friday, August 17th and check out will be on Tuesday, August 21st. You can choose any or all of these dates and rides.

There will be rides on five days: Friday evening, Saturday, Sunday, Monday and Tuesday.

If you have any questions, please contact Cindy at:

cynthia12@roadrunner.com

The “southern tier contingent of the NFBC” invites you to take a trip with them this summer!

These are non-club trips with no mileage credit, but everyone is invited! Listed below are the trips we have scheduled for this summer:

June 10th through 15th

ADK Cycle Outing in Potsdam, NY

At Clarkson University

Five of us have already sent in our registrations and down payments.

September 10th through the 14th we have a trip planned and a condo rented, in Williamsburg, Virginia. This is just our group of five or six people at this time, but anyone is welcome to join us.

Also, sometime in June we plan to ride the Pine Creek trail out of Wellsboro, PA.

The Pine Creek Gorge is known as the Grand Canyon of Pennsylvania and has beautiful scenery!

We haven't picked a date yet. This would be a two day self-contained trip.

61 miles down the first day, and then return the next day.

For further information, I can be reached at:

kbheart@roadrunner.com, or 716-410-2556

Thank You

Bob Ehrheart #34



Charity Rides

Enjoy a Ride and Help the Community

Buffalo Ride of Silence

Wednesday, May 16, 2018

The mission of the worldwide Ride of Silence is to honor bicyclists killed by motorists, promote sharing the road, and provide awareness of bicycling safety. Inspired by our sister city of Rochester, Buffalo will join over 300 other cities in riding together as one, SILENT voice. Our main focus is the awareness and safety of cyclists. But that is not our only focus. The safety of everyone is paramount. Our goal is to bring this conversation to the forefront, and work towards completion of Vision Zero. We invite you to ride SILENTLY with us on May 16, 2018 at 7:00 pm.



We will meet at the Delaware Park ring road near the police radio tower at 6:00 pm. At 7:00 pm we will depart on an eight-mile ride through the city. The max speed will be between 8 and 10 mph. As a single group we will proceed SILENTLY, bringing awareness to the vulnerability of cyclists. The ride is free but lights and helmets are mandatory. Please be aware this is a self-supported ride. It is recommended to bring your own tube and patch kit.

If you are interested in volunteering, please email bflrideofsilence@outlook.com. As the day draws closer, please check the Buffalo Ride of Silence Facebook page for updates: <https://www.facebook.com/Ride-of-Silence-Buffalo-545082772534630/>

JDRF Charity Ride

JDRF (Juvenile Diabetes Research Foundation) **Ride to Cure Diabetes** is a charitable bike ride that raises money for type 1 diabetes (T1D) research. Choosing one of these JDRF rides gives new and experienced cyclists – and their friends and families – the opportunity to fundraise for life-changing T1D research along with the entire Ride community. Participants choose from one of six Ride locations, train with their local coach to achieve their mileage goals (no matter how long or short) and use guidance from their local chapters to meet and exceed their fundraising commitments. Think of these rides as destination cycling, because the 2018 schedule includes rides in Amelia Island, Florida; Death Valley, California; La Crosse, Wisconsin; Loveland, CO; Santa Fe, New Mexico; and Saratoga Springs, New York.



JDRF Ride isn't just a bike ride: it's an experience where hundreds of riders come together from all over the world to make new friendships, enjoy the unparalleled camaraderie of the Ride community and raise money to find a cure for T1D. If you have any questions, please contact the JDRF Western New York Chapter at 716-833-2873 or email Lauren VanOsten, Lvanosten@jdrf.org. Join us today: ride.jdrf.org.

The Ride for Missing Children **Friday, May 18, 2018**

From the website: We ride 100-miles in one day, as one, unified team of riders, riding 2x2 at a 14-15 mile pace and escorted by local law enforcement in each jurisdiction. The Ride stops at schools along the route for educational rest stops, with silent tributes to missing children, recovered children and fallen officers along the way. These riders will join the group at lunch and finish the remainder of the route. Riders, their families and friends will be welcomed at the finish with a grand celebration!



Rob Nowinski is the captain of the NFBC team, which already has 11 members.

