

AN OINTED

NEWS JOURNAL

The Nation's Premier **WEEKLY** Faith-Based and Professional Publication For Winners
Volume 31 Issue 7 March 30 - April 12, 2025 **FREE SEE INSIDE**



**CEO, ANNA
ROZENBLIT-ADLER**
Shares Outlook on Home Care

Amerigroup is now Wellpoint.

New name. Same
commitment to you.

Have questions or need help?

Call us at **877-453-4080 (TTY 711)**, Monday through Friday from 9 a.m. to 5 p.m. These calls are free. More information about Wellpoint (choosewellpoint.com/nj).



Wellpoint.

choosewellpoint.com/nj



A Word from the Editor

Celebrating 31 years of providing quality news to our readers

Dear Readers of the nation's premier faith-based and professional newspaper for winners, Anointed News Journal (ANJ). I am taking this time personally to thank each and every individual that has read the Anointed News Journal. I hope you have been inspired by the many positive people interest stories, and stories that have uplifted and empowered our communities.

I am also taking this time to thank our many advertisers that saw the value in utilizing ANJ to accomplish your marketing goals for your companies and/or purpose. ANJ remains the VOICE of Camden city and the SOURCE for connecting people together. If you are in business and need to advertise, we can help. Based in Camden, NJ, the Anointed News Journal has distribution locally in CAMDEN, BURLINGTON, GLOUCESTER, SALEM, CUMBERLAND, DELAWARE, NEW CASTLE, KENT, and PHILADELPHIA COUNTIES. Since 1995 ANJ has provided stories and distribution to 28 states across the country and 11 nations around the world.

Getting your message in front of more than 180,000 readers weekly in print and much more via the world-wide web is a great way to reach the market you are looking for.

I am also thanking those individuals that have given resources to support our mission of publishing positive press. Your contributions are paramount and my heart continues to be filled with joy from the smallest contribution to the largest, every time I receive a contribution I cannot hold my smile in. I am forever grateful. For those that have been reading ANJ for many years and have never given a contribution, now is a great time to do so.

ANJ is a free publication that is supported by its advertisers. We offer cost effective advertising giving advertisers the opportunity to get quality exposure at a comfortable price point. We offer RISK-FREE Advertising, which simply means if you are not satisfied, you will receive a complementary ad in an upcoming edition.

About Anointed News Journal

In May 1994 the CEO/Editor-in-Chief, Chris Collins received a vision from the Creator to write a business plan to seek funding for a grass-roots newspaper. For eight months and through Divine intervention, the business plan was rewritten for the ministry of the Anointed News Journal. The Holy Scripture given divinely to Collins was Habakkuk 2:2 (Write the vision, and make it plain upon tables, that he may run that readeth it. For the vision is yet for an appointed time, but at the end it shall speak, and not lie: though it tarry, wait for it; because it will surely come, it will not tarry). As a result and with prayer and seeking God's direction, the name "Anointed" was given.

Knowing that English was not his favorite subject while attending school, and that his career goal had nothing to do with journalism, Collins completely trusted in the Creator while developing this business.

The name "Anointed" comes from the hands that God has anointed to master this work and profession. Collins left a career in law enforcement to pursue the vision he received from the Creator.

Using his hands cutting and pasting stories and artwork is how it all began. Typing, proofreading, and making sure things were camera-ready before the layout was the process before technology was included.

Today, 31 years later, ANJ is recognized as a leader in the newspaper industry. ANJ was awarded Best100 Small Businesses consecutively since 2017. In 2021 Chris Collins was recognized by CIO Magazine as a Top 50 Innovators of the Year.

Although it may seem as if newspapers are becoming obsolete, ANJ continues to thrive. As the daily press struggles due to increase rates that have simply priced them out of the market. Weekly newspapers continue to make their mark serving the community and its advertisers. Although many have embraced the digital divide, people still want their physical newspapers. Because of the types of "Peoples Interest Stories" found in ANJ, most readers save their copies for years. Although mainstream media focus on negative press, ANJ has built its legacy on positive stories. "We have written a lot of stories in the past 30 years, and in 30 years we still have not run out of great stories to write about the great people of Camden and surrounding areas," said Collins. "As we look at the rise of Camden, NJ and the great positive image it has today, I believe we helped to increase that image by sharing the positive stories Camden has to offer, and we've been doing that for 30 years now," said Collins.

