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Mission Statement: Metro is a professional organization that shall serve to protect and advance the rights and interests of builders, remodelers and associates in all matters affecting the building and remodeling industries. Metro shall support the business interests of all its member firms, support safe and affordable shelter, and foster the American dream of home ownership.

Vision Statement: Metro is the leading trade association for the construction industry. Metro inspires active membership through professional development and advocacy. We embrace free markets to promote cost effective housing in NJ.



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President's Message June 2019

Congratulations to the 2019 Metro Awards of Excellence winners. Metro was well represented on June 6th at the Hanover Manor. A total of 81 awards were distributed to builders and associate members. Metro also recognized and awarded an education scholarship to Elissa Boykin of Morris County School of Technology. Unfortunately, I was not able to be part of this amazing evening. I was representing Metro at the NAHB Spring Board meeting in Washington D.C. Thank you to the AOE Committee and award presenters who went above and beyond to make this a memorable event.

Some key take aways from the NAHB Spring Board meeting -NAHB is really focused on getting the trades rolling again with the shortage of skilled labor. They are actively working to bring trades programs back to high schools and even the middle schools. Lowe's is a huge sponsor and creating new and innovative programs to get students more involved and interested in the industry.

Metro has several upcoming events planned through October. There are plenty of opportunities to get your company name out there and always remember there is an open invite to nonmembers. Please visit our Facebook page and website for more info. Also, don't forget the metro staff is always there to direct you accordingly.

We hope to see you in the near future.



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Alan Archuleta CGB, CGR, CGP, CAPS 2019 Metro President (973) 986-6656



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Yolanda's Blueprint



What an amazing evening all had on June 6th at the 35th Awards of Excellence at the Hanover Manor. We had 81 awards given to our Metro members. Over 180 people filled the room and supported one another. Another added feature was awarding a Metro Scholarship to Elissa Soykin, a senior at Morris County Votech. In conjunction with NJBA, Elissa

received \$2500 to be applied towards her education at UCLA which she will be attending in the fall and study architecture.

Metro has a host of networking events this summer that you can benefit from. Please check out our website and Facebook page for more information.

Metro is always looking for members to come join a committee. Call the office and let us help you find the right one to serve on.

Please continue to share Metro with your colleagues. Invite them to a meeting or event. We thank you for your continued support.

> "Success is the sum of small efforts, repeated day in and day out." - Robert Collier

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Look For The Abbreviations! NAHB

In today's changing housing market, potential homeowners have more questions than ever. How do I know if my builder or remodeler is the best one for the job? How do I choose a home sales professional that I am confident has my best interests in mind? How can I modify my home so I can continue living here after I retire?

The National Association of Home Builders (NAHB) offers comprehensive training programs to builders, remodelers and other industry specialists that lead to professional credentials. The professional designations from NAHB can be earned in any of 13 specific areas ranging from building and remodeling to sales to property management to green building, allowing you to find the perfect program for your specific niche or specialty.

Earning a professional designation from NAHB is a challenging and enriching process. Though the curriculum is demanding, year after year, builders and remodelers eagerly enroll in designations programs, and each year hundreds from around the country earn professional credentials.

NAHB's targeted curriculum and accomplished teachers help builders and remodelers learn the latest technology, building methods and business practices. Designations also give consumers a guide to selecting professionals who have specialized in their areas of interest, whether it is aging-in-place or marketing. Consumers can rest assured that a credentialed graduate from NAHB Education has excellent training, practical experience and in-depth knowledge.

Designations in the following areas currently are awarded by NAHB Education:

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For information on how you can obtain one of these designations or even just take one of the many courses offered through NAHB, contact the Metro office at 973-887-2888.



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Sweeping Changes To NJ's Rules On Affordable Housing Proposed

Colleen O'Dea | njspotlight.com | June 18, 2019

Housing advocates cheer controversial bill as builders decry proposed new requirements for high-density developments and question constitutionality

New Jersey would impose, for the first time, a requirement that a quarter of units in many proposed highdensity developments be affordable to residents of low- to middle-income under a bill that cleared its first legislative hurdle on Monday. The measure is aimed at trying to ensure that high-demand municipalities in the northeast, in particular, do not displace residents as they redevelop and gentrify.

The controversial bill (A-4414) drew cheers from housing advocates, who lauded its potential for increasing the state's affordable housing stock, and jeers from builders, who said it could have the opposite effect as prospective developments could be unprofitable and thus not be built. The Assembly Housing and Community Development Committee approved the bill with members voting along party lines — Democrats in favor and Republicans in opposition.

