

LEGALS

TOWNSHIP OF LOWER IN THE COUNTY OF CAPE MAY, STATE OF NEW JERSEY... \$8,490,000 GENERAL OBLIGATION BONDS, SERIES 2018 (BANK QUALIFIED) (BOOK-ENTRY ONLY) (CALLABLE) SUMMARY

LEGALS

records of DTC and its participants. Payments of principal, interest and redemption premium, if any, will be made by the Township or a designated paying agent to DTC for subsequent disbursement to Participants...

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slowness in transmission of Bids, or other technical problems. 3. If for any reason a Bidder is disconnected from MuniAuction's Auction Page during the auction after having submitted a Winning Bid...

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all such Unsold Maturities have been sold to the Public. Public means any person (including an individual, trust, estate, partnership, association, company, or corporation) other than an Underwriter...

NOTICE IS HEREBY GIVEN that bids will be received by the Township of Lower, in the County of Cape May, State of New Jersey (the "Township") for the purchase of the Township's \$8,490,000 aggregate principal amount of General Obligation Bonds, Series 2018...

Preliminary and Final Official Statement The Township's Preliminary Official Statement (the "POS" or "Preliminary Official Statement") is available for viewing in electronic format on MuniAuction. The MuniAuction address is www.GrantStreet.com.

The POS is deemed by the Township to be final as of its date, for purposes of Rule 15c2-12 (the "Rule") promulgated by the Securities and Exchange Commission pursuant to the Securities Exchange Act of 1934, as amended and supplemented, except for the omission of information concerning the offering price(s), interest rate(s), selling compensation, aggregate principal amount of the Bonds and any other terms or provisions to be determined from the successful Bid(s) or depending on such matters, and the identity of the underwriter(s).

Types of Bids Allowed Subject to the Bid requirements described below, Bids for the Bonds must be submitted on an "All-or-None" ("AON") basis for the entire amount of \$8,490,000. First, a Bidder must submit a conforming Bid for the entire issue, and if such Bid is accepted by the Township, the Bidder will be required to purchase the entire issue in accordance with such Bid.

Table with columns: Year, Principal Amount, Year, Principal Amount. Rows include years 2019 through 2034 and amounts ranging from \$470,000 to \$710,000.

Book-Entry Only The Bonds will be issued in book-entry only form, and each certificate will be registered in the name of Cede & Co., as nominee of DTC, which will act as securities depository for the Bonds.

Registration and Admission to Bid To bid by MuniAuction, Bidders must first visit MuniAuction where, if they have never registered with either MuniAuction or Grant Street, they can register and then request admission to bid on the Bonds.

Bidding Details Bidders should be aware of the following bidding details associated with the sale of the Bonds: 1. THE BONDS ARE BEING SOLD ON THE BASIS OF THE MATURITY SCHEDULE SET FORTH ABOVE. ALL BIDDERS SUBMITTING PROPOSALS MUST BID ON ALL OF THE BONDS.

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10. The last Bid submitted by a Bidder before the end of the bidding time period will be compared to all other final Bids submitted by others to determine the Winning Bidder or Bidders.

Rules of MuniAuction The rules of MuniAuction (the "Rules") can be viewed on MuniAuction and are incorporated herein by reference. Bidders must comply with the Rules in addition to the requirements of this Notice of Sale for the Township's Bonds (the "Notice of Sale").

1. A Bidder submitting a Winning Bid is irrevocably obligated to purchase the Bonds at the rates and prices of the Winning Bid, if acceptable to the Township, as set forth in this Notice of Sale.



Is someone's Birthday around the corner?

Let the Star & Wave know about it!

609-884-3466

Beach Break advertisement featuring a beach scene with an umbrella and text: 'Relax, life takes time... Crossword'. Includes a crossword puzzle grid and a list of clues.

11x11 crossword puzzle grid with numbers 1 through 58 indicating the start of words.

- Crossword clues: 1. Molecule component, 4. Lazy person, 8. Loose flesh, 12. Wet, as grass, 13. Tarzan's chum, 14. Crazy, 15. Glimpses, 16. Relative, 17. Not theirs, 18. Construct, 20. Fruity drinks, 21. Gift to a teacher, 24. Do lunch, 26. Steep rock face, 27. Bear cave, 28. On's opposite, 31. Female fowl, 32. Colly, 34. Exist, 35. Gab, 36. Quick bite, 37. Made a choice, 39. Got together, 40. Smelling organs, 41. Likewise, 44. Lazy person, 47. Fountain treat, 48. Bronx attraction, 49. For takeaway: 2 wds., 53. Radiate, 54. Santa's staffer, 55. Parched, 56. Captain of the "Nautilus", 57. Fishing boat equipment, 58. Loan, 10. Measure of farmland, 11. Supervisor, 19. Perfect, 21. Sore, 22. Sincere appeal, 23. Blush color, 25. "Can Play", 27. Immerse briefly, 28. Stable food, 29. Given without charge, 30. G-men, 33. Taxpayer, 38. Entrance, 39. Slogan, 41. Prayer ending, 42. Weak, as an excuse, 43. Skinny, 45. Hand (out), 46. Attic, 50. Valuable dirt, 51. Alcoholic liquor, 52. Uneven, 4. Me, 5. Cook bread, 6. Heroic, 7. Elegant, 8. Be buoyant, 9. Rowdy

Dated: July 11, 2018 7/11, pf \$497.86

Lauren Read Chief Financial Officer Township of Lower County of Cape May State of New Jersey

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