



A NATIONAL PARTNERSHIP

Suburban Propane[®]

COMPANY SNAPSHOT

1,100,000

CUSTOMERS

41

STATES

3,800

EMPLOYEES

675

LOCATIONS

3rd

LARGEST PROPANE
DISTRIBUTOR

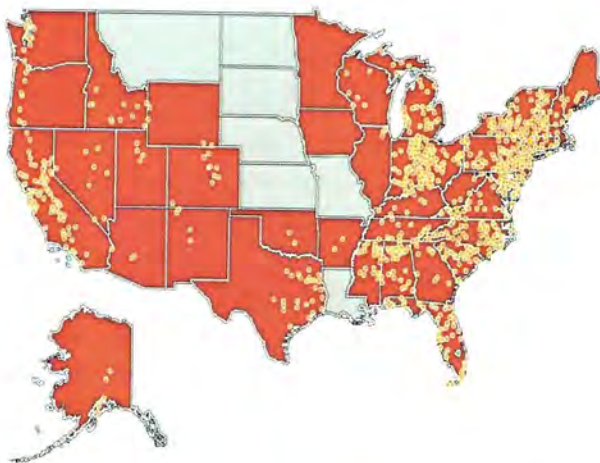
OVER 85 YRS

SERVING OUR CUSTOMERS

OUR MISSION

SERVE OUR CUSTOMERS,
EMPLOYEES, AND
COMMUNITIES BY
MAINTAINING THE HIGHEST
LEVEL OF SAFETY
STANDARDS, ETHICAL
PRINCIPLES, SATISFACTION
AND TOTAL VALUE IN ALL
THAT WE DO.

Suburban Propane Partners (NYSE:SPH) is a nationwide marketer and distributor of a diverse array of products to meet the energy needs of our customers, specializing in propane, fuel oil and refined fuels, as well as the marketing of natural gas and electricity in deregulated markets.



BENEFIT HIGHLIGHTS FOR FULL-TIME REGULAR EMPLOYEES

- Competitive pay w/incentive potential*
 - Paid holidays and vacation*
 - Medical, dental & vision coverage
 - Basic employee life insurance
 - Business travel accident insurance
 - Short-term disability coverage
 - Long-term disability insurance
 - Tuition Assistance
 - The Retirement Savings & Investment Plan (401K) (company match and immediate vesting)*
 - Discounted Auto & Homeowners Insurance*
- * Also available for part-time employees.

COMMITMENT TO VETERANS

Through our **Heroes Hired Here** program, military veterans who accept a non-seasonal full-time position can take advantage of the following:

Payment of CDL and Endorsement Fees:

reimbursement for the fees associated with obtaining a new CDL including the necessary endorsements and background check

Reservist Training

Compensation: up to 3 weeks of standard hours of full base pay annually to participate in Reservist training activities for any branch of the military

Veteran Buddy Program:

current employees who are military veterans are partnered with newly hired employees who are military veterans to assist them with their transition to Suburban Propane life

Military Relocation

Assistance: military veterans who accept a non-seasonal full-time *hourly* position and are relocating 50 miles or more are eligible for a lump sum payment of \$2,500 to cover some of the relocation expenses

Military veterans who accept a non-seasonal full-time *salaried* position may be eligible to participate in Suburban Propane's relocation program.

JOIN OUR WINNING TEAM AND PUT YOUR CAREER IN DRIVE!
View available positions at www.suburbanpropane.com/jobs or match your military skills to our available positions at veteran-hiring.com/suburban-propane.

If you have any questions regarding our **Heroes Hired Here** program please contact us at 1-844-774-4737.

Suburban Propane is proud to be an Equal Opportunity, Affirmative Action Employer of Females, Minorities, Individuals with Disabilities and Protected Veterans in accordance with all applicable laws.



Do you need a job?