The Ride for Roswell **Saturday, June 23, 2018**



The mission of the Ride for Roswell: Riding Together To End Cancer is the passion behind **The Ride For Roswell**, which gathers thousands of cyclers to raise the necessary funds to build innovative cancer research programs, as well as services that enhance the quality of a patient's life. At Roswell Park Comprehensive Cancer Center, one of the leading comprehensive cancer centers in the nation, funds raised in this mission-driven ride fuel our fight. The dreams and hopes that we carry with us on our daylong journey have the power to grant a wish of living a cancer-free tomorrow.

The NFBC has a team participating in the Ride, called "Team NFBC", which is captained by Paul Rossi. As Paul posted on the NFBC Facebook page on January 27: Click on The Ride for Roswell, choose your route and join Team NFBC!



WEEKEND RIDE SCHEDULE

713	Darlen Lake State Park	Sun, Apr 1	11:00 AM	Westwood Park, Lancaster	38 / 30 / 16	945 / 839 / 347	EZ	Elizabeth Skelton (716-400-6091)
901	Clarence Day Ride	Sat, Apr 7	11:00 AM	Community of Christ Church, Clarence	~15-30		EZ	Rebecca Ribis (837-0089)
290	Eden-Evans Circuit	Sat, Apr 7	11:00 AM	Parking Lot behind fire hall, Hamburg	32	1340	MOD	Bradshaw Hovey (716-857-0906)
393	Riding Baer	Sun, Apr 8	11:00 AM	North Amherst Fire Co., Amherst	29 / 20		EZ	Nancy Krzyzanowski (7169128671)
709	Toy Town Tour	Sun, Apr 8	11:00 AM	Hamlin Park (south parking lot), East Aurora	35 / 28	1500 / 700	MOD	David Dunkle (7163590690)
701	Panera Pedal	Sat, Apr 14	11:00 AM	The Buffalo Niagara Heritage Museum (Tonawanda Creek S at New Rd), Amherst	27 / 17		EZ	Elaine Rubenstein (7164795042)
338	Hunter's Creek	Sat, Apr 14	11:00 AM	Wales Town Park (RT 20A, 3.3 miles east of RT 400), Wales	31 / 23	2000 / 1200	DIFF / MOD	Bradshaw Hovey (716-857-0906)
400	East of Akron	Sun, Apr 15	11:00 AM	Russel Town Park (Clinton & Main St.), Akron	33 / 22		MOD / EZ	NEEDS LEADER. VOLUNTEER HERE.
430	Loop-D-Loop	Sun, Apr 15	11:00 AM	Chestnut Ridge Park (Casino Lot), Orchard Park	30 / 20		DIFF / MOD	Pat Danaher (310-8136)
273	Trash & Treasure Ride	Sat, Apr 21	11:00 AM	Chestnut Ridge Park (Casino Lot), Orchard Park	31 / 21	1300 / 900	MD / EZ	John Herman (7166988222)
397	Wine Xpress	Sun, Apr 22	11:00 AM	West Canal Park (Near Niag. Falls Blvd), Pendleton	31 / 18	600 / 200	EZ	NEEDS LEADER. VOLUNTEER HERE.
411	Houses of the Holy	Sun, Apr 22	11:00 AM	Elma Meadows Park (Girdle & Rice Rds), Elma	41 / 26	2800 / 1600	XD / DIFF	Charles Grammer (7167131469)
312	Bubaloos (old Billy Bob's)	Sat, Apr 28	11:00 AM	Clarence Middle School, Clarence	45 / 31		EZ	NEEDS LEADER. VOLUNTEER HERE.
383	The Nth Degree	Sat, Apr 28	11:00 AM	Hamlin Park (south parking lot), East Aurora	31 / 22	2000 / 1200	XD / MD	NEEDS LEADER. VOLUNTEER HERE.
742	Lockport-Pendleton	Sun, Apr 29	10:00 AM	The Buffalo Niagara Heritage Museum (Tonawanda Creek S at New Rd), Amherst	38 / 32	797 / 692	MOD / EZ	NEEDS LEADER. VOLUNTEER HERE.
271	Java Lake Ride	Sun, Apr 29	11:00 AM	Parking Lot @ Ronni's Pizzeria (Rt. 16, 0.1 miles before Holland Glenwood Road), Holland	37 / 21	2500 / 1700	DIFF / MD	Fred Marcheson (870-2112)



