

Bulletin Board

The Builder Connection

WE'RE BACK

Now That You're Back

It's **TIME** To Be
INVOLVED



SHORE BUILDERS
Association of Central NJ, Inc.

Covering Monmouth, Ocean, Mercer, & Middlesex Counties

President's Message
John Cummins

Member Appreciation
BEAM Award

Networking
Tips

Welcome
New Members

2015 /2016
Calendar of Events



John Cummins
President - SBACNJ

MEMBERSHIP HAS ITS PRIVILEGES

Synergy is the creation of a whole that is greater than the simple sum of its parts. This word has its origins from Attic Greek from synergos, meaning "working together". We all know that being a part of something – a group, an organization, or an association – makes us stronger as individuals. The synergy of Shore Builders Association of Central New Jersey this past year proves that our association grows stronger as our membership increases. As membership increases, active participation increases as well, creating a stronger, more unified Shore Builders.

This issue of Bulletin Board Magazine is dedicated to all the members who have joined our association, whether recently or in the past, but have yet to actively participate in all the opportunities membership offers. In the following pages you will find examples from our members of all the ways that Shore Builders provides opportunities to increase your knowledge of our industry,

build long lasting relationships, and grow your business. Active members will share their stories beginning with their first committee meeting, or their first networking event and how that participation blossomed into success both personally and professionally. This issue will also discuss how active members are able to do more business with other members and how it leads to businesses growth.

Educational programs, industry events, and our yearly convention are just a few of the ways our members can increase their knowledge of the building industry in New Jersey. Networking, attending meetings, and joining committees, at both the local and state level, are great ways to build long lasting relationships with other members. By doing business with other members, purchasing materials, products, and services from other members, can help you grow your business. These are the real ways our members benefit from Shore Builders Association.

The building industry in New Jersey, and particularly in central New Jersey and along the shore, is continuing to rise and prosper. Now that we're back, it's the best time to be involved. Involved with events, involved with committees, and involved with other members. By being active in our association, you can help keep the synergy flowing.

Interested in Joining SBACNJ?

CLICK HERE As a Builder	CLICK HERE As an Associate	CLICK HERE As a Remodeler
---	--	---

EDITOR

Bob Bolderman

EDITORIAL CONSULTANT

Flair Marketing Group - Stephanie Shaffery

DESIGNER

Flair Marketing Group

OFFICERS

President – John Cummins

First Vice President – Thomas Bovino

Vice President of Associates – Marge Karahuta

Treasurer – Mike Kokes

Secretary – Suzzane Kronenfeld

Immediate Past President – Corey Wescoe

SBACNJ STAFF

Executive Officer – Gina Woolley

Office Manager – Chris Boyle

The Bulletin Board magazine is published quarterly and is distributed to the membership and others.

eMagazine by member company
Flair Marketing Group
stephanie@flairmg.com

Photography by member company:
All is Sharp Photography
Howell, New Jersey
Photos can be viewed and ordered
online at www.allisharp.com

61 Continuous years of
publication to our members

Contents

- 01 President's Message
by John Cummins
- 03 Welcome New Members 2015
- 04 Professional Women in Building Council
- 09 Giving Means Getting
by Jeanne Tomlinson & John Healey
- 13 The Core, The Core, And The Core
by Mike Kurpiel
- 15 Shore Builders Celebrates Appreciation Night
- 19 Legal/Legislative
by Michael J. Gross, Esq. and Steven M. Dalton, Esq.
- 21 Member Rebate Program Gives You Money!
- 27 Know Before You Owe
by Bill McNamara
- 31 Shore Builders Association Events Recap
- 33 21 Tips To Use At A Networking Event
by Mark Hunter
- 37 Calendar of Events

THE BUILDER CONNECTION

SAVE THE DATES!

**ANNUAL ELECTIONS/LEAD SHARING
/NETWORKING HAPPY HOUR**

WEDNESDAY, Oct 28th
Ferguson Enterprise, Middletown

INSTALLATION & HOLIDAY PARTY

WEDNESDAY, Dec 9th
Jumping Brook Country Club, Neptune



SHORE BUILDERS
Association of Central NJ, Inc.

190 Oberlin Avenue North Lakewood, NJ 08701
P. (732) 364-2828 | F. (732) 905-2577

WELCOME

New Members 2015

We would like to take this opportunity to welcome the following new members and thank their sponsor.

Titan Electric, Inc. Electrician

Timothy Allen
457 Old Lacey Rd., Whiting, NJ 08759
Phone: (732) 350-4900
Sponsor: Ed Walters, Walters Homes

Roux Associates, Inc. Environmental Mgmt & Consulting

Beth Hyde
402 Heron Drive, Logan Township, NJ 08085
Phone: (856) 423-8800
Sponsor: Mike Gross, Giordano, Halleran & Ciesla

TGS Garages & Doors Entry & Garage Doors Sales, Installation & Repair

Patti Nelson
1709 Route 34 South, Ste. 2
Farmingdale, NJ 07727
Phone: (732) 749-3993
Sponsor: Bill McNamara, Cowan,
Guntjeski & Co., P.A.

Engineering & Land Planning Associates, Inc. Professional Consulting/Services

Eric Raes
140 West Main Street, High Bridge, NJ 08829
Phone: (908) 238-0544
Sponsor: John Cummins, K. Hovnanian Homes

Avalon Flooring Flooring & Window Treatments

Brian Witkin
2030 Springdale Road, Cherry Hill, NJ 08003
Phone: (201) 376-6162

Gudhome by CMM Remodeler

Matthew Amato
2629 Highway 70, Manasquan, NJ 08736
Phone: (732) 722-5277
Sponsor: Chris Amato, CMM Construction

Hammer Land Engineering, Inc. Civil Engineering

Joseph Hanrahan
2640 Highway 70, Suite 10-B
Manasquan, NJ 08736
Phone: (732) 899-0898
Sponsor: John Cummins, K. Hovnanian Homes

Citizens Bank

Mortgage Banking
Raymond Lamberti
240 Gibraltar Road, #170
Horsham, PA 19044
Phone: (732) 221-6892

Peter Primavera Partners, LLC. History/Archeology

Peter A. Primavera
144 Livingston Avenue
New Brunswick, NJ 08901
Phone: (732) 247-8880
Sponsor: Mike Gross, Giordano, Halleran
& Ciesla

Jay Shulman Multi-Family Residential Units for Rent

27 Brookfall road, Edison, NJ 08817
Phone: (732) 572-2642
Sponsor: Bruce Tucker, GPS

Toll Brothers

Anthony Rocco
570 Spotswood Englishtown Road
Monroe Township, NJ 08831
Phone: (732) 901-8715
Sponsor: Mike Gross, Giordano, Halleran & Ciesla

U.S. Home Capital, LLC. Mortgage Banker

Robert Ostrager
204 Route 18, East Brunswick, NJ 08816
732-377-8888
Sponsor: Sandy Deckman, HF Closets



THE COUNTRY... THE SHORE... AND SO MUCH MORE!



Refined country living is just the beginning at **Equestra**. This gated enclave by Centex® salutes your upscale lifestyle with a rich palette of resort-quality amenities:

- Indoor and outdoor swimming pools
- State-of-the-art fitness center
- Library, card rooms, plus a bar & lounge area
- First floor master suites
- Gourmet kitchens
- Distinctive architectural features

Best of all you'll live just 20 minutes from New Jersey's finest beaches in one of our finely crafted new homes!

equestra

Single-family homes
for adults 55+

Priced from \$329,990*

15 Chatsworth Lane
Farmingdale, NJ 07727

*At least one resident must be 55 years of age or better; a limited number of residents may be younger and no one under 19 years of age. Some residents may be younger than 55. Community Association fees required. Prices listed are base prices, do not include lot premiums or improvements, and are subject to change without notice. This material shall not constitute a valid offer in any state where prior registration is required or if void by law. Please see a Sales Associate for details.



732-987-9955 | Centex.com/Equestra

PROFESSIONAL WOMEN IN BUILDING COUNCIL: From NAHB to Shore

The Professional Women In Building Council (PWB) consists of more than 50 local and state councils or, where no local council exists, directly through NAHB PWB as members-at-large. The Council's mission is dedicated to promoting, enhancing, and supporting home building and women within in the industry. They do this through:

- Providing professional development resources.
- Encouraging career development within the industry.
- Promoting and supporting active involvement in the political and legislative process.
- Promoting and supporting community involvement.
- Providing recognition of member industry achievement.
- Providing resource information and support for members, affiliated councils, and NAHB.

Shore Builders Association is proud to announce that we are in the process of forming our own PWB Council, which is open to all members of the association, their employees, or their extended family. We encourage anyone (you don't have to be female) who is actively involved in all aspects of the building industry – as owners, marketing experts, interior designers, and in real estate and banking professions, to join our Council.

In the coming months we will be naming our Council, creating some marketing materials, and seeking Board of Directors approval. We will also be formulating our By-Laws and submitting our applications to the NAHB. Our goal is to be chartered at NAHB's IBS in January 2016. Please contact the office for more information on our new Professional Women In Building Council.

The Times They Are a Changin'

Jump on the bus
and find out how...