Assemblywoman Britnee Timberlake (D-Essex), prime sponsor of the bill, said requiring new housing developments to include some units affordable to those of modest means is necessary in a state that is consistently ranked one of the most expensive housing markets in the nation.

"This has been a long time coming," she said. "We want to be certain that a percentage of new construction is absolutely affordable. Hopefully, this bill does that."

Under the bill, most new housing developments of at least 30 units would have to make at least 20 percent of units — six in a 30-unit development — affordable to those with incomes below 80 percent of the area's median income and 5 percent — one or two in a 30-unit development affordable to middle-income residents, defined as up to 120 percent of the median. The developments would not necessarily have to be inclusionary, however, as developers could build the lower-priced units elsewhere within a municipality. A town could require a builder to pay a fee of between 25 and 30 percent of the project cost into its affordable housing trust fund in lieu of building units. As much as half of that payment would not have to build homes, but could be diverted to fund "community centers," including ball fields and meeting halls.

What else is in the bill?

Timberlake said the bill would apply only to those developers who seek some public subsidy, including affordable housing trust fund payments, assistance from the NJ Housing and Mortgage Finance Agency or municipal payment-in-lieu-of-taxes (PILOT) agreements, although that was not apparent from the language in the bill as passed out of committee.

Kevin Walsh, director of the Fair Share Housing Center that is part of more than 280 court settlement agreements with municipalities over their affordable housing obligations, said the measure also would not impact any of those settlements.

The measure was revised before its release. In its initial form it would have been even more inclusive, covering all housing developments of 20 units or more.

These requirements would not replace the current state process for determining local affordable housing obligations; under the Mount Laurel Doctrine and Supreme Court decisions, every community is required to provide for its fair share of the need for low-cost housing within its region. (There are six housing regions in the state, each with either three or four counties in them.) But if enacted, this measure would represent a significant shift in state housing policy, which now does not require the construction of any affordable housing. State law, and the current court process, only requires communities to zone for their share of the housing need.

"This is something that really can benefit all sectors throughout our state," Timberlake said. "In terms of the urban areas, this is a bill to make sure that when there are big buildings being built, that the displacement that comes along with gentrification does not occur and that there is some affordability ... This helps get suburban areas closer to their obligations, which already exist. This does not in any way, shape or form change those obligations."

Opposition is lining up

To ensure that lower-cost homes get built as part of new construction, the measure would require that, as a developer completes a project, a portion of completed units be affordable. That would prevent a builder from finishing three-quarters of a project and saying he was unable to complete the rest without any of the units already finished being affordable.

Additionally, the bill includes requirements for all developments that are not age-restricted to ensure that at least half of the affordable units have two or three bedrooms and, thus, be suitable for families.

Representatives of the state's municipalities, real estate agents, builders and apartment complexes all oppose the bill.

Frank Marshall of the New Jersey State League of Municipalities said that requiring a set-aside for affordable housing in developments could make them unprofitable to builders and thwart the bill's intention to get more low-cost homes constructed.

"If the project is not viable ... then regardless of obligation, the project is not going to be built," he said.

Nicholas Kikis, a vice president with the NJ Apartment Association, added that for those projects that still could be built "you'd see the costs drive up significantly and further exacerbate the affordable housing crisis that we have as a state."

'A lot of grave concerns'

Jeff Kolakowski, director of governmental affairs with the New Jersey Builders Association, said the organization has "a lot of grave concerns" about the legislation. He said a 30-percent payment in lieu of construction into an affordable housing trust fund would be "a significant increase" over the current 2 to 6 percent of a project's cost.

"I don't know why we would take money and put it in the affordable housing trust funds when some municipalities are just sitting on the money," he said, referring to significant fund balances that some towns had accrued while affordable housing rules were on hold due to legal challenges. "I further have a concern that taking a 30 percent payment in lieu of ... then earmarking 50 percent for community centers is unwise. I don't understand why we would take money out of a houser's hand and put it into another community need, which is for community service centers."

Kolakowski also objected to the addition of a requirement to build middle-income or workforce housing because communities are not yet meeting the needs of those with lower incomes, who have a greater need.

"I don't think we should be doing things to subsidize people at those levels," he said of the middle-income category.