WEEKDAY RIDE SCHEDULE

Day	Time	Ride Start	Ride Leader
Monday	AM	Wendelville Firehall, 7340 Campbell Blvd. at Tonawanda Crk. Rd., Pendleton	Bob Alessi, 694-0853
	PM	Community of Christ Church, 5030 Thompson Rd., Clarence	Rebecca Ribis, 837-0089
	PM	Hamlin Park on Grove St., two blocks south of Main, second lot, East Aurora	Jim Sawyer, 884-3057
Tuesday	AM	Ellicott Creek Island Park (off Niagara Falls Blvd. on Creekside), Tonawanda	Joe Pizzuto, 982-4142
	PM	Pendleton Town Hall, Campbell Blvd. between Bear Ridge and Beach Ridge Rds., Pendleton	Jim & Kathy Karnath, 860-9039
	PM	Municipal Parking Lot off Long Ave (opposite #48) by firehall and water tower, Hamburg	Matt Luly, 648-8988
Wednesday	AM	Municipal Parking Lot, S. Buffalo & E. Quaker Rds., Orchard Park	Fred Marcheson, 870-2112
	PM	St. Mary's Church at Transit & Stahley Rd., Swormsville (Clarence)	Peg Walker, 741-4616
	PM	Chestnut Ridge Park, Casino Parking Lot, Rt. 277 Orchard Park NY	Frank Solitz, 937-6924
Thursday	AM	Como Park, first parking lot on the right from Como Park Blvd. entrance, Lancaster	Karen Sprada, 684-9039
	PM	Buffalo-Niagara Heritage Village Museum, Tonawanda Creek (South) and New Rds., Amherst	Karen Alongi & Jason Deckert
	PM	St. John's Lutheran Church, 55 Pleasant Ave., East of Central Ave., Lancaster Ave., Lancaster	Liz Skelton, 400-6091
Friday	AM	Community of Christ Church, 5030 Thompson Rd., Clarence	Jack Rimlinger, 741-8512
	PM	Elma Meadows Park, on Rice Rd. at Girdle Rd., Elma	Pat & Loren Danaher, 310-8136
Saturday	AM	Richmond Parking Lot (at Ellicott Complex) off Frontier Rd., UB North Campus, Amherst	Brad Chase, 632-5636
Sunday	AM	Erie Basin Marina, parking lot by the Hatch, Buffalo	Ian Currie, 601-7390

Day of the Week Start Times

Saturday and Sunday Breakfast Rides: 9:00 AM all season. (Members usually stop for a quick diner breakfast)

Weekday Morning Rides: 10:00 AM in April, May, Sept. & Oct.; 9:00 AM in June, July & Aug.

Weekday Evening Rides: 6:00 PM in April & Sept.; 6:30 PM in May through Aug.



Backbone of the NFBC: Ride Leaders

While we try to decide whether to ride - Is it too cold? Too hot? Too windy? Dark too soon? Might it rain/snow/sleet? Are we hurt? Are we cranky? Is there anyone to ride with? Do we have the right clothes? Is traffic too bad? Is our bike ready? Do we have TIME? - our morning & evening Ride Leaders are there! Not only do they show up for the ride every week (or arrange their own sub), they LEAD the rides. They create and update the routes, have cue sheets and road hazard warnings at the ready, and sometimes even provide snacks for the riders!

Here then is the second in a series to introduce you to the people who lead NFBC rides, every day of the week! Thanks to Dennis Powell for the idea. —Ed.

Joe Pizzuto leads the Tuesday morning rides from Ellicott Creek Island Park at Creekside Drive and Niagara Falls Blvd. Joe rode his bike a great deal as a child and started riding again in the late 1980s to help him quit smoking. It worked, and Joe hasn't smoked a cigarette since August 31, 1988!



Joe joined NFBC around 1992 and has helped the Club in different capacities over the years. When the previous Tuesday morning Ride Leader passed away, Joe said it felt natural to volunteer to take over. The best part about being a Ride Leader is meeting new people and spending time with the "core" group of people who ride on Tuesday mornings. On the other hand, Joe wants new members to have a positive experience; he finds that can be a challenge when new people have limited riding experience.