Installation & Holiday Party
Wednesday, Dec 9, 2015
6pm - 9pm

Jumping Brook Country Club, Neptune



When it comes to building materials the name more people trust is



Building Materials Showrooms



Kitchen & Design Centers



Custom Stair Design



Specialized Vehicles

As a builder, you're reputation means everything. So why not team up with one of the most trusted name's in building materials, Woodhaven Lumber & Millwork, New Jersey's premier one-stop building material supplier for over thirty years. We're dedicated to building long-term relationships with our customers – relationships based on trust, industry knowledge, fair prices and unequalled personalized service. Discover the Woodhaven Advantage, visit any of our five convenient locations or call Paul Glinn at 732-901-0030.

Building Materials & Kitchen Showrooms

Lakewood 200 James St. 732-901-5518	Manahawkin 725 E. Bay Ave. 609-597-1118	Point Pleasant Beach 1303 Richmond Ave. 732-295-8800
---	---	--

Kitchen Showrooms

Milltown Heritage Plaza 246 Ryders Ln. 848-299-4760	Shrewsbury 845 Broad St. 732-933-0313
--	---

Architectural Millwork • Dimensional & Engineered Lumber • Roof & Floor Trusses • Prefabricated Wall Panels • Drywall & Gypsum • Plywood • Insulation • Interior Stairs & Railings • Exterior Decking & Railing • Windows & Skylights • Commercial & Residential Doors • Kitchen Cabinetry • Granite, Engineered Stone, Marble Countertops • Hardwood & Laminate, Inlay Flooring • Hardware & Tools



FERGUSON®

COUNT ON US

1,350 locations. All 50 states. 300 showrooms. 17,000 associates.
58 years in business.

At Ferguson, it's true that our inventory is huge with thousands of your top items in stock every day. And we fill your orders accurately and right away. But there is one thing we supply that professionals have come to rely on again and again for over 58 years - our people. Our associates make certain you can count on Ferguson - where friendly service, expertise, and a willingness to go the extra mile are never in short supply.



FAUCETS.
FIXTURES.
APPLIANCES.
WATER HEATERS.



18 locations in New Jersey to serve you. Call (800) 866-5471 today!

FERGUSON.COM

Nobody expects more from us than we do®

© 2011 Ferguson Enterprises, Inc. All rights reserved.



A WELL-FRAMED APPROACH TO PROFITABLE ENERGY EFFICIENCY

Changing codes, growth in the economy and housing starts – how's a builder to profit from it all? Well, a bottom-up switch to Norbord is a sound first move.



WINDSTORM®
Wall Sheathing

Reduce metal, blocking, and labor costs with taller sheathing for high wind markets and/or higher ceilings!

PINNACLE
PREMIUM SUB-FLOORING SUSTAINABLE PERFORMANCE

Premium sub-floor offering the best value, a 50-Year Warranty, and a 100-Day No-Sand guarantee.

ENERGY SAVINGS START WITH THE FRAMING

LEARN MORE: VISIT NORBORD.COM/NA



Jeanne Tomlinson
Sears Commercial, Operations Manager,
Empire and Northeast Districts



John Healey
General Manager Installed Sales
Pella Windows and Doors

Giving Means Getting

Jeanne Tomlinson— Sears Commercial Operations Manager,
Empire and Northeast Districts

the very beginning. The additional investment in time has had a great return for me both personally and professionally. My business has benefitted from my active engagement and the personal and professional growth have been extremely rewarding.

I am currently the 2nd Associate VP of NJBA, Chair of the Member Services Committee and Co-Chair of the ABC Committee and have the pleasure of working with some great people. The talent level of the people involved at both the local and state levels is very impressive and I guarantee anyone if we would convert the 4 locals and state into one “for profit” company we would simply be unstoppable. The only thing I would change is to make sure every member out there would know the true value of membership is really tied to their level of engagement so that ultimately there will be more actively engaged members. There is strength in numbers and we would all benefit if more members would get actively engaged in the association.

If you have not tried it before or it has been a while, I strongly encourage you to join a committee, join the board of directors, or chair a committee and you will see a difference in what you get out of your membership.

**John Healey—General Manager
Installed Sales Pella Windows
and Doors**

Having been a member of the builder’s association for 29 years, I have learned the value of being an active member not just a “member”. The first couple years I showed up for most general membership meetings but not much else. I learned a few names of prospects and tidbits about the building industry but was

missing out on what I later learned I would gain through involvement in the association.

I began to participate on my first committees when a few tenured members said we could use you on certain committees, like membership and local trade show and I agreed to come to the meetings. I then began to get active. Serving on committees I developed a network to exchange leads, gained respect of builders who appreciated my support of our industry and fine-tuned my leadership skills through practice. I got to know other members on a personal level and developed lasting friendships.

As I participated, it allowed me to take my involvement to another level and became a local officer. As an officer I learned more about the housing industry and was able to become a source of information for my clients. I began updating them on code changes, industry legislation, and trends in construction. This increased my value as a partner in our industry. We all have a common goal of keeping the building industry strong.

Now I can say I have served as a chair for various state and local committees, and currently as the state Associate Vice President. With each level of involvement I have expanded my knowledge of the housing industry, the tools used in business, developed more business contacts, and reaffirmed my commitment to the industry that supports family and allows other families to achieve homeownership.

I encourage every member to become a more active member and welcome the opportunity to assist anyone who is hesitant to reach out to me or any other active member for guidance on how and why you should be involved.

OceanFirst Bank

AN EXTRAORDINARY RESOURCE FOR CONSTRUCTION FINANCING



With hundreds of construction loans financed, no one understands the borrowing needs of the Jersey Shore better than OceanFirst.

Our lending experts offer timely solutions for the financing needs of our neighbors and businesses throughout central New Jersey.

Since Superstorm Sandy, OceanFirst has funded over \$120 million in construction loans. This includes residential construction to permanent mortgages and commercial financing.

We can help you too. Contact OceanFirst Bank to get started today. Visit our locations conveniently located throughout the central New Jersey region, call **1-888-OCEAN33** or go to **www.oceanfirst.com**

> [Construction & First Mortgages](#)

> [Home Equity Loans & Lines of Credit](#)

> [Commercial & Small Business Financing](#)



Extraordinary Community Banking

1-888-OCEAN33 | www.oceanfirst.com





Excellence from Start to Finish.

CIVIL ENGINEERS

LAND SURVEYORS

LANDSCAPE ARCHITECTS

ARCHITECTS

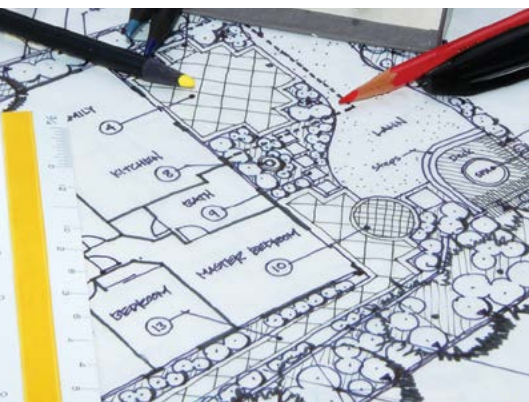
PLANNERS

RESERVE SPECIALISTS



FWH Associates, P.A. has been providing essential services to successful New Jersey builders and developers for more than 25 years. From **community planning** and **environmental consulting**, to **civil engineering**, **landscape architecture**, **land surveying services**, **approval procurement** and much more, our team of seasoned professionals offers a “one stop shop” of expertise allowing you more time to do what you do best—build beautiful homes. Like so many other thoroughly satisfied clients, you can count on us for delivering the superior quality services you need to build better homes... and a solid reputation.

Let's get started.



FWHassociates.com

1856 Route 9 | Toms River, NJ 08755 | 732.797.3100



Bulletin Board | || | www.shorebuilders.org



We're Planning For A Greener Future

At DW Smith Associates, LLC we have been “thinking green” since 1965. Our projects range from residential communities to large scale planned developments, commercial malls and industrial park facilities of all types.

Our trademarked GREENGINEERING® process allows us to work with nature in any environment to develop a sensitive design while meeting your deadlines and budget.

DW SMITH ASSOCIATES, LLC

Engineering • Planning • Surveying

Environmental Services • Landscape Architecture

GIS • Community Association Services

Jennifer Nevins • Tim Lurie • Tom Murphy
(732) 363-5850 • www.dwsmith.com • info@dwsmith.com

1450 State Route 34

Wall Township, NJ 07753



Mike Kurpiel

THE CORE, AND THE CORE, AND THE CORE

by Mike Kurpiel



What are the reasons for joining or maintaining membership?

- Opportunities - every non builder would like the opportunity to sell to builders and the reason most join is to build their book of business, if not today within the week. There will be opportunities but no guarantees.
- Networking - meeting like minded industry professionals
- Education - Builders join to learn more about their business, whether it's about codes or best practices, education will be readily available at all three levels of membership.
- Insurance - There are quite a few small businesses that need insurance at reasonable prices. There are some associations that, through a collective, offer insurance, whether it be health, workers' compensation and any other needed insurance that a company would require to supply or construct a home.
- Someone told you to join - could be a builder making sure that their vendors are members. Could be a lumber company who insists that their window manufacturer join. Regardless, these are now members who have limited choice in the matter.