Ticket to Work Program Free For SSI and SSDI Beneficiaries

America Works Of New Jersey, Inc.
815 Elizabeth Avenue, 3rd Floor Elizabeth, NJ 07201



**If you receive SSI/SSDI, are between
ages 18-64 and are looking for work
America Works can help you...**

- Determine how work will impact your benefits
- Connect and Apply for **Full-time Job Opportunities** in Union & Essex Counties!
- Update your resume and cover letter
- Participate in Mock-Interviews
- Overcome employment gaps, work accommodations, criminal background or other barriers to employment.
- Find referrals for clothing, transportation and other local resources.
- Develop an individual work plan



Note: America Works Of New Jersey, Inc is a sub-contractor of America Works Of New York, Inc.

To register for an Orientation Session, Please call us at
(855)268-1935

www.americaworks.com/tickettowork



Good Credit is critical when it comes to obtaining the best interest rates and terms on a mortgage

Here are the top 10 do's and don'ts when looking to secure a mortgage.

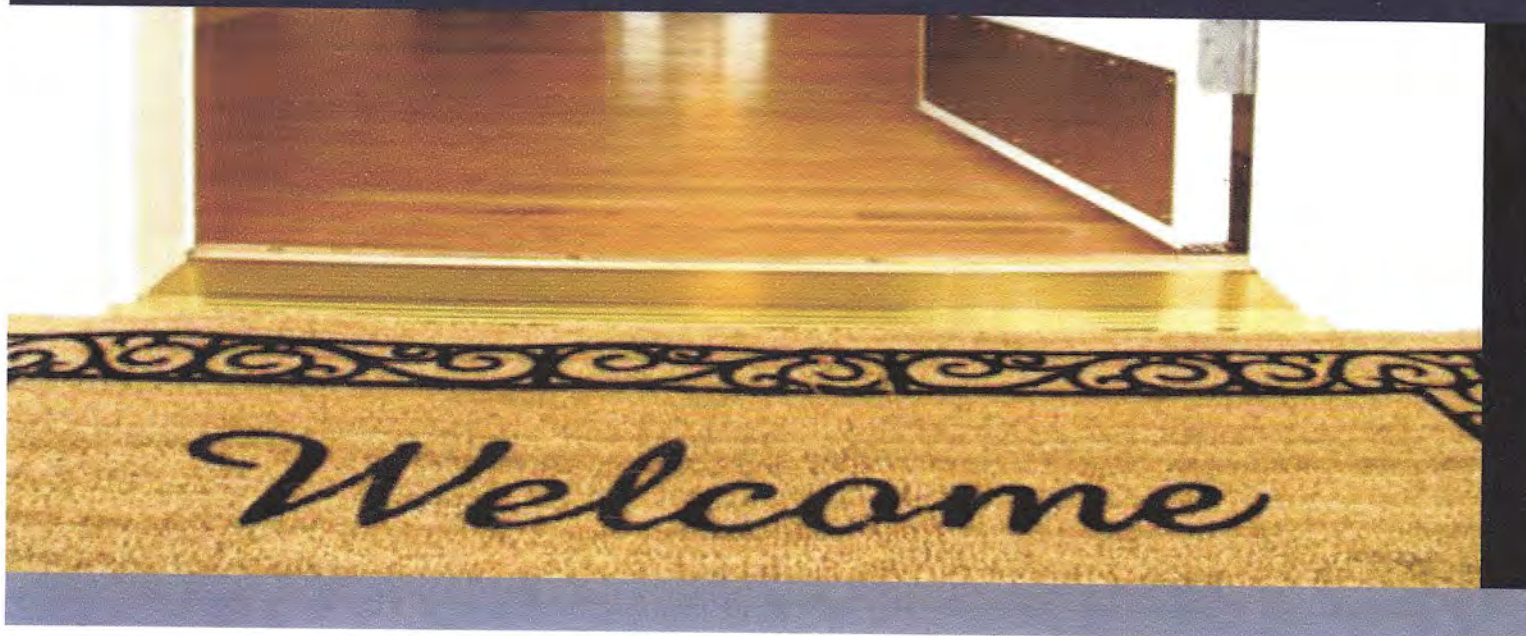
Call me today to see how I can help you.