The U.S. Census Bureau estimated New Jersey's median household income in 2017 at \$76,475. Based on that figure, a "middle income" household could have close to \$92,000 in annual income and qualify for lower-cost housing.

Kolakowski added that the bill may be unconstitutional, or at least is inconsistent with the state Fair Housing Act, which spells out affordable housing rules, because it does not give developers compensation for building or funding low-cost homes.

"You cannot just foist this responsibility on the development community without giving them something in exchange," he said.

But housing advocates praised the legislation, with Walsh calling it a "visionary bill" that would supplement the FHA and court process for establishing affordable housing obligations.

Timberlake said she sees it as an additional, much-needed effort to boost the amount of low-cost housing in the state.

"This is an additional tool that is in the toolbox," she said. "There is no one silver bullet or special fix for affordable housing. It really does take a lot of different approaches to get it right."



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Awards of Excellence (AOE) Corner



By **Erin Myers**, Evergreen Recycling Solutions, LLC, 2019 AOE Chair

Thank you to everyone that participated in and supported the 2019 Awards of Excellence! We had over 175 attendees at the event this year, and gave out a whopping 81 awards. Your attendance and support of AOE made the evening feel electric. We hope you felt it too!

For the award winners, we encourage you to share the news – it's a great marketing opportunity that shouldn't be missed! You can put the

AOE logo on your printed materials, business cards, website, or social media pages (and don't forget to use the hashtag -- #METROAOE). Let your customers know that when they hire you, they're hiring the best-of-the-best!

It was truly an honor to serve as the Chairperson for this event. It takes a village to pull it together, and I couldn't have done it without the Metro Staff, Board Members & AOE Committee. Thanks everyone!



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Submitted by Metro 2nd VP Associate Affairs Roger Hendrickson of SESI Consulting Engineers

Networking Series Insider Perspective

<u>Part 1</u>

Networking is the development of connections and relationships to help advance careers, learn marketplace insights, and win projects.

This series focuses on parts of networking that create a superior networker: **1. Recognizing the importance**, 2. Determining where to meet and meetup, 3. Preparing for networking events, 4. How to make the best impression, 5. What to do at networking events, 5. Steps to take after an event

Networking is Selfish

All relationships grow over time and should be actively cultivated. It is important to pursue networking relationships with all people, and not just prospective clients. Every person you meet should be viewed as a lead because you never know who is in their network of connections. Even if they do not need your services, they may be in a position to refer you. It is easier to give business to someone you know and trust than a stranger.

To create genuine relationships with people, the focus should be on them- not you. Ask about the needs of their business and try to connect them with relevant people in your network. Always look to make personal connections, not just business ones. Everyone has something that they are passionate about whether it is fishing, soccer, or line dancing. These conversations will also help you understand the building industry better and you can take that knowledge and apply it in your business approach.

Learn more about networking in the next issue of OnSite. In part 2 you will learn about where to meet new contacts and meetup after an event. Try these tips out and let us know how they work #MayorRoger!



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3) While you're at it, **'Like'** our page by clicking the **'Like'** button and **'Share'** it with all of your friends by clicking the **'Share'** button and posting it to your page.



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Introducing The Opportunity Zone Tax Incentive

A new provision of the Tax Cuts and Jobs Act (TCJA) is designed to spur capital investments in low-income areas. This new tax break allows investors to defer — or even eliminate — their capital gains taxes on investments in so-called "Opportunity Zones." Late in 2018, the IRS issued proposed regulations that answer some questions that real estate investors have asked about these tax incentives.

What's the benefit for investors?

More than 8,700 communities in all 50 states, the District of Columbia and five U.S. territories have been designated as qualified Opportunity Zones. Investors can form private qualified opportunity funds (QOFs) for development and redevelopment projects in the zones. The funds must maintain at least 90% of their assets in qualified Opportunity Zone property, including investments in new or substantially improved commercial buildings, equipment and multifamily complexes, as well as in qualified businesses.

Investments in the funds can bring some impressive tax benefits. Investors may defer short- or long-term capital gains on a sale disposition if they reinvest the gains in a QOF. The tax will be deferred until the fund investment is sold/exchanged or December 31, 2026, whichever comes first.

After five years, an investor will enjoy a step-up in tax basis for the investment equal to 10% of the original gain. As a result, the investor will pay tax on only 90% of that gain. An additional 5% in basis is added two years later, further trimming the taxable portion of the original gain. When an investment is held in the QOF for at least 10 years, postacquisition appreciation on the QOF investment is completely tax-exempt.