In early Spring of 1962, General Douglas MacArthur gave his last speech to the cadets at West Point. The speech was a tribute to our military and the general concluded with these lasting visions; "Today marks my final roll call with you, but I want you to know that when I cross the river my last conscious thoughts will be of The Corps, and The Corps, and The Corps."

The General's passion was the importance of The Corps and he emphasized it as such. It was given to hopefully have the next generation of our military understand the true meaning of their mission so that they can deliver the message to the next, and so on.

I would like to borrow his focused importance and take poetic license with his passionate reminder and apply it to our association.

The Core, and The Core, and The Core.

What is the core of our association? Why should building industry participants cross the threshold from outside to inside? There are multiple reasons or desires. Some are even reasonable desires.

All or parts of the above may be applied to all your members. No matter what the need of the potential member, or current member, The Core will need to be highlighted somewhere. So, let's start here and I would hope that, as General MacArthur did 53 years ago, a strong reminder is heeded...

"The Core, and The Core, and The Core" is the ultimate reason we are in business within the building industry. The Core is advocacy. None of the above happens without advocacy.

limited to no opportunities for business. Without advocacy, environmentalists win, no growers win, NIMBYs win and anybody else who is against home building. Why? without advocacy we as an industry have no voice in our state capitals or in Washington, DC.

If that's the case, no reason for industry education no need to meet new folks you still might need insurance but it will be extremely high because the association itself won't be needed.

There won't be much leverage to make someone join if the industry is not healthy.

Advocacy, Advocacy, Advocacy is THE core of our association. It would be like a brand new car with no engine; nice to look at but just one big paper weight.

My advice to you is to remember the real reason, the core reason, we have the home builder associations. Everything else is just features of your membership with varying degrees of benefit. The benefit is the core; advocacy.

BPAC Fundraiser's Unique Venue PROVES TO BE A CROWD PLEASER

Part of our mission this year is to provide events that promote the networking and relationship building aspects of being part of an association, but that are also unique and fun. According to all the feedback we've received, our first ever BPAC fundraiser at the Silverball Pinball Museum in Asbury Park that took place in September fit the bill, and then some!

The role of the Builder's Political Action Committee (BPAC) is to assist in the election of individuals that support housing and the building industry in New Jersey. The committee strives to achieve improved policies impacting the building industry by educating and promoting these interests to the State's decision makers. According to John Cummins, President of Shore Builders Association, "As the local association at the shore, we wanted to do our part to help forward the mission of BPAC through this fundraising effort, but at the same time provide an event that would appeal to our membership in a venue that is unique to our area. We think this new event was highly successful and we are thrilled with the participation level of our members."

Not only did the committee raise money for our local's BPAC fund, 100 members of the association were able to come together, compete against the Pinball Wizard, and have fun in a more casual atmosphere, which was perfect for getting to know new members and reconnecting with existing contacts. Because the membership is so diverse, with active associates and builders in all stages of their careers, this event was the perfect combination of location and theme that appealed to all who attended. Because this event was so well received, we are looking to add the venue to our calendar for an event next year. Keep an eye out for our 2016 calendar for more details.

Shore Builders Association would like to thank our sponsors for making the BPAC Fundraising Event possible:
Cowan, Gunteski & Co, P.A.; CMM Construction, Inc.; Giordano, Halleran & Ciesla; James Hardie Building Products; Investors Bank; Pittenger Builders; DW Smith Associates; Palatial Homes; PrIma Builders and BHB Insurance Services – A USI Company.

Shore Builders Celebrates Appreciation Night - A NIGHT OF HONOR

As part of the building industry's annual Associate Appreciation Month in September, Shore Builders designated their meeting as Member Appreciation Night a Night of Honor to recognize the contributions of all the members who work tirelessly to ensure the longevity of the Association. The event was held on Wednesday, September 30th at the Jumping Brook Country Club and included a presentation of the annual awards, including the prestigious BEAM Award.

"In the spirit of our association's strong belief in doing business with other members, BEAM stands for Builders Employing Associate Members and this year's recipient, Palatial Homes has demonstrated this spirit throughout their many years of membership", states John Cummins, President of Shore Builders Association. Past recipients of the BEAM Award include immediate past recipient Danitom Development, as well as The Kokes Organization, PrIma Corporation and Walters Group.

Let's all take a moment to congratulate this year's winners:

We are so proud of our Shore Builders members and would like to thank each and every one for their time, commitment, and dedication to making this the successful Association it is.

The B.E.A.M. Award (Builders Employing Associate Members) was conceived as a means to recognize and provide a symbol of respect

to the Builder member who best exemplifies the significant teamwork of Builder and Associate members doing business together.

Past BEAM Award Recipients:

- | | |
|-----------------------------------|------------------------------------|
| 2013 Danitom Development | 2006 Prima Corporation |
| 2012 The Kokes Organization | 2005 Walters Homes |
| 2011 Severino Homes & Communities | 2004 Aspen Contracting Corporation |
| 2010 PrIma Corporation | 2003 The PRC Group |
| 2009 Walters Group | 2002 Danitom Development |
| 2008 Palatial Homes | 2001 Matzel & Mumford Org |
| 2007 Matzel & Mumford | |

2014 BEAM Award Recipient Palatial Homes

Linda Bernaski founded Palatial Homes, Inc. in 1996, after having learned the business while working for her current partner Lou Perez. Both a custom homebuilder and a major renovator, Palatial Homes, Inc. was structured to offer its customers as many options as possible.

Linda prides herself on offering her customers personalized attention. Each home is built with the finest quality materials and craftsmanship, with careful attention to every detail. She serves her customers with the integrity and dedication that they deserve and that is what has set Palatial Homes, Inc. apart from the rest.

Linda is a Seton Hall University graduate, where she earned a Bachelor's Degree in Computer Science, graduating with high honors.

In addition to running her business, she served as President of the Shore Builders Association of Central New Jersey from 2006-2008. She also serves as a Life Director on the Board of Directors for the Shore Builders Association of Central New Jersey and New Jersey Builders Association. Palatial Homes is also a member of the Greater Ocean Township Chamber of Commerce.

Palatial Homes won their first BEAM Award in 2008. Congratulations Linda, Lou and Palatial Homes.

Congratulations to the 2015 SBACNJ Annual Award Winners

ASSOCIATE CONTINUOUS SERVICE

An active associate member in good standing who has performed a series of activities representative of outstanding achievement over a five year period.

Bob Weinstock, RC Flooring - Bob has been extremely involved with the Association over the years especially the Golf Committee as well as the newly formed dune buggy race crew. He is always willing to give a hand when needed and often sponsors events.

ASSOCIATE HALL OF FAME, COMPANY

A member company who has performed a series of activities representative of outstanding achievement and has given ten years of quality service to the association. Ocean First Bank - This company has continuously supported our Master Sponsor program. Multiple representatives from Ocean First regularly attend Shore's events.

ASSOCIATE HALL OF FAME, INDIVIDUAL

An active associate member in good standing, who has performed a series of activities representative of outstanding achievement and has given ten years of quality service to the association.

Giovanna Pergola, Meyers Research LLC a Kennedy Wilson Company - Giovanna has been an active member of the Association for many years. She is involved with the Sales & Marketing Committee ensuring a successful FAME event year after year. As well she is a member of the newly formed dune buggy race crew.

ASSOCIATE OF THE YEAR

An active associate member in good standing who has performed either a single or series of activities that are representative of outstanding achievement during the year.

Kim Manicone, BHB Insurance Services - a USI Company - Kim is a member of the SBACNJ Board of Directors as well as the Associates Committee. She is the Association Ambassador to new members, working to make them feel comfortable at meetings and aware of the benefits of membership.

BUILDER CONTINUOUS SERVICE

An active builder member in good standing who has performed a series of activities representative of outstanding achievement over a five year period.

Walters Homes - A multiple BEAM and FAME Award winner Walters Homes truly embodies the motto of our Association "Do Business with a Member". Ed Walters an active member of the Board of Directors, and always participates at Meet the Builders Night and the Builders Political Action Committee.

BUILDER HALL OF FAME

An active builder member in good standing, who has performed a series of activities representative of outstanding achievement and has given ten years of quality service to the association.

Henry J. Kelly, Jr., The Kelly Group - Hank exemplifies the definition of this award. A member since 1983 he served as President of the Association in 1995 and 1996. He currently serves as an active Life Director on the SBACNJ, NJBA and NAHB boards. After Hurricane Sandy Hank stepped to the forefront once again as a speaker and advocate for properly rebuilding the shoreline.

Congratulations to the 2014 SBACNJ Annual Award Winners

BUILDER OF THE YEAR

An active builder member in good standing who has performed either a single or series of activities that are representative of outstanding achievement during the year. John Cummins, K. Hovnanian Companies - John is the current President of the Shore Builders Association. Throughout his

Presidency John has used an "out of the box" approach to grow membership and increase awareness of the Association. He spearheaded our rebranding effort with a fresh new logo and post Sandy advertising. He has promoted the Young Professionals Committee and mentors its members to become the future leadership of our organization.