1. **Don't Apply for New Credit.** Every time that you have your credit pulled by a potential creditor or lender, you can lose points from your credit score immediately.
2. **Don't Pay Off Collections or Charge-offs.** If you want to pay off old accounts, do it through escrow, making sure that the debt is yours. Request a "letter of deletion" from the creditor.
3. **Don't Close Credit Card Accounts.** If you close a credit card account, it may appear that your debt ratio has gone up. Closing a card will affect other factors in the score, including credit history.
4. **Don't Max Out or Over Charge Credit Card Accounts.** Try to keep your credit card balances below 40 percent of their limit during the loan process. If you pay down balances, do it across the board.
5. **Don't Consolidate Your Debt.** When you consolidate all of your debt onto one or two credit cards, it will appear that you are "maxed out" on that card and you will be penalized.
6. **Don't Do Anything That Will Cause a Red Flag To Be Raised By The Scoring System.** This includes adding new accounts, co-signing on a loan or changing your name or address with the bureaus.
7. **Do Join a Credit Watch Program.** Then you may check your own reports regularly (you won't get dinged for a "hard inquiry"). Plus, if something unexpected does show up, you can address it promptly.
8. **Do Stay Current on Existing Accounts.** Like your mortgage and car payments, one 30-day late notice can cost you.
9. **Do Continue to Use Your Credit As Normal.** Red Flags are raised easily with the scoring system. If it appears that you are changing your pattern, it will raise a red flag and your score could go down.
10. **Do Call Me.** I may be able to supply you with the resources you need to stop any derogatory reporting to the bureaus. Ask for details.



Mayarani Smith
Certified Credit Counselor
Cell: (201) 927-1008
Fax: 1 (866) 708-8995
Email: letmayafixurcredit@gmail.com

Buy After Bankruptcy, Foreclosure or Short Sale!



HUD Announces:

Program For Shorter Waiting Period after Bankruptcy, Foreclosure, and Short Sale

The waiting period after a bankruptcy, foreclosure, or short sale has been
reduced to just one year from the event!

Program Requirements: *

- Purchase Transactions Only.
- Housing counseling must be completed 30 days prior to loan application.
- The bankruptcy, foreclosure or short sale **MUST** be related directly to the loss of job or 20% income reduction for at least 6 months.
- Credit must have been satisfactory before the bankruptcy, foreclosure or short sale and be satisfactory for a minimum of 12 months after the event.

* Program requirements may change.

Call today for more information!



Mayarani Smith

Senior Loan Officer

156293

Office (732)582-3338 ext142
Cell (201)927-1008
Fax (732)694-3702

msmith@fahmloans.com
www.msmith.fahmloans.com

"Enjoy Ownership!"