What are the relevant rules?

The IRS proposed regulations that cover several areas:

Qualifying gains. Under the proposed regulations, only capital gains (for example, gains from the sale of stock or a business) qualify for deferral. Investors can defer tax on almost any capital gain up to December 31, 2026. For

pass-through entities that have gains, the rules generally allow either the entity or the partners, shareholders or beneficiaries to defer.

180-day timing requirement. To qualify for deferral, taxpayers must invest in a QOF during the 180-day period that begins on the date of the sale that generates the gain. For amounts that are deemed a gain by federal tax rules, the first day of the period generally is the date that the gain would otherwise be recognized for federal income tax purposes.

For partnership gains the entity doesn't defer, a partner's 180-day period generally begins on the last day of the partnership's taxable year, which is the day the partner otherwise would be required to recognize the capital gain. If a partner is aware of both the date of the partnership's gain and its decision not to elect deferral, the partner can begin its own period on the same date as the start of the entity's 180-day period. Similar rules apply to other types of pass-through entities.

Expiration of Opportunity Zone designations. The proposed regulations address questions related to the fact that Opportunity Zone designations expire at the end of 2028, when some gain deferral elections may remain in effect. For example, will investors still be allowed to make basis step-up elections after 10 years for QOF investments made in 2019 or later?

The proposed regulations permit the election to be made until December 31, 2047. The latest gain subject to deferral would occur at the end of 2026, so the last day of the 180-day period for that gain would fall in late June 2027. A taxpayer deferring such a gain would satisfy the 10-year holding requirement in late June 2037. The IRS explained that the extra 10 years are provided to avoid situations where a taxpayer would need to dispose of a QOF investment shortly after reaching the 10-year milestone simply to obtain the tax benefit, even though the disposal is disadvantageous from a business perspective.

Stay tuned

It's possible the proposed regulations will undergo some significant amendments before they're finalized, and IRS guidance on additional related topics is yet to come. Until final regulations are issued, though, taxpayers can rely on the proposed regulations as long as they apply them consistently and in their entirety.

Due Diligence

And finally, while the potential tax savings are attractive, you need to do your due diligence to make sure you are making a sound investment.

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Builder Confidence Posts Solid Gain In May

Builder confidence in the market for newly built single-family homes rose three points to 66 in May, according to the latest NAHB/Wells Fargo Housing Market Index



(HMI) released today. Builder sentiment is at its highest level since October 2018.

"Builders are busy catching up after a wet winter, and many characterize sales as solid, driven by improved demand and ongoing low overall supply," said NAHB Chairman Greg Ugalde. "However, affordability challenges persist and remain a big impediment to stronger sales."

"Mortgage rates are hovering just above 4% following a challenging fourth quarter of 2018 when they peaked near 5%. This lower interest rate environment, along with ongoing job growth and rising wages, is contributing to a gradual improvement in the marketplace," said NAHB Chief Economist Robert Dietz. "At the same time, builders continue to deal with ongoing labor and lot shortages and rising material costs that are holding back supply and harming affordability."

Derived from a monthly survey that NAHB has been conducting for 30 years, the HMI gauges builder perceptions of current single-family home sales and sales expectations for the next six months as "good," "fair" or "poor." The survey also asks builders to rate traffic of prospective buyers as "high to very high," "average" or "low to very low." Scores for each component are then used to calculate a seasonally adjusted index where any number over 50 indicates that more builders view conditions as good than poor.

All the HMI indices posted gains in May. The index measuring current sales conditions rose three points to 72, the component gauging expectations in the next six months edged one point higher to 72, and the metric charting buyer traffic moved up two points to 49.

Looking at the three-month moving averages for regional HMI scores, the Northeast posted a six-point gain to 57, the West increased two points to 71, the Midwest gained one point to 54, and the South rose a single point to 68.



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Study Shows An Already Strong Green Economy In NJ, Poised For More Growth

Tom Johnson I njspotlight.com I May 24, 2019

With nearly 52,00 workers, clean energy in New Jersey employs about as many people as UPS, Walmart, and Verizon combined

When advocates talk about the benefits of moving the state away from fossil fuels, they tout the jobs that could be generated from a green economy, one powered by offshore wind, solar, cleaner vehicles, and most of all, energy efficiency.