As far as favorite bike gear, Joe said he enjoys the bikes themselves: new, old, the great variety! His favorite Ride Leader story is from the end of last season: Joe planned a party at West Canal Park and ordered pizza. The riders returned and the party began. However, Joe spent party time on the phone and looking for the pizza delivery driver in the parking lot. The driver could not find West Canal Park, had a meltdown and never brought the pizza! Joe was embarrassed, but the party went on anyway!

During the off-season, Joe works part-time at the Y and can participate in all the activities there, from water exercise to pickle ball. He also enjoys cross-country skiing and hiking.

Jim Sawyer leads the ride from Hamlin Park, East Aurora, on Monday nights. His favorite bike-related item is the head tube badge. Jim thinks a frame without one is really missing something. (Did you have to Google this, too?)



Jim has been a member of NFBC since 1993, and he's a Ride Leader because he likes putting together a schedule of challenging rides and seeing who shows! His favorite part about being a Ride Leader is the post-ride debriefing in the parking lot, and if you want to hear any memorable stories about his rides, you will have to attend the debriefings! Jim thinks one challenging aspect of being a Ride Leader is showing up, or deciding to show up, in foul weather.

In the off-season, Jim likes to speed skate and do some Nordic skiing, but if there is no snow, he will ride or hike.



Fred Marcheson is the Ride Leader on Wednesday mornings, from the Municipal Building in Orchard Park, 4295 South Buffalo St. There is a coffee stop after each ride.

Fred most appreciates his helmet, which has saved him on a couple of occasions. He also has a rain fender that has become a hit with the other riders!

Fred started biking in the '90s on a hybrid bike and joined NFBC in 2001 after buying a road bike. Becoming a Ride Leader was a natural fit for Fred: He's worked as a teacher, a counselor, and a coach. Now, Fred enjoys getting to know the riders: "I enjoy the verbal banter before, during and after the rides. We do have fun and our coffee stops are a nice way to wrap up a ride."

One of the challenges of being a Ride Leader is the design of routes to meet the skill level of the riders. Fred generally has a different long and short route each week from April through August, and then repeats the most popular ones in September and October. Routes are posted on the website, so riders can gauge the route ahead of time. The rides are in hilly Orchard Park but Fred says "...for every uphill, there is a downhill and great scenery!"

The toughest part of being a ride leader is the commitment; Fred sits alone in the parking lot on many mornings, just in case a rider wants to ride in bad weather!

Fred tries to stay active in the off-season, with trips to the gym, hiking and neighborhood walks. And, like all of us, he also catches up with things put off during the riding season.

One memorable story happened on a ride called "Smooth Smith." The group rode through a construction area with smoking hot new blacktop, their tires picking up a bit of the sticky stuff, and then spent the rest of the ride cleaning debris their tires collected from the road. The ride was (not) a big hit!

Loren and Pat Danaher are the Ride Leaders for the Friday night rides out of Elma Meadows. Their rides are designed to appeal to every type of rider, from racer to casual, with strong emphasis on post-ride socializing that begins in the parking lot, giving all riders time to return, and culminates with dinner at one of our local haunts.

Pat joined NFBC in 1997 but has been cycling since time immemorial. Loren joined the Club in 2009, looking for people to cycle with as she transitioned from an expensive equestrian habit to a less costly cycling habit.



Pat and Loren think the best part of leading rides is seeing people enjoy the ride and knowing people appreciate the effort put into choosing rides best suited to the weather and road conditions. The worst part of being a ride leader is when someone gets hurt. Nobody likes to see anyone get hurt, and Loren and Pat take these injuries personally.

During the off-season, Pat and Loren continue to cycle, weather permitting. If they can't ride, they enjoy hiking with their dogs (and friends), snowshoeing and skiing.



NFBC Newsletter Deadline

The deadline for submission of articles to the Newsletter is the twelfth (12th) of the month preceding the month in which the information is to appear. We welcome articles or story ideas about club members or club activities and digital pictures of either, with captions. Send to Joan Charleson or Mike Maher.