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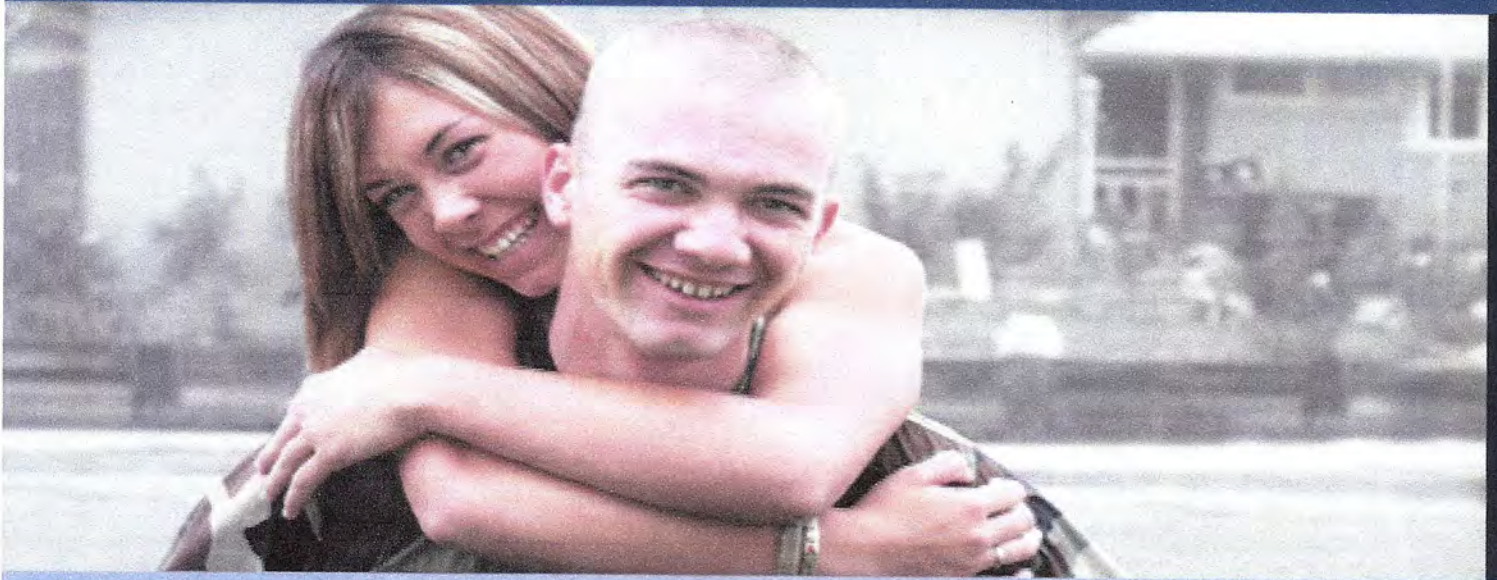
Tel: 732.582.3338 x142
Fax: 1.732.694.3702
Cell: 201.927.1008

10 Jackson Drive • 2nd Floor
Camden, NJ 07016
www.msmith.fahmloans.com



Rates effective 07/8/16. Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend. Licensed Residential Mortgage Lender; Licensed by the New Jersey Department of Banking & Insurance. Licensed Mortgage Banker PA, DE, MD, DC, VA, NC, FL & NY.

Questions About VA Financing?



- What is the maximum sales price I can purchase with no down payment?
- What type of property can I purchase?
- Are VA loans assumable?
- How can I obtain a Certificate of Eligibility?
- What if my spouse is overseas or at a duty station when the loan closes?
- How long will it take to close my VA loan?
- What if I have used my eligibility before?
- Is VA financing the best home loan option?

**I would greatly appreciate an opportunity to answer your questions.
Please call me.**



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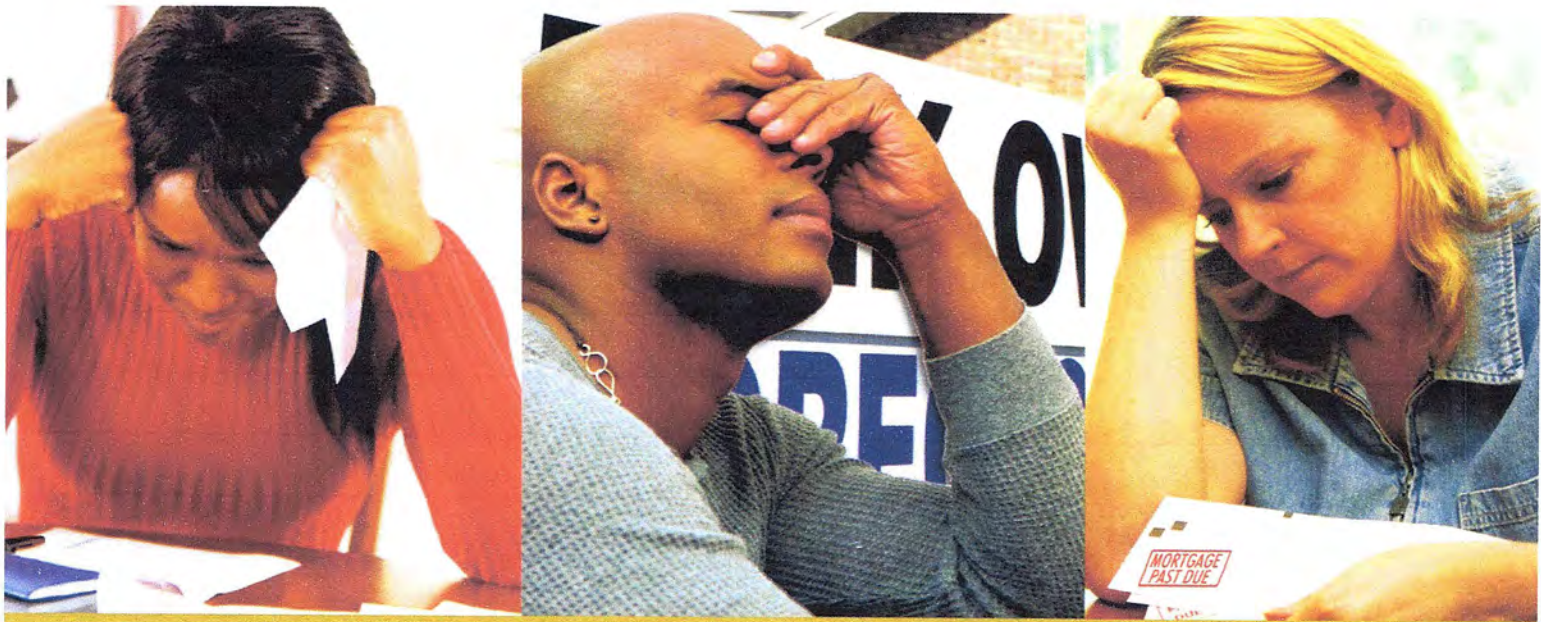
First Alliance Home Mortgage