Now, a new study by a nonpartisan business group found clean energy is already a growing part of the state's economy and is well-positioned to expand beyond the more than 50,000 jobs already in the sector with its aggressive targets set by legislators and the Murphy administration.

With nearly 52,000 jobs in renewable-energy areas, such as wind and solar, clean-vehicle manufacturing, and energy efficiency, New Jersey's green economy employs about as many workers as UPS (19,000), Walmart (17,405) and Verizon (15,000) combined, according to a study by Environmental Entrepreneurs (E2).

That total, based on 2018 employment data, was good enough to rank New Jersey ninth among states with the most renewable-energy and clean-energy jobs, according to the study. With New Jersey adopting even more aggressive clean-energy goals as a result of a comprehensive law signed by Gov. Phil Murphy a year ago yesterday, prospects for job growth in the sector are even brighter, advocates said.

"Now, after a landmark year of progress on policies that support jobs in solar, offshore wind, and energy efficiency, New Jersey's clean energy business are reaping the awards of a stronger economy," said Noah Dubin, eastern states advocate for E2.

"The Clean Energy Act ensures those numbers will grow," predicted Mary Barber, director of regulatory and legislative affairs in New Jersey for the Environmental Defense Fund, referring to the law signed by Murphy.

Impact of state clean-energy goals

The study found that nearly 34,000 people were already employed in the energy-efficiency sector, which aims to curb electric and gas use by customers. Under the new law, the state's utilities are mandated to reduce electricity use by 2 percent annually and gas use by 0.75 percent, Barber said.

"This will save families and businesses up to \$200 million a year," she said, "and more than triple the amount of people working in the sector."

The law also ramped up the state's goals for offshore wind, establishing a phased system of developing 3,500 megawatts of wind power by 2030. Advocates say that target will expand employment in the renewable-energy sector, which the study estimated at nearly 12,000 current employees.

The study comes out at a time when there is increasing concern among consumer advocates about the cost of shifting to a clean-energy future in a state already with high energy bills. In most cases, the cost of conventional power is cheaper in the short term than clean energy.

Fighting headwinds in the solar sector

And there are other hurdles to achieving renewable energy goals. New Jersey's solar sector has been its most promising renewable-energy sector to date, employing more than 8,000 who have installed more than 106,000 solar systems around the state, according to the E2 study.

A recent study by the Solar Foundation put the number of solar jobs in the state at just 6,410. And the state has also reported the rate of solar installations dropping in March and April to as low as 6 MW a month from what had been a rate of about 30 MW.

In addition, the cost has been high, leading lawmakers and the Murphy administration to scrap the current system of financing solar, creating much uncertainty about the sector's future. At the same time, measures to foster the use of electric cars and otherwise electrify the transportation sector — the biggest single source of greenhouse gas emissions — are stalled in the Legislature.

Joseph Fiordaliso, president of the New Jersey Board of Public Utilities, acknowledged the importance of transforming the transportation sector. The agency will address that issue specifically in a new Energy Master Plan it expects to deliver in draft form this summer and, hopefully, adopt by the end of the year.

"The EMP will lay out a road map to guide us to 100 percent clean energy by 2050," Fiordaliso said, referencing the state's long-term goal. "The transition will take time and cost all of us some money, but it will create a new economy that will bolster our economy."



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Contact Barbara at t	he Metro Office for more inform	nation - barbarab@me	trobca.org or 97	3-887-2888, ext 302
Mail to: Metro BCA, 39 E	. Hanover Avenue, Suite C2, M	orris Plains, NJ 07950	Fax to: 1	Metro @ (973) 887-2926
C	ANCELLATIONS MUST BE REC	EIVED BY JULY 11 FO	R FULL REFUND)



Metropolitan Builders & Contractors Association of New Jersey

Metro's Second Fishing Expedition - Fluke - Fundraiser for Housing Partnership Dover -



MEN DATE <u>Sea Hunter</u> Atlantic Highlands Municipal Harbor Thursday, July 25th, 2019 2:30PM Departure-7PM Return

Members and Guests \$125/Person Please RSVP by Friday, June 19th

We hope to sea you there! Food and drinks will be provided.