Palatial Homes



CORNERSTONE AWARD

A member in good standing who has done an outstanding job promoting the association.

Joe Navarra, General Plumbing Supply - Since joining the Association Joe has gotten involved with numerous committees. He frequently shares association information with non-members to promote interest and participation. GPS is a current SBACNJ Master Sponsor.

JACK MEYER MEMORIAL ROOKIE OF THE YEAR AWARD

A member in good standing who has surged to the forefront within the association during the year.

Kelly Fliller, Cowan, Gunteski & Co., P.A. - Although Kelly has only been involved with the Association a short time she has certainly jumped it with both feet. As a member of the Sales & Marketing, dune buggy race crew and Young Professionals Committees she has worked tirelessly to ensure the success of FAME and most recently the pin ball event.

REMODELER OF THE YEAR

A member in good standing whose work encompasses all phases of remodeling.

Matthew Amato, Gudhome by CMM, LLC - Matt is a founding member of the Young Professionals Committee. He is also an active member of the Sales & Marketing Committee and the dune buggy race crew. He will be joining the SBACNJ Board of Directors in January 2016.

LEGISLATOR OF THE YEAR

A legislator who favorably and fairly represent our industry. Assemblyman David Rible - Dave represents the 30th District which includes parts of Ocean, Monmouth, Burlington and Mercer Counties. Prior to redistricting, he represented the 11th legislative district in the Assembly from January 8, 2008. The Assemblyman has consistently been an advocate of our industry and the future of building and economic growth within the state.

BIG SPIKE OF THE YEAR

A member in good standing who has recruited the highest number of new members during the year.

Ed Walters, Walters Homes - 9 new members in 2015 to date.

6 EASY STEPS TO ENTER



Thinking about entering? It's EASY!

1 GO TO OUR WEBSITE
Click on the FAME tab in our main menu



2 CLICK ON YOUR CATEGORY
There are 3 different Call For Entry Categories:
Associate
Builder
Remodeler



3 CHOOSE YOUR AWARD CATEGORY
Review the categories and select the ones you want to enter. Be sure to read the criteria to ensure your sales and marketing qualifies!

4 DOWNLOAD THE FORMS
Make sure you have all your photos for submission, along with your statements and forms to qualify. The judges will be looking at your photos carefully, so make sure they're awesome!



5 MAIL OR DELIVER YOUR ENTRIES



Don't forget to include a check for your entry fees.

<http://shorebuilders.org/FAME.php>

ATLANTIC BUILDERS CONVENTION - CONFERENCE & EXPO



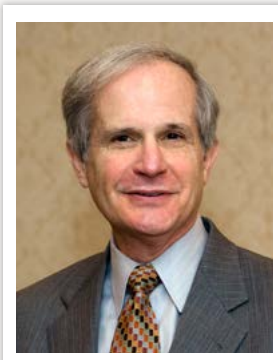
CONNECT. LEARN. GROW.

- **CONNECT:** 6,500+ building industry professionals
- **LEARN:** Attend educational and accredited courses
- **GROW:** Expand your business. Network after hours!

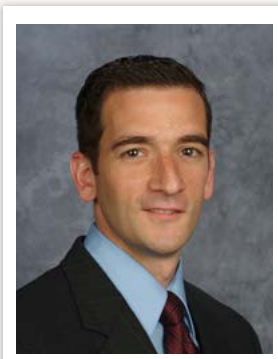
March 29 - 31, 2016 - Atlantic City, NJ

Exhibits & Seminars: March 30 & 31

www.ABConvention.com



Michael Gross



Steve Dalton

Legal/Legislative

by Michael J. Gross, Esq. and Steven M. Dalton, Esq.
 Michael J. Gross is a Partner and Chair, Steven M. Dalton is a Partner of Giordano, Halleran & Ciesla, P.C., Red Bank

COASTAL RULE AMENDMENTS EFFECTIVE JULY 6, 2015

DEP proposed amendment of its regulations governing CAFRA, Waterfront Development and Coastal Wetland approvals combining the applicable rules into a single regulatory chapter now called the Coastal Zone Management Rules. The amended rules took effect on July 6, 2015.

The rule amendment consolidates the procedural aspects of the former Coastal Permit Program Rules and substantive provisions of the former Coastal Zone Management Rules. While more comprehensive substantive changes to the rules were sought by interest groups such as the New Jersey Builders Association (NJBA) among others, various noteworthy substantive changes were made. DEP increased the number of single family homes or duplex structures that may be approved by a General Permit authorization from one to two. A new category of General Permit-by-Certification was created for certain limited categories of minimal impact activities. The Department adopted some favorable beneficial amendments in the context of waterfront development, including amendments that will facilitate marina development and adopted a provision allowing for extension of waterfront development permits. Regulatory changes were implemented in the context of mitigation requirements for CAFRA and Waterfront Development Permit approvals.

DEP deferred taking action on many substantive issues including the Filled Water's Edge,

Coastal High Hazard Areas, the Dunes Rule, Critical Wildlife Habitat, mapping for Shellfish Habitat and Submerged Vegetation Habitat, and many others.

Land owners and developers should analyze the rule changes with their consulting professionals to assess potential negative impacts or to take advantage of beneficial changes. Those with applications pending should seek confirmation from DEP whether their applications will be processed under the current amended rules, or alternatively, under the rules in effect when the application was submitted.

Giordano Halleran & Ciesla, P.C. attorneys Michael J. Gross and Steven M. Dalton worked with the NJBA in evaluating and commenting on the proposed rules and GHC can assist in assessing the impact of the rule changes on planned and proposed development.

DEP MAINLAND COASTAL CENTERS EXPIRING

DEP's Coastal Rules provide that on December 31, 2015, coastal centers established by DEP and classified as "mainland" coastal centers will expire absent legislative or administrative action to make mainland coastal centers a permanent designation or to extend their expiration date. DEP mainland coastal centers include Egg Harbor, Lower Township, Toms River and Lakewood. DEP "non-mainland" coastal centers for areas located in the barrier islands will remain in effect after December 31, 2015.

The State Planning Commission adopted amended regulations effective August 21, 2015 to extend the period of approval of plan endorsements and center designations for three years beyond their otherwise applicable expiration date. This action was taken to account for the looming expiration of the Permit Extension Act ("PEA"). Designated centers that currently remain effective only by operation of law under the PEA have been extended for an additional 3 years until December 31, 2018 based on the recent State Planning Commission action. The State Planning Commission action eliminates any uncertainty as to the continued validity and effect of "CAFRA centers" under DEP's Coastal Rules, as CAFRA centers are based upon State Planning Commission designated centers. Coastal centers, in contrast to CAFRA centers, were created by DEP and have not been designated as centers through the State Planning Commission Plan Endorsement process. Accordingly, coastal centers are not affected by the recent State Planning Commission regulatory action to extend the expiration date of designated centers and under DEP's rules, non-mainland coastal centers are set to expire December 31, 2015. Since the mainland coastal center borders were previously set to expire March 15, 2007, but have remained valid under the PEA, notwithstanding the expiration date stated in the rules, DEP may recognize continued validity under the PEA until March 15, 2016.

The expiration of mainland coastal centers will significantly reduce the amount of allowable impervious cover available for development of sites in mainland coastal centers that are subject to CAFRA permitting. Sites in mainland coastal centers have an impervious cover allowance of up to 80% under CAFRA regulations. If the mainland coastal center designation expires, impervious cover limits would be based upon the planning area designation of a parcel with impervious cover percentages dropping to a range of 3% to 30%.

FLOOD HAZARD RULE AMENDMENTS PROPOSED

Nearly a year to the day after it proposed amendments to the Coastal Rules, DEP published notice of proposed amendments to the Flood Hazard Rules and Stormwater Management Rules. The proposal contains many noteworthy provisions.

- The Stormwater Rules 300-foot SWRPA buffer is proposed for removal as it is redundant given the 300-foot riparian zone buffer under the Flood Hazard Rules. SWRPA buffer concepts are incorporated into the 300-riparian zone buffer provision of the Flood Hazard Rules through imposition of a requirement for compensation for impacted vegetation.
- The 150-foot riparian zone buffer for regulated waters containing acid producing soils will be replaced by a 50-foot buffer.
- The rules will allow GP's and IP's to be extended for 5 years.
- The rules contain new procedures for determining forested area.
- DEP will no longer utilize USGS and County Soil Service Area maps in connection with jurisdictional determinations.
- A GP By Certification category is proposed to be created, together with many additional GP's and Permit-By-Rule categories.
- The Hardship Exception process will remain, though DEP is proposing various substantive changes to its permitting options and riparian zone disturbance limitations in an effort to reduce the number of Hardship Exception requests.
- The grandfathering concept will be expanded to a larger category of local approvals akin to the Stormwater Management Rule process.
- Applicability determinations will no longer have a five-year duration limit.
- The proposal includes a new definition of "actively disturbed area." Regular and on-going human use and intervention with significant impairment to the typical functions and benefits of a riparian zone being the key element. Any land covered by impervious surface is considered actively disturbed area, as are actively farmed areas, easement, right-of-way, garden, lawn or park area that is regularly maintained.

Land owners and developers should become familiar with substantive aspects of the proposed Flood Hazard Rules to assess potential impacts on planned development.