20 Jackson Drive, 2nd Floor, 2
Cranford NJ 07016

FirstAlliance
HOME MORTGAGE



Rates effective 07/14/17. Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend. Licensed Residential Mortgage Lender; Licensed by the New Jersey Department of Banking & Insurance. Licensed Mortgage Banker PA, DE, MD, DC, VA, NC, FL & NY.



We Can HELP YOU!

NID Housing Counseling Agency is offering FREE Housing and Legal Counseling for Homeowners having difficulty refinancing and/or maintaining their monthly mortgage payments due to:

- Property Value Decline/ Can't Refinance
- Increased Mortgage Payment
- Loss of income/job
- Foreclosure
- Situation beyond your control
- Adjustable Rate Mortgage
- Bankruptcy

CALL US, WE HELP DISCOVER SOLUTIONS!



**NID HOUSING
COUNSELING AGENCY**

A HUD APPROVED ORGANIZATION

www.nidonline.org

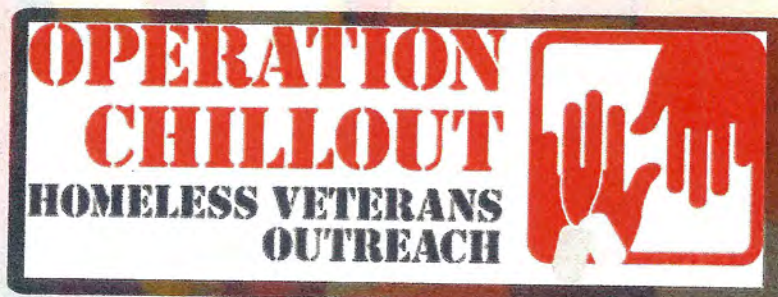
Call Mayarani Smith 1-888-586-8010 Ext 2
or Cell: 201 927 1008

CZIG MEISTER CELEBRATES OUR VETERANS

11.10.17

In honor of Veterans Day we will donate \$1 from each pint & each flight sold on November 10th to Operation Chillout, a local all-volunteer outreach dedicated to ending the crisis of homelessness among veterans.

