



*The Lower Township
Chamber of Commerce's*

Communicator

July 2009
Volume IV Issue 7

LTCC, PO Box 374, Villas, NJ 08251

www.lowertownship.org lowertownshipchamberofcommerce@hotmail.com 609-886-5281

J. Byrne Agency – July Spotlight

The company that would eventually be called the J. Byrne Agency was founded in 1946 by John J. Byrne. Originally called Sparks and Byrne, our agency has evolved over the years from a small business to a substantial firm, dealing with every type of personal and commercial insurance and acquiring four locations in Cape May, Wildwood, Cape May Court House and Marmora.

Despite its size, the J. Byrne Agency is still local and family owned; four generations have worked in the company since it opened its doors. Over 50 employees at the J. Byrne Agency are prepared to handle all your insurance needs - from homeowners and auto to business insurance. Since we continue to remain family owned and operated locally, we make a conscious effort to provide superior customer service to all of our clients.

As part of our ongoing effort for client satisfaction, we are pleased to announce the expansion of our Benefits Division; selling and servicing Health, Dental, Vision, Life, Disability and more. We have partnered with other service providers to provide value added service. In addition to maintaining General Agent contracts with all major health insurance carriers, together we provide a full array of services and a depth of knowledge that meets the requirements of companies of all sizes and industries.

Please note that your new billing invoice will be mailed shortly and that you must be a member in good standing to participate in the 3rd Annual Hospitality Night.

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A one-day weather
forecast requires about
10 billion mathematical
calculations

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Help the Chamber Go Green

Join us in welcoming our new members:

Servpro
2684 Route 9
Ocean View, NJ 08230
609-624-0202

If you know of a business that would benefit by becoming a member.....contact the Chamber!



In an effort to do our part....the Chamber is asking members who are interested, to sign up for our new emailed Newsletter.....

It will be the same format and it still include the Business mailing inserts; however they will be scanned..

Your newsletter will arrive appropriately within the same time frame as your mailed copy and it will be sent as a PDF attachment.

If you are interested in this new exciting service email the chamber at lowertownshipchamberofcommerce@hotmail.com

Subject: Email Newsletter Sign-up

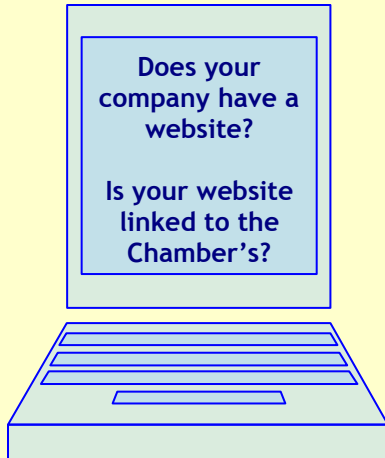
We look forward to becoming “green” together!

July Spotlight Con't

Our Benefits Division is in an excellent position to provide the right solutions to reaching your benefit goals - exceeding expectations while meeting budget objective. We encourage you to allow us to review your group health insurance benefits to make sure it meets your needs.

The J. Byrne Agency is a proud member of The Lower Township Chamber of Commerce and a strong supporter of its community. We would like to give a special thanks to all of our customers who have, over the years, allowed us to provide them with superior service.

The vision of the
Lower Township Chamber of Commerce
is to promote business and community growth and to
insure that Lower Township remains an excellent
place to do business, work, live, and visit.



If you would like to add your email address to your online membership listing or would like more information on website advertising, contact the Chamber at

lowertownshipchamberofcommerce@hotmail.com

Visit our website at
www.lowertownship.org



Linda Williams and Jeff Gott

Community Ambassador 2009

On Friday, May 15, 2009, a luncheon was held at the Wildwood Golf and Country Club in honor of Linda J. Williams as COMMUNITY AMBASSADOR of the YEAR 2009. This honor was bestowed upon Linda by CAPE COUNSELING SERVICES of Cape May Court House. Many family and friends attended the luncheon along with Senior Officers and Board Members of Crest Savings Bank where Linda is employed as Business Development Officer.