Member Rebate Program GIVES YOU MONEY!

Since the Member Rebate Program (MRP) has been offered as a free member benefit of the New Jersey Builders Association, it has given participating members a total of \$230,106.14. With 44 members participating in the program, that is an average of \$5,229.69 going to each builder and remodeler member!

NJBA's Member Rebate Program lets builders and remodelers receive cash rebates for using certain manufacturers' products in the building and remodeling of homes. There are currently 45+ participating manufacturers covering 35+ different product categories.

MRP is constantly working on adding new manufacturers to build a more expansive and beneficial program for our members. On top of adding new manufacturers, new products

What would you think if you could get a rebate for your loyalty to many of the nation's leading housing industry Manufacturers? Well, now you can regardless of your volume!

We're happy to introduce the NJBA Member Rebate Program, a free member benefit, aimed at increasing your bottom line. For the minimal effort of informing us about the products you use, and telling

for our already participating manufacturers are also being added. We send out updated claim forms every quarter or you can try a customized Excel template so you don't miss out on any possible rebates you're eligible for.

First you need to register:

www.HBArebates.com

This tells MRP where to send your rebate check!

Once you are registered, you are eligible to claim on a quarterly basis. Any home, remodeling project, or multi-family unit completed from is eligible to be submitted.

The claiming process is just as simple as registering. An address is ready to be submitted once it is completed. MRP will ask for your company

name when you close on a home or project, you'll be putting money back in your pocket. When you participate in the NJBA Member Rebate Program, every home you build can earn you rebate checks! Remember, both

name, the completed address, and the completion date(s). You then provide all of the information required for each manufacturer used.

The information required by most manufacturers typically include:

- Quantity used.
- Subcontractor or supplier name
Model number
- No receipts are needed!

Once a project is completed and the form is filled out, all you have to do is send it in. MRP will process your quarterly information, send it to the manufacturers, and issue you one lump-sum check for all of your rebates!

Nationwide, over 70% of the builders and remodelers who participated last year have received in rebates more than they paid in annual dues to their HBA.

Get the most of your membership by taking advantage of this free member benefit.

Builders AND Remodelers qualify for the NJBA Member Rebate Program. Over 70% of the Builders & Remodelers who participated last year received back in rebates more than they paid in annual dues to the Association!



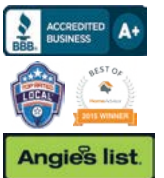
YOUR DOORS matter

ENHANCE THE BEAUTY, VALUE & SECURITY OF YOUR HOME



SALES • INSTALLATION • REPAIRS

Garage Doors & Openers
Entry, Storm & Patio Doors



Job Done Right, the First Time!

- Full Time Employees
- Ongoing Education
- Industry Certifications
- Extensive Product Knowledge
- Licensed, Insured & Bonded

Talent

Technology

Great Customer Experience!

- Integrated Processes
- Paperless System
- Multi-Point Communication
- Smart Design Tools

Homeowners & Contractors Love . . .

- Expert Customer Care Reps
- Unmatched Accessibility
- Extended Weekend Coverage
- Same-Day Repairs
- Instant Financing

Service



Extraordinary staff combined with superior-quality products makes us NJ's garage & entry door go-to team.

Call Today! 732-749-3993



www.TGSgaragedoors.com

COMMITTEES

**Committees are a vital functional of our Association.
Make your membership more meaningful by getting involved.
Become an active member of a committee!
Committees general meet one hour, once a month**

- ❑ **ASSOCIATE MEMBERS:** This committee works for the betterment of all associate members. This committee is responsible for the BEAM (Builders Employing Associate Members) Award as well as the SBACNJ and NJBA Associate of the Quarter nominations.
- ❑ **BY-LAWS, POLICIES, PROCEDURES & ETHICS:** This committee has been formed to review and update the SBACNJ bylaws, when necessary, as well as set policy for the betterment of the Association.
- ❑ **GOLF CLASSIC:** This committee meets 6 times per year, beginning in February, to plan the SBACNJ Annual Golf Outing. As a committee member it is important to be available the day of the outing to work as an event volunteer.
- ❑ **LEGAL/LEGISLATIVE & ENVIRONMENTAL:** This committee interfaces with local and state municipalities to maintain good relations, provide exchange information flow, and oppose adverse government regulations on the building industry in Monmouth, Ocean, Middlesex and Mercer Counties. The committee considers challenging ordinances, practices, and policies of municipalities which are harmful to SBACNJ members.
- ❑ **MEMBERSHIP SERVICES AND PROGRAMS:** This committee recruits new members, screen prospective applicants, retains current members as well as conducts new member orientation and special membership drives.
- ❑ **SALES & MARKETING:** This committee promotes professionalism in sales and marketing and further educates the members on the latest ideas available to Builder and Associate members. This committee also plans the Annual FAME (Fabulous Achievement in Marketing Excellence) Awards Banquet. The committee keeps industry views before the public and creates a better public image of the Association and the role it plays in the community.
- ❑ **MARTELL'S:** This committee promotes professionalism in responsible for setting up and running the Builder Dune Buggy Race the evening of Martell's BBQ on the beach. As a committee member it is important to be available the day of the event.
- ❑ **YOUNG PROFESSIONALS:** This committee promotes participation and increases opportunities for young professionals in the building industry by developing interesting programs that provide a forum for networking, continuing education, professional growth, development of leadership skills and access to a professional community.
- ❑ **PROFESSIONAL WOMEN IN BUILDING COUNCIL:** This council is recognized and chartered by NAHB and is dedicated to promoting, enhancing, and supporting home building and women in the home building industry. This council is open to all member companies and their employees. There is a fee of \$50 per member to join the council and is open to men as well.

If you are interested in joining one of the committees or being a member of the Professional Women in Building Council, please contact the SBACNJ Office in Lakewood at 732-364-2828.

In business it's all about gaining an advantage.

Whether you're well established or just starting out, the New Jersey Natural Gas Advantage can help grow your business.



The Reliability Advantage

For over six decades, New Jersey Natural Gas (NJNG) has been providing the natural gas that keeps homes warm and businesses running for nearly half a million customers. Natural gas is there when you need it – just like we are.

The Value Added Advantage

Natural gas heat and appliances add value to any home or business. They are easy to run and easy to maintain. No messy oil tanks, special permits or insurance premiums. Hassle free for your buyers.



The Safety Advantage

Our Partners in Safety team works directly with builders, contractors, municipalities, code officials and others to provide the FREE training and resources needed to ensure we all live and work safely with natural gas. Visit njng.com/safety to learn more.

The Savings Advantage

Buyers know natural gas is the smart energy choice and that heating with electricity, fuel oil or propane could cost two-to-three times more. Financial incentives offered through NJNG and New Jersey's Clean Energy Program™ are driving buyers to choose homes and businesses with natural gas.



The Service Advantage

"Highest in Customer Satisfaction With Residential Natural Gas Service in the Eastern U.S. Among Large Utilities, Four Years in a Row."

"Highest in Customer Satisfaction With Business Natural Gas Service in the Eastern U.S., Two Years in a Row."*

Get the New Jersey Natural Gas Advantage.

Call Bob Gallo, manager of marketing, at 732-938-1143 or e-mail bgallo@njng.com.

*New Jersey Natural Gas received the highest numerical score in the Eastern U.S. in the proprietary J.D. Power and Associates 2009-2012 Gas Utility Residential (among large utilities) and 2011-2012 Business Customer Satisfaction StudiesSM. Studies based on 63,584 (Residential Study) and 10,236 (Business Study) online interviews with respondents in the Eastern U.S. (CT, DC, MD, MA, NH, NJ, NY, PA, RI, VA). Proprietary study results are based on experiences and perceptions of business customers surveyed May 2011-August 2011 and October 2011-January 2012 and residential customers surveyed September 2011-July 2012. Your experiences may vary. Visit jdpower.com.



www.njng.com

Another project financed by Investors Bank

Commercial Loans to
\$30 Million

Residential Loans to
\$2.5 Million

Investors Bank is your resource for building success.

At Investors, we offer a variety of loan options to meet the needs of the commercial real estate community. Our Lending teams are made up of experienced professionals who are responsive to your borrowing needs. **Contact us today.**

Bert Owens
Short Hills Office
973.924.5251

George Campbell
Spring Lake Office
732.282.7101

Visit myinvestorsbank.com



Member FDIC



Member Advantage at a Glance

www.nahb.org/ma

Lowe's - Visit www.LowesForPros.com/NAHB or call 877-435-2440 and register to save 2% on your Lowe's Accounts Receivable (LAR) purchases and free delivery on purchases over \$500. Save an additional 5% every day at the store when they mention the 5% at time of purchase and when using their LAR.

General Motors - \$500 exclusive private offer on most Buick, Chevrolet and GMC vehicles. Business Owners receive a \$1000 private offer on select vehicles and may also qualify for additional incentives, visit www.nahb.org/ma and click on the GM logo to find out more.

AT&T, Verizon, Sprint & T-Mobile - Savings up to 35% including a free analysis of new and existing plans. Program offers free mobile to ANY mobile, free mobile device management, dedicated help desk support, and much more. Visit www.eMemberBenefits.com/NAHB or call 866-430-NAHB (6242).