Reservation	Form — Fishing Expedition
Name:	E-Mail
Company:	Phone:
\$750 Boat Sponsorship,	ees Kids under 17 years \$50/person # includes 3 tickets
 \$500 Food Sponsorship, \$500 Drink Sponsorship, \$250 Biggest Fish Spons \$250 Bait Sponsorship, i \$250 First Fish Sponsors 	, includes 2 tickets orship, includes 1 ticket includes 1 ticket
My check for \$ is encl	osed. Payable to: Metro
Charge my MC/Visa/Amex): #_	
Name on Card	Exp. Date
Billing Address	
City	_, State, Zip
All Sponsorships include: √ Signage on the boat √ Recognition in Metro's On-Site Or register online for Me	Magazine and Metro E-Mail Blasts etro events at www.metrobca.org/events

lt's Tim	e for (Grillir	י י n י ו	Chill	in
METRO METRO Metropolitan Builders & Contractors Association of New Jersey	Sept. 12 -	Ioin us! tan in d 513, Califon, NJ (5 p.m. to 9 per person*	9 p.m.	201 0 0 0 0 0 0	Chilling.
Don't miss Metro's most great opportunity to catc			. +		lt's a
NEW THIS YEAR: Karaoke	Best Const	 truction Mix Giant Jenga Bocce Corn Hole Horseshoes 	er EVER!		
Admission Tickets* [] Prepaid tickets:	\$60 [] After S	eptember 1 or	at the Door	: \$75
	Sponsorshi	ip Opportu	nities		
 [] Event (10 dinners, 1 l 10 sm. company sig [] Parking (2 dinners, sig 	ns) \$1,000	[] Food (1 d	iners, signage) inner, signage) ontact office fo gn at grill)		\$500 \$300 \$250 \$100
Multiple opportunities in each category ! All sponsors receive recognition signage at the event and in OnSite Magazine					
Name	Com;	pany			
Phone	_E-mail				
# Attendees and spo	nsorship choice				
My check for \$ is end	osed. OR Charge	my credit card \$			
Name on card					
Address:					
Mastercard/Visa/AMEX#					
Mail to Metropolitan: 39 East H	anover Ave, Suite C2, Morris F blicy: Cancel by Aug. 31				

Third Annual Metro Cup

Tuesday, Oct. 1, 2019					
	Royce Broo West Cours 201 Hamilton Road H	se (Private)			
ROYCE BROOK	18-hole Shot Scramble Lunch/Registrat Cocktails / Dinner 6:00	Format tion: 11:30am Associa	Metropolitan Builders & Contractors Association of New Jersey		
Sponsorship Opportunities!		"Early Bird" (registered & paid prior to Aug. 22) 18-hole Golfers @ \$225 each			
 [] Premiere \$2,500: 4 golfers, premiere signage @ sign-in and dinner, cover and story in OnSite magazine (one available) [] Corporate Sponsor \$2,000:4 golfers, premier signage @ sign-in and dinner, full page OnSite ad [] Eagle \$1,650: 4 golfers, 1 tee sign, signage @ dinner [] Birdie \$800: 2 golfers, 1 tee sign, 1/2 page OnSite ad [] Shirt \$1,000: Company logo on sleeve (two available) [] Dinner \$500: 2 dinners, signage @ lunch & dinner [] Bag Tag \$700: Logo on bag tags (1 available) [] Score Card \$300: Logo on score cards (1 available) [] Hole-in-One \$250: Sign @ Hole-in-One & dinner (3 available) [] Games \$250 each: Sign @ hole tee box [] Closest to the Pin [] Hit the Green [] Longest Ball [] Straightest Ball 		18-hole Golfers @ \$275 each (after Aug. 22) Non-member Builder/ Remodeler @ \$200 ea. (invite potential new members) Dinner only @ \$75 each Total: Golfers' names and email: Shirt size (Names & sizes required by 9/11) Med. To 2X (Specify if Ladies) Email:			
 Beverage Cart/Keg Tent \$250 e Sign on cart/tent. All golfers get t Range \$200: 1 tee sign Tee sign \$150 Pin Flag \$150 (company logo o Tee Sign & Pin Flag Combo \$2 OnSite Ad []\$350 full page Cart Sign \$300: logo on sign in 	n flag) 250 [] \$250 half page	Email: Email:			
All sponsors will receive recognition at event and in <i>OnSite</i> Magazine Name Company					

Silver Hammer Sponsor



With a dedicated team of construction specialists and years of experience financing home remodeling and new home construction, M&T has the financing solutions you need with the service you want.

To find out how we make home financing easy and affordable, contact Lee Caprarola at 609-524-4479 NMLS #413587.



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