Cape Counseling's Ed Olwell, who is a Counselor there, was the Master of Ceremonies for the event. Tina Wagner, President of the Board of Directors of Cape Counseling, presented Linda the 2009 award. Other dignitaries attending were: Senator Jeff Van Drew and Assembly Matt Milam who spoke and presented resolutions from the Senate and Assembly of the State of New Jersey. Also attending was a representative from the office of Congressman Frank LoBiondo's office and presented Linda with a letter from the Congressman and a Certificate of Recognition. Rita Fulginiti, County Clerk spoke while Vicki Clark, President of the Cape May County Chamber of Commerce presented a letter of recognition from the County Chamber Jeff Gott, Senior Vice President of Commercial Lending also spoke for Crest Savings Bank. Lynne Krukosky, Executive Director of Cape Assist spoke regarding the many years of service to the Cape Assist Board of Directors.

Representatives from Margaret Mace School in North Wildwood; Superintendent Michael Buccialia and Mary Ott, BA attended; Office Manager Pat McQuigan and Membership Services Representative, Erin Boothman from the Greater Wildwood Chamber of Commerce also were in attendance. Debbie Colubiale, Past President, from the Lower Township Chamber of Commerce attended adding a lovely bouquet of flowers to the occasion.

Friends, family, flowers and recognition summed up a day of accolades for someone who was very thankful and humbled by the luncheon and all who attended.

**BOARD OF DIRECTORS POSITIONS OPEN
FOR LTCC**

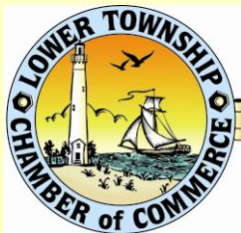
Any member of the Lower Township Chamber of Commerce wishing to serve on the Chamber Board please contact Debbie Colubiale. There are 3 Board of Directors seats open this year for 1yr, 2yr or 3 year term. Also all Officers positions are open for re-election. If you are interested in serving on the Lower Township Chamber Board please contact Debbie Colubiale before August 15, 2009. Send all emails to Debbie@CapeMayHomeFinder.com. You can also reach Debbie at 609-408-3679.

LTCC
PO Box 374
Villas, NJ 08251

Phone:
609-886-5281

Fax:
609-522-5362

E-mail:
Lowertownshipchamberofcommerce@hotmail.com



President

Sheri Hemingway
Kiddie Kloset
609-886-6633

1st Vice-President

Barbara Frame
Barbara's Seashell Florist
609-886-1212

2nd Vice President

Geoffrey Harrison
Sturdy Savings Bank
609-884-5656

Secretary

Linda Williams
The Entertainer Painter
609-729-1458

Treasurer

Greg Guyon
Pierce, Guyon, & Shoczolek, PA
609-729-0215

Immediate Past President

Amy McCulley
Crest Savings Bank
609-522-6039

3 Year Director (2009)

Jeannie Campbell
Cape Bank
609-886-2773

3 Year Director (2009)

Lou DeCecco
DeCecco Associates
610-696-6490

3 Year Director (2011)

Debbie Colubiale
Apex Realty
609-886-6000

2 Year Director (2010)

Lori Hall
Historic Cold Spring Village
609-898-2300 ext. 0

1 Year Director (2009)

Pat Campbell
Families Matter, LLC
609-886-8666



Join the Lower Township Chamber of Commerce for the August Membership Luncheon

Thursday, August 13, 2009

Chalki's Pancake House & Ice Cream Parlor

Villas

Sign-In & Networking begins at noon. The meeting begins at 12:30

Guest Speaker: LT Police Department

The cost of the luncheon is \$15.00 per person
(includes entree, soda, coffee, tea, tax & gratuity)

Payment can be made in advance by mailing a check payable to LTCC to:
LTCC

PO Box 374

Villas, NJ 08251

Or at the door via cash or check.

The vision of the
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promote business and
community

growth and to insure that Lower
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place to do business, work, live
and visit.

Business/Name

Lunch Choices

Please indicate lunch choice

Chicken Caesar Salad _____

Bro. Flounder _____

Prime Rib _____



LTCC

PO Box 374

Villas, NJ 08251

Phone: (609) 886-5281

Fax: (609) 522-5362

info@lowertownship.org

www.lowertownship.org

Please RSVP no later than Tuesday, August 11, 2009 by

Calling 609-886-5281

Faxing 609-522-5362

Emailing: lowertownshipchamberofcommerce@hotmail.com

We look forward to seeing you there!