2-10 Home Buyers Warranty - Visit www.2-10.com/NAHB or call 855-280-1328 to receive exclusive access to discounts on select products, including the Builder Backed Service Program and the systems and appliances warranty.

AXA Equitable - Offers full-service, low-cost retirement plans that can help reduce taxes while saving for life in retirement. Visit www.axa.com/nahb or call 800-523-1125, option 3, department 2046 and mention NAHB.

UPS Savings Program & YRC Freight - UPS discounts of up to 36% on a broad portfolio of shipping services. Savings of at least 70% on less-than-truckload shipments 150 lbs. or more with UPS Freight and YRC Freight. Visit www.1800members.com/NAHB or call 1.800.MEMBERS (800-636-2377) for more information.

TransFirst - Payment solutions with average savings of 16% per year. Web/mobile tools, credit card and eCheck processing and more. Free "Savings Analysis" call 800-613-0148 or visit www.TransFirstAssociation.com/NAHB.

Dell - Up to 30% off on all Dell computers. Call 800-757-8442 and Mention NAHB or visit www.dell.com/nahb

Associated Petroleum Products (APP) - Earn \$0.015 for EVERY gallon purchased using the APP Fuel Card program. Visit www.associatedpetroleum.com/nahb to enroll or call 800-929-5243, Option 6 & mention NAHB.

GEICO - Exclusive discounts for members on auto and home owners insurance. Visit www.geico.com/disc/nahb or call 800-368-2734 and mention NAHB for a free quote.

Hertz - Up to 20% off on rental cars and FREE Gold Plus Rewards membership. Visit www.hertz.com/nahb or call 800-654-2200 and use CDP# 51046.

Avis - Up to 25% off rental cars and FREE Avis Preferred Service membership at www.avis.com/nahb or call 800-331-1212 and use AWD code G572900

Budget - Up to 20% off rental cars and FREE Budget Fastbreak at www.budget.com/nahb or call 800-283-4387 and use BCD code Z536900

Hewlett Packard - Discounts: 9% notebooks, 5% printers/scanners, 7% handhelds, 12% workstations, 16% servers, 12% storage and more. Call 888-202-4488 and mention pass code "NAHB" or visit www.hp.com/go/nahb

Office Depot - 10% off all delivery orders. Free shipping on orders of \$50 or more. Call 800-274-2753 mention NAHB.

Omaha Steaks - Save 10%, in addition to any online specials. www.OSincentives.com/promo/nahb

Endless Vacation Rentals - 25% discount on over 200,000 vacation rentals worldwide. Call 877-782-9387 and mention NAHB at time of reservation or go to www.endlessvacationrentals.com/nahb

Wyndham Hotel Group - 15% off at over 7,400 hotels. Call 877-670-7088 and mention ID 8000002688. Go to www.nahb.org/ma and click on the Wyndham logo to find out more

FTD - 20% off floral arrangements and gifts at www.ftd.com/nahb or call 800-SEND-FTD use code 17421

NAHB Career Center www.nahb.org/careers - 20% off of standard rates for job posting & 15% off other HR services.

“KNOW BEFORE YOU OWE”

New Rules At The Closing Table



Bill McNamara, CPA, CCIFF®
shareholder-in-charge of the
Construction Services Group

The interest rate, monthly payment, and the total closing costs will be clearly presented on the first page, allowing the consumer easier comparison between products being offered and to shop between lenders.

Next, borrowers will receive a Closing Disclosure form to review three days in advance of the actual loan closing to help alleviate some of the pressure and confusion that can occur. The borrower will have time to review and understand the charges being incurred without the stress of a closing deadline ticking. Consumers will be able to compare the closing costs incurred versus the Loan Estimate previously received. The changes in the estimates are explained and documented on the Closing Disclosure itself.

After receipt of the Closing Disclosure form, an additional three day review period is provided if any of the following items occur:

- The APR rate of the loan increases by one-eighth of a percent for fixed loans or one quarter of a percent for an adjustable rate mortgage. If the rate goes down, the three day period is not applicable.
- A pre-payment penalty is added.
- The basic loan product changes. Foreexample, a fixed rate mortgage is changed to an adjustable rate mortgage product.

The HUD-1 closing form was very familiar to many professionals and consumers. From its oversized pages to the numbering of lines

and two column approach, the document was easy to identify. The fees and charges are now placed on the Closing Disclosure form in one of seven areas (with some common charges):

Origination charges – loan application and underwriting fees, “points”

1. Services the borrower did not shop for – appraisal costs, flood certifications, credit report, lien searches
2. Services the borrower did shop for – pest inspections, survey fees, title insurance
3. Taxes and other government fees – recording fees, transfer taxes
4. Pre-paid – homeowner’s insurance, property taxes, utilities
5. Initial escrow payment at closing – commissions, property taxes, mortgage insurance
6. Other – home owner association fees or capital contributions

The CFPB wanted to make the forms more aesthetically pleasing as well. They eliminated all tiny fonts and also tested and developed the form for Spanish-speaking consumers. The forms were designed to apply to the broad spectrum of borrowers, from the first time home buyer to the more sophisticated real estate investor. The new disclosure forms created “yes or no” questions in clear and concise language about features of the loan. Items that are subject to change such as the interest rate or additional charges for prepayment penalties and



homeowners insurance are distinctly and simply answered. While the final versions are dramatically different, some preliminary versions went even further. Sections were tested with information converted from text to infographics. But in the end, a clean and plain-speak, layman’s approach was adopted.

About Cowan, Gunteski & Co., P.A. Cowan, Gunteski & Co. is one of the leading accounting and consulting firms for the construction industry and, therefore, truly understands the daily challenges and keys to success for builders. We are committed to being an active partner in our builder-clients’ growth by delivering consistent exceptional service, value beyond accounting and innovative solutions focused on their financial goals.

To find out more about the services available to meet the unique needs of the construction industry, contact

Bill McNamara, CPA, CCIFF®,
shareholder-in-charge of the
Construction Services Group
at 732-349-6880 ext. 7717
or bmcnamara@cgteam.com.

IT SERVICES YOU CAN TRUST

ROVATECH, LLC

WWW.ROVATECHLLC.COM
SUPPORT@ROVATECHLLC.COM ■ 732-408-9463

Rovatech, LLC has built trusted relationships with it's clients since 1983, whether it's a large corporation or start-up, we support our clients by creating a secure and stable work environment.

Our technical resources, experience in business, and commitment to service increases the growth and productivity for our clients.

We serve as technology consultants and computer technicians in support of various types of organizations including:

Municipalities, Law Firms, Entertainment, Non-Profit Organizations, Public Relations Firms, Insurance Brokerages, Healthcare Organizations, Crisis Management, Financial Organizations and Law Enforcement.

We welcome the opportunity to earn your trust and deliver the best service in the industry.

STARK & STARK

ATTORNEYS AT LAW

The complex and diverse real estate market is complete with both risk and opportunity. Clients draw on Stark & Stark’s capabilities across many legal service specialties to reduce risks and maximize opportunities.

For almost 80 years, Stark & Stark has developed innovative solutions to meet each client’s needs. More than 115 attorneys, 27 practice areas and a philosophy of putting the law to work for our clients is the basis from which we build and maintain our relationships.

Stark & Stark is a regional law firm with a national client base with offices in Princeton, Philadelphia, Marlton, New York and Newtown.

Gary S. Forshner, Esq.

609-895-7250 • gforshner@stark-stark.com

www.Stark-Stark.com
www.NJLawBlog.com

Princeton Philadelphia Marlton New York Newtown

993 Lenox Drive, Lawrenceville, NJ 08648



Not Seeing the Results You Need?

KEEP CALM AND DO IT WITH FLAIR

Social Media
Blogging
SEO
Website Services
Marketing Consultation

Stephanie Shaffery, President
848.208.2087 | flairmg.com



The team you've come to trust. Under a new name you'll come to love.

We are excited to announce that BHB is now part of USI Insurance Services, a leading national insurance brokerage and consulting firm. Let us show you how the right plan and the right partner can help protect your business assets.

Visit us usi.biz or contact us at (800) 596-5252 to learn more.



©2014 USI Insurance Services. All Rights Reserved.

JOIN SHORE BUILDERS ASSOCIATION TODAY!

[More Details >](#)



COWAN, GUNTESKI & Co., P.A.
Certified Public Accountants and Consultants

While you're planning your build, we're building your plans.



Financial Reporting
Profit Enhancement
Business Consulting
Wealth Management

From business to financial to succession plans, we provide you with the tools you need to grow your business. We can help you effectively manage business and operational issues allowing you to focus your time and resources on your next build.

PARTNERING WITH BUILDERS TO ACHIEVE THEIR FINANCIAL GOALS AND A BETTER TOMORROW



Bill McNamara, CPA, CCIFP®
Chris Cowan, CPA, CCIFP®
www.CGteam.com
732-349-6880

Shore Builders Association EVENTS RECAP

Martells Beach Party – Point Pleasant
Networking Event



SilverBall Museum—Asbury Park
Cocktail Networking



Golf Outing – Jumping Brook
Country Club, Neptune

21 TIPS to Use at a Networking Event

By Mark Hunter “The Sales Hunter”

When you arrive at a networking event, avoid gravitating to people you know.