For more information on this great organization, visit www.operationchillout.org



Location: Czig Meister Brewery, 106 Valentine St., Hackettstown, NJ

Date: Friday, November 10, 2017

Time: 3pm - 10pm with LIVE MUSIC 6pm - 9pm

Who: Everyone! Especially our Veterans, Active Service Members, & four-legged warriors
(Must be 21+ to enjoy our beer)



You're Invited

2nd Annual Mental Health Forum
October 23, 2017
11:00-2:30

Hosted at the American Red Cross
Tinton Falls Office
1540 W Park Ave
Ocean Township, NJ 07712

Bringing together key stakeholders in the community and VA mental health providers with the goal of enhancing and expanding access to mental health services and addressing the mental health needs of Veterans, Families, Caregivers and Survivors.

Community health providers, Veterans and Veteran Caregivers are welcome.

To Register

<https://gigofund.z2systems.com/event.jsp?event=24&>

Questions? Please contact Terri Illies
Terri.illies@redcross.org



The New Jersey State Elks Veteran's Committee Welcome Home Kits

Provided to all veterans who are moving into new apartments.

Examples of all brand new items that will be supplied are: dishes, pots & pans, bath towels, sheets and blankets, and more.

Steps:

1. The case manager will give the veteran the Elks contact information below
2. The case manager will provide the veteran with a referral letter
3. The Veteran and the Elks make contact
4. The welcome kit is delivered to the veteran by the Elks

Contact information:

Counties: Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Sussex, Union and Warren call KELLY MAZZOCCHI AT 908-672-2079 or email NJElksNVSC@gmail.com

Counties: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Monmouth, Ocean and Salem call DON TONACHIO AT 732-904-2477 or email NJElksNVSC@gmail.com



"So long as there are veterans, the Benevolent and Protective Order of Elks will never forget them."

TBI and PTSD Law Enforcement Training Act

Background:

According to the Centers for Disease Control and Prevention, 2.5 million people sustain a traumatic brain injury (TBI) each year; and more than 5.3 million Americans are living with a long-term disability resulting from a TBI. Nearly 8 percent of Americans will experience post-traumatic stress disorder (PTSD) at some point in their lives; and about 5.2 million people have PTSD during the course of a given year. In addition to their incidence in the civilian population, TBI and PTSD have been recognized as the signature injuries of the Wars in Iraq and Afghanistan. Estimates from the RAND Corporation in 2008 estimated that nearly 20 percent – or 320,000 – of the 1.6 million men and women deployed to Iraq and Afghanistan sustained a brain injury while in the line of duty. Between 11-20 percent of Operations Iraqi Freedom and Enduring Freedom have PTSD in a given year, according to the Department of Veterans Affairs.

Despite the prevalence of TBI and PTSD, many people do not know how to recognize and identify the symptoms and struggle with interacting with individuals suffering from these conditions, including law enforcement and first responders. Many of the symptoms of TBI and PTSD, such as confusion, inability to follow directions, and impaired thinking or memory, can be misinterpreted or mistaken for intoxication. Additionally, other symptoms like agitation or irritability can raise safety issues for the individual and law enforcement and first responders. In recent years, a number of training programs have been implemented to aid law enforcement and first responders in their interactions with individuals suffering from severe mental illness. Similarly, developing and implementing training programs that provide information on recognizing the signs and symptoms of TBI and PTSD can help improve emergency response, public and first responder safety, and interactions between first responders and individuals with these conditions.

Specifically, the *TBI and PTSD Law Enforcement Training Act* would:

- Direct the Department of Justice through the Bureau of Justice Assistance to solicit best practices and develop crisis intervention training tools for law enforcement and first responders that provides information on the conditions and symptoms of traumatic brain injury, acquired brain injury, and post-traumatic stress disorder and techniques to interact with individuals with these conditions.
- Require that this training be made available as part of the Police Mental Health Collaboration Toolkit, which is a no-cost online training tool that provides resources for law enforcement agencies to partner with mental health providers to effectively respond to calls for service, improve outcomes for people with mental illness, and advance public safety.
- Direct the Department of Justice through the Bureau of Justice Assistance to ensure that at least one of the police departments serving as a national law enforcement/mental health learning site includes this training. These learning sites allow communities unsure of how to design and develop training programs to review programs that other jurisdictions have developed in-person.
- Authorize an additional \$4 million for the Justice and Mental Health Collaboration Program to fund grants to develop and implement this training.