LOWER TOWNSHIP CHAMBER OF COMMERCE

Business Directory Advertising Agreement for 2010 Full Color Business Directory

Name of Business _____
 Contact Name _____
 Summer Address _____
 Summer Phone _____ Summer Cell _____ Fax _____
 Email _____ Website _____
 Winter Address _____
 Winter Phone _____ Winter Cell _____ Fax _____
 Type of Business _____

• TERMS AND CONDITIONS •

- Chamber of Commerce Dues must be paid in full prior to ad acceptance.
- Space must be reserved immediately
- All materials for ad design must be received and paid for prior to September 30, 2009
- Photos provided are the property of the undersigned unless indicate on this contract

Owner of Photograph(s) _____

Address _____

Phone _____

- Ad proof must be signed off on within 5 days of receiving the proof, or ad will run as is.

The Lower Township Chamber of Commerce reserves the right to reject any advertisement. The LTCC will not be liable for misrepresentations, misprints, typographical errors, photo credits, infringements or any other item that is the responsibility of the advertiser.

Ad must be paid in full when reserving space.

The Chamber of Commerce does not extend credit to advertisers

I, the undersigned, have read and understand this contract.

Owner/Manager _____

Date _____

Please Make Check Payable to: LTCC

Cost of Ad \$ _____
 Check Date _____ Check # _____

• ADVERTISING RATES •

We hope you will consider becoming a member of the Lower Township Chamber of Commerce for only \$100.00 per year instead of paying the additional expense of a non-member advertiser.

MEMBERS	NON-MEMBERS
Back Cover \$2,000.00N/A
Inside Front Cover \$1,900.00N/A
Inside Back Cover \$1,800.00N/A
Last Page \$1,700.00N/A
Center Fold 2 pages \$3,000.00N/A
Full Page \$850.00 \$1,050.00
1/2 Page \$550.00 \$700.00
1/4 Page \$375.00 \$475.00
1/8 Page \$190.00 \$240.00

ANY QUESTIONS YOU MAY CONTACT

Debbie Colubiale - 1-609-408-3679

Please Forward All Artwork and Photos To:

Multiple Media Design

Attn: Jim Cutshall

27 Brookdale Road, Cape May, NJ 08204

email: multiplemediadesign@gmail.com

Phone/ Fax: 215-281-9609

Cell: 609-425-5942



LOWER TOWNSHIP CHAMBER OF COMMERCE 2010 AD SPECIFICATIONS

As we begin work on the 2010 Lower Township Chamber of Commerce Business Directory, we are pleased to offer design of ad services free of charge to all advertisers. Our representative can explain what services we can provide, and what materials you will need to supply.

We are also happy to accept your own ad artwork, please see below for important information about artwork that you will submit to us. Also, please see the back of this sheet for information on ad sizes.

IMPORTANT NOTES for advertisers supplying their own artwork

DEADLINE FOR ARTWORK September 30, 2009

Print Ready Artwork should be provided in a digital format. Acceptable digital file formats that are, in order of preference; .tif, .pdf*, .eps** and .jpg files. We can also accept Illustrator, Photoshop, QuarkXpress, and InDesign files. Digital image files should have a resolution of at least 400 dpi at 100% desired size and **MUST** include fonts. Layouts in Microsoft Word may be acceptable, but must be approved.

We will NOT accept files in Microsoft Publisher or Powerpoint formats. Website images of 72 dpi increased to a higher dpi will not be accepted.

All colors must be CMYK. Fonts must be Type 1 Adobe Fonts. True type fonts are not acceptable. Color proofs should accompany artwork.

600 dpi or greater camera ready artwork containing only line art and typography will be accepted. Any photographs should be included in your submission, and either digital or original prints. Camera ready artwork should not include screened tints or halftone photographs (photographs printed with a screen or dots) and should be laser prints or better.

Inkjet prints are inferior in quality to laser prints, and scans of these require editing in order to be made at all acceptable.

If you cannot supply these types of materials or any other s about art work submission, please contact Jim Cutshall at multiplemmediadesign@gmail.com or 609-425-5942

* .pdf files should have fonts embedded

** .eps files using fonts may not render properly, requiring font substitution.

FULL PAGE AD:

Page Size:

7" w by 8.5" h

Full bleed allow

1/4" bleed over page size

Maximum ad size:

6.25" w by 7.75" h

HALF PAGE

Maximum ad size:

6.25" w by 3.75" h

QUARTER PAGE

Maximum ad size:

3.125" w by 3.75" h

or

6.25" w by 1.9" h

EIGHTH PAGE

Business Card Size

Maximum ad size:

3.125" w by 1.9" h