You should initially thank the host and then immediately find someone new to whom to introduce yourself. This will help keep you in the right frame of mind as to why you came. Your consultative selling skills and sales motivation will be strengthened — even if you won’t directly be selling.

1. Stop selling and start listening! When you meet someone for the first time, use it as an opportunity to get to know them. Don’t try to sell them anything. Rather, begin to establish a relationship.
2. Keep your business cards in the breast pocket of your coat, a shirt pocket, or in an outside pocket of your purse so they are easy to access and in good condition.
3. When giving a person your card, personalize it by hand writing your cell number on it. This will cause the recipient to feel they are receiving something special.
4. When giving or receiving a business card, be especially careful when dealing with people from outside the U.S., as many cultures treat business cards with very high regard.
5. When receiving a card from someone, take a moment to write yourself a note on it such as where you met or an interesting insight they gave you. If you do this while you’re still talking to the person, it will help convey your sense of personal connection.
6. During the course of a conversation, use the other person’s first name two or three times. People always like to hear their own name and it will help you to remember it when the discussion is over.
7. Rather than telling a new contact all about yourself, spend your time asking them questions. It’s amazing how much you’ll learn!
8. After you meet someone for the first time, use the back of their business card to jot a note about something you learned from the conversation and the date and place you met them. Recording the information will give you something to talk to them about the next time you see them.
9. Connect with the person to whom you are talking by tilting your head as you listen to them. It is an effective body language technique that communicates that you’re paying attention to what they’re saying.
10. When a person is talking to you, be sure to look directly at them. Giving a person full attention with your eyes will encourage them to share more.
11. Remember, however, that it’s not a “stare-down” contest. Give the person 3-5 seconds of eye contact and then look away briefly before returning your focus to them again.
12. The best location to network is by a high-traffic area such as a main door, the bar or near the food.
13. Never approach people if they’re walking towards the restroom. Wait until they have returned to the networking area.



Mark Hunter, The Sales Hunter, is author of “High-Profit Selling: Win the Sale Without Compromising on Price.” He is a consultative selling expert committed to helping individuals and companies identify better prospects and close more profitable sales. To get a free weekly sales tip, visit www.TheSalesHunter.com. Read the first chapter of his instant-classic “High-Profit Selling” here. Copyright MMX. Reprint of this article is permitted if the above paragraph is included.

14. After the person has shared something with you, ask them another question about what they just said. This shows that you’re paying attention and that you care about what they’re telling you.
15. Always keep one hand free to allow yourself to shake hands with people. This means that you shouldn’t eat and drink at the same time. Remember, this is a networking event, not a full-course meal.
16. As a way of demonstrating your networking skills, introduce each new person you meet to at least one other person.
17. Never try to barge into a group of 4 or more people. Come along side of the group, but do not attempt to enter into the discussion until you have made eye contact with everyone.
18. Do not approach two people who are talking, as you may be interrupting an important discussion.
19. It is best to initiate conversation with someone who is standing by themselves. They’ll be happy to have someone to talk to them and, as a result, will many times open up with valuable information.
20. When you meet someone for the first time, you have 72 hours to follow up with them before they will completely forget about meeting you.
21. A networking event is not a time to see how many business cards you can acquire. Rather, it is a time to develop a few relationships that have potential.



Would Like to Congratulate Kelly Filler



2015 Recipient of the

Jack Meyer Memorial Rookie of the Year Award

A member who has surged to the forefront within the Association as well as the community.

This has been an exciting year for Kelly, she has also been named **2015 Citizen of the Year by the Lakewood Chamber of Commerce**. As well, Kelly is a new member of the Board of Directors for the United Way of Ocean County and the Chair of their 2015 Hearts of Gold Gala honoring Cowan, Gunteski & Co., P.A.

CARUSO

EXCAVATING INC.

PHONE 732-919-7483
FAX 732-919-7525

SPECIALIZING IN A COMPLETE SITEWORK PACKAGE

- EARTHWORK & EXCAVATION
- UNDERGROUND UTILITIES
- PUMP STATIONS & TREATMENT PLANTS
- DUMPSTER & DEMOLITION SERVICES
- ATHLETIC FIELDS, PARKS & GOLF COURSES
- GABION STRUCTURES & RETAINING WALLS
- CONCRETE STRUCTURES & BRIDGES
- POND & LAKE CONSTRUCTION

WWW.CARUSOEXCAVATING.COM

2016 AD RATES
Ad Rates Effective as of : January 1, 2016



SHORE BUILDERS
Association of Central NJ, Inc.

— YOU'RE A SUBSCRIBER —
**NOW BE AN
ADVERTISER!**

AD SPECIFICATIONS

Full Color High Resolution pdf File or
Full Color High Resolution jpg (300 dpi)

Ad Sizes	Members Per Issue
FULL PAGE 8.5" x 11"	\$525.00
HP HORIZONTAL 8.5" x 5.5"	\$325.00
QP VERTICAL 3.75" x 5"	\$275.00
BUSINESS CARD 3.5" x 2"	\$125.00

Classified Ads **FREE** For Members



Bulletin Board Magazine is sent to over 4000 subscribers!
Don't Miss an Opportunity to Gain Wide Exposure to Building Industry Professionals

Place Your Ad Today:

- Increase Your Audience with Proven Readership
- Create Valuable links to Your Website
- Showcase Your Knowledge and Professionalism
- Your Ad With Relevant Industry News
- Increased Traffic to Your Website
- iPad/Smartphone compatible
- Generate Sales Leads and Increase Business



SHORE BUILDERS

Association of Central NJ, Inc.

2015/2016 CALENDAR OF EVENTS

Sept 31	General Membership Meeting—6pm Member Appreciation Night Annual Awards & BEAM Awards Location: Jumping Brook Country Club, Neptune
October 28	Annual Elections/Lead Sharing /Networking Happy Hour 5pm Location: Ferguson Enterprises, Middletown
December 9	Annual Awards - Installation & Holiday Party—6:00pm Location: Jumping Brook Country Club, Neptune
2016	
January 13	General Membership Meeting—9am Annual Economic Forecast: Kevin Gillen, PhD, Meyers Research Group A Kennedy Wilson Company Location: Jumping Brook Country Club, Neptune
March 3	Annual FAME Awards—6pm Location: South Gate Manor, Freehold
March 29-31	Atlantic Builders Convention Location: Atlantic City
*April 13	General Membership Meeting—6pm Location: To Be Determined
*May 11	General Membership Meeting—6pm Location: To Be Determined
June 20	Annual Golf Outing—1:15pm Shotgun Start Location: Jumping Brook Country Club
July 21	Annual BBQ on the Beach & Builder Dune Buggy Race Location: Martel's Tiki Bar, Pt. Pleasant Beach
*August 10	General Membership Meeting Location: To Be Determined
*September 14	General Membership Meeting Location: To Be Determined
*October 12	General Membership Meeting Location: To Be Determined
*December 7	Annual Installation & Holiday Party Location and Time: To Be Determined

*Date and location is subject to change.



KOHLER Generators



THE BOLD LOOK
OF **KOHLER**



GPS The quality you need. The service you deserve.

GPS | KITCHEN
BATH
LIGHTING
General Plumbing Supply

1-800-CALL GPS
GeneralPlumbingSupply.net

Edison | Morris Plains | Bayonne | Hawthorne | Orange | Bergenfield | Lakewood
Matawan | Ridgefield | Union | Middletown | Dover | Tenafly



Thank You to Our Gold Star Members



Thank You to Our Gold Star Members

- | | | | | | |
|------------------------|------------------------|-----------------------|--------------------------|---------------------|-----------------------|
| 1st Advantage Mortgage | Bill-Jim Construction | Crown Homes | sENVIRON International | Gloria Nilson & Co. | Kalian Corporation |
| Ability Home Services | Bohler Engineering | Czurlanis & Francis | Everbank | Real Estate | Kipcon |
| Aldo Design Group | C&L Services | Drywall | FEM Real Estate | Ingalls Custom | Kokes Organization |
| All County | C. Caruso Excavating | DW Smith Associates | Ferguson | Contracting | LMB Development |
| Allied Real Estate | Caliber Home Loans | DR Horton | FirstService Residential | Insite Engineering | Landscape Maintenance |
| Management | Campbell Supply Co. | Danitom Development | Five Star Hardwood | Instone | Services |
| Amboy Bank | Citizens Bank | Design East | Floors | J. Creative Group | Lester Glenn Auto |
| Ansell, Grimm & Aaron | Colts Neck Associates | Design 446 | French & Parrello | J.M. Seddon | Group |
| Antonakos Painting | Concept Engineering | Dynamic Engineering | FWH Associates | Contracting | Louis & Sons Drywall |
| Asbury Park Press | Consultants | EAM Associates | General Plumbing | JDM Andrews | M.S. Designs |
| Association Advisors | Cornerstone Appraisals | Edward Bucci Builders | Supply | Construvction | Manasquan Savings |
| BHB Insurance Services | Cowan Guteski & Co. | Engineering & Land | Giordano, Halleran | K. Hovnanian | Bank |
| A USI Company | Crest Construction | Planning Associates | & Ciesla | Companies | Marvic |
| | | | | | Maser Consulting |

A Gold Star Member voluntarily contributes an additional \$100.00 to the Association.
As a Gold Star Member you will be listed in every issue of Bulletin Board magazine as well as receive a gold magnetic name badge.