Party Rules

For NFBC members, biking is number one followed by socializing with friends. Get togethers are organized by volunteers in the club who enjoy hosting parties. The host(ess) supplies the facility, main course, soft drinks and, of course, time and energy. Those who attend bring a dish to share, a beverage of their choice, and funds for the "kitty" to offset the expenses of the host. Bring a lawn chair. Be a welcomed party goer and do your share to make these get togethers continued successes for the club.

Help Spread Sunshine

On behalf of the NFBC we will send a note of cheer to someone who may need it. Notify Terry Turski (tturski@aol.com. 688-8904) or Robert Nowinski. Club President. NFBC cares about its people!

NIAGARA FRONTIER BICYCLE CLUB

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NIAGARA FRONTIER BICYCLE CLUB MEMBERSHIP APPLICATION

NFBC/LAB RELEASE AND WAIVER OF LIABILITY, ASSUMPTION OF RISK AND INDEMNITY AGREEMENT

In consideration of being permitted to participate in any way in the NFBC sponsored bicycling activity, I for myself, my personal representatives, assigns, heirs, and next of kin:

1. ACKNOWLEDGE, agree and represent that I understand the nature of this bicycling activity, and that I am qualified, in good health, and in proper physical condition to participate in such activity. I further acknowledge that the activity will be conducted over public roads and facilities open to the public during the activity and upon which the hazards of traveling are to be expected. I further agree and warrant that if at any time I believe conditions to be unsafe, I will immediately discontinue further participation in the activity.

2. FULLY UNDERSTAND that (a) bicycling activities involve risks and dangers of serious bodily injury, including permanent disability, paralysis and death; (b) these risks and dangers may be caused by my own actions or inactions, the actions or inactions of others participating in the activity, the conditions in which the activity takes place, or the negligence of the releasees named below; (c) there may be other risks and social and economic losses whether not known to me or not readily foreseeable at this time; and I fully accept and assume all such risks and all responsibility for losses, costs and damages I incur as a result of my participation in this activity.

3. HEREBY RELEASE, discharge and covenant not to sue the NFBC, the LAB, their respective administrators, directors, agents, officers, volunteers and employees, other participants, any sponsors, advertisers, and if applicable, owners and lessors of premises on which the activity takes place, from all liability, claims, demands, losses or damages on my account caused or alleged to be caused in whole or in part by the negligence of the releasees or otherwise, including negligent rescue operations; and I further agree that if, despite this release and waiver of liability, assumption of risk, and indemnity agreement, I, or anyone on my behalf, makes a claim against any of the releasees, I will indemnify, save, and hold harmless each of the releasees from any litigation expenses, attorney fees, loss, liability, damage or cost which may occur as the result of such claim.

I HAVE READ THIS AGREEMENT, FULLY UNDERSTAND ITS TERMS, UNDERSTAND THAT I HAVE GIVEN UP SUBSTANTIAL RIGHTS BY SIGNING IT, AND HAVE SIGNED IT FREELY AND WITHOUT ANY INDUCEMENT OR ASSURANCE OF ANY NATURE, AND INTEND IT TO BE A COMPLETE AND UNCONDITIONAL RELEASE OF ALL LIABILITY TO THE GREATEST EXTENT ALLOWED BY LAW AND AGREE THAT IF ANY PORTION OF THIS AGREEMENT IS HELD TO BE INVALID THE BALANCE NOTWITHSTANDING SHALL CONTINUE IN FULL FORCE AND EFFECT. FURTHERMORE, I HAVE ALSO READ AND UNDERSTAND THE RESPONSIBILITIES OF A RIDER (see NFBC website).

NAME _____

STREET _____

CITY _____ Address Change? Y N

STATE _____ ZIP _____ PHONE _____

PRIMARY EMAIL _____ Email Change ? Y N

SECONDARY EMAIL _____ Email Change ? Y N

PRIMARY MEMBER/GUARDIAN SIGNATURE DATE BIRTHDATE if under 18 MEMBER # _____

ADDITIONAL MEMBERS: (Family membership includes any 2 adults and their children under 18 living at the same address)

MEMBERSHIP FEE: Individual - \$20 _____ Renewing _____ OR New _____

Family - \$30 _____



SUPPORT THE LOCAL BIKE SHOPS THAT SUPPORT YOUR NFBC



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