A Gold Star Member voluntarily contributes an additional \$100.00 to the Association.
As a Gold Star Member you will be listed in every issue of Bulletin Board magazine as well as receive a gold magnetic name badge.



Thank You to Our Gold Star Members



Thank You to Our Gold Star Members

Matrix New World
Engineering
MBI Development
MCH Developing
McCue Captains
Insurance
Melillo+Bauer
Merit Kitchens
Miele
Moen
Monetti Custom
Homes
Mr. John
Murphy Building &
Remodeling

N2 Architecture
Najarian Associates
National Contractors
Nobility Crest at Brick
Pace Advertising
Padula Builders
Palatial Homes
Pella
Peter Primavera
Partners
Pillari Layout Services
Pittenger Builders
Premier Development

Pr1ma Corporation
Prime Lending
PS&S
PulteGroup
RBG Design Build
RC Flooring
Renaissance Terrace
Reno's Appliance
ReVireo
Robertson Douglas
Group
Rosengarten Companies
RotenbergMeril

Ryan Homes
Seashore Framing
Sharbell Development
Slabjack Foundations
Sokol Behot & Firenzo
Somerset Develop-
ment
Stark & Stark
TGS Garages & Doors
Tile It
Toll Brothers
Trident Environ-
mental
Tyler & Carmeli, PC

The Walsh Agency
The Walters Group
Universal Supply Co.
Wales Darby
Warshauer Electric
Supply
Weichert New Homes
Wells Fargo Home
Mortgage
Weyerhaeuser
WindowRama
WithumSmith+Brown
Woodhaven Lumber

A Gold Star Member voluntarily contributes an additional \$100.00 to the Association.
As a Gold Star Member you will be listed in every issue of Bulletin Board magazine as well as
receive a gold magnetic name badge.

A Gold Star Member voluntarily contributes an additional \$100.00 to the Association.
As a Gold Star Member you will be listed in every issue of Bulletin Board magazine as well as
receive a gold magnetic name badge.

Hello, we are Design 446

*We are a creative agency thriving in a digital culture.
We create experiences, build brands & inspire actions.
We work with companies of all sizes and bring ideas to life
through innovative and proven marketing solutions.*

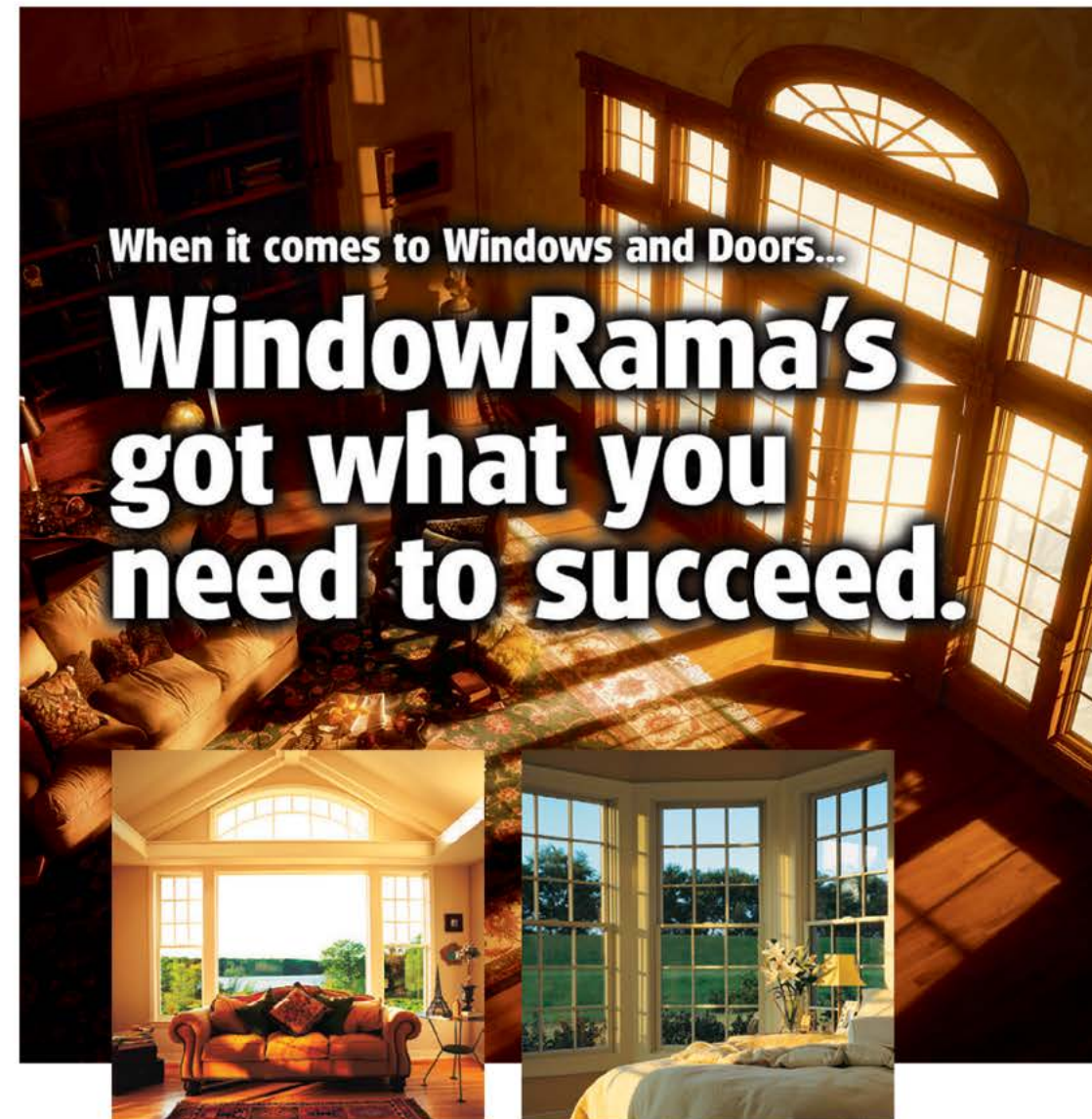


BRAND DEVELOPMENT
ADVERTISING
E-MARKETING
GRAPHIC DESIGN
SALES ENVIRONMENTS
ON-SITE PRINTING
SIGNAGE
INTERIOR MERCHANDISING
INSTALLATION & CUSTOMER SERVICE

DESIGN
FOUR • FOUR • SIX

2411 Atlantic Ave, Suite 4
Manasquan, NJ 08736
732.292.2400

design446.com



When it comes to Windows and Doors...
**WindowRama's
got what you
need to succeed.**



The windows & doors you need.

WindowRama stocks over 2,000 different Andersen® windows and patio doors, and Andersen offers a wide choice of rich wood interiors, grille designs, and glazing options. At WindowRama, we help you select the windows to fit your design...and your budget.

When you need it.

WindowRama helps keep your job on schedule by delivering your order fast... usually the next day on in-stock items. Combination units are assembled in our own millwork shops in 24 hours.

The price you need.

WindowRama has helped pros succeed since 1977. Our 10 million dollar inventory, fast delivery, and very competitive prices save you time and money.

The expert sales help you need.

Our salespeople are the best in the business. Their ONLY business is windows, doors and skylights. With their years of experience, they make sure you get what you need, when you need it, helping to avoid costly mistakes at the job site.

What more do you need?

Just tell us, and we'll make it happen. We think that's what makes WindowRama so different. So do 5,000 of your pro colleagues.

Call
800-695-RAMA
for your **FREE**
Contractor Kit
today!



WindowRama features quality
Andersen® Windows & Doors



24 Showrooms Serving
New York, Long Island,
Connecticut and
New Jersey

NEW YORK

Flushing 718-358-5562
Nanuet 845-624-2028
Staten Island 718-987-4488
Staten Island 718-442-8384
Yonkers 914-997-7007
Yorktown 914-736-3360

LONG ISLAND

Bellmore 516-781-3711
Commack 631-462-9054
Edgewood 631-667-8088
Farmingdale 631-293-0855
Franklin Square 516-872-9690
Levittown 516-735-6770
Patchogue 631-289-7667
Selden 631-696-8326

CONNECTICUT

Brookfield 203-885-0240
Orange 203-795-4062
Stamford 203-356-1051

NEW JERSEY

Denville 973-410-9299
East Brunswick 732-324-8515
Eatontown 732-774-8540
Fairfield 973-835-8170
Marlton 856-489-5660
Paramus 201-265-7555
Springfield 973-924-5999

FARMINGDALE

CLEARANCE CENTER
2233 Broadhollow Rd. (Rte 110)
Just south of Adventureland
631-293-0855

When the sale is over, the
service isn't.®

www.windowrama.com

Andersen and the AW logo are registered
trademarks of Andersen Corporation.



THE BUILDER CONNECTION



 Like **Shore Builders on Facebook!** 