My Ask!

This is what I am asking from you today. I am asking every reader of ANJ, those of you who believe in positive press and grass-roots press to make a financial contribution to support our mission. Many have been reading ANJ for 30 years and have never made a contribution but would like to. Now is the perfect time as we have entered into our 31st season. For those who are unable to financially contribute, we are thankful for your continued prayers.

The Holy Scriptures in Matthew 7:7-8 (KJV) states, "Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you: For every one that asketh receiveth; and he that seeketh findeth; and to him that knocketh it shall be opened."

Luke 6:38 (KJV) states, "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again."

I'm believing in the POWER of God. I'm believing in the POWER of God's People coming together. Yes, I'm believing in YOU.

1 John 5:14-15 (KJV) states, "And this is the confidence that we have in Him, that if we ask any thing according to His will, He heareth us: And if we know that He heareth us, whatsoever we ask, we know that we have the petitions that we desired of Him."

Please make all contributions payable to: Anointed News Journal, P.O. Box 309, Camden, NJ 08101. You can also visit: www.anointedonline.net click on Donation button. You can also Cash App to SANJEDITOR.

May God continue to bless you! May God continue to bless this world! May god continue to bless ANJ!

Yours truly,
Chris Collins, CEO/Editor-in-Chief

ANOINTED News Journal

PO Box 309

Camden, NJ 08101

anjeditor@verizon.net

www.anointedonline.net

856-904-9429 Hotline

856-963-1910 Office

Call to Salvation

Have you received your salvation? If not just say, "Father, forgive me of my sins. I believe that Jesus Christ died on the cross for my sins and that He arose again from the grave." If you believe this prayer, you are now saved by God's grace. I encourage you to get into a Bible teaching church to learn more about our wonderful Savior Jesus Christ.

Note: Opinions by columnists do not reflect those of the editor or staff. Feel free to respond.

Contents

Page 4	Countrywide Home Care
Page 6	Countrywide Continued
Page 8	W.O.D. Sasha Oglesby
	Book An Author
Page 10	NJ American Water
	Legal Ad
Page 14	VOADV Jobs
Page 16	Cam Edu Fund STEM
Page 20	Gov Murphy Updates
Page 22	Financial Focus
	Assemblyman Moen



**Berkshire Hathaway Home Services
Fox & Roach Realtors**
108 E. Kings Highway, Suite 33, Haddonfield, NJ 08003



**Alfred J.
Dansbury, Sr. MBA**

Office 856-428-2600
Cell 856-236-2050



alfred.dansbury@foxroach.com



Inside Countrywide Homecare: A Conversation with the CEO on How South Jersey's Premier Home Care Agency is Making a Difference

PENNSAUKEN, NJ - In the heart of South Jersey, Anna Rozenblit-Adler stands as a remarkable example of resilience, compassion, and purpose. As the founder & CEO of Countrywide Home Care, a premier agency rooted in community service, Anna has transformed personal hardship and immigrant beginnings into a powerful mission to uplift others. From launching a successful business dedicated to the care of elderly and disabled individuals, to feeding thousands through food drives and guiding young people into meaningful healthcare careers, her story is fueled by a deep love for people.

In an exclusive interview with the nation's premier faith-based and professional newspaper for winners, Anointed News Journal, Anna opens up about her journey, her family, and the driving force behind a growing movement that's more than just home care.

Collins:

Who is Anna Rozenblit-Adler?

Rozenblit-Adler:

Well, that's going to take a little while. Who am I as a person? How do I see myself? I'm a mom first and foremost to three amazing boys. I have a 25-year-old who's finishing law school in May. A 22-year-old who's finishing his first year of grad school at Penn State. And a 16-year-old who is currently at a DECA competition—he won the first part of it, so hopefully, he'll be going to nationals. It's a business competition, kind of like Shark Tank, but for high school students. So, number one: I'm a mom.

Number two: I'm a community leader, a community builder. I'm not just the owner of Countrywide—I am Countrywide. I'm a daughter to two amazing parents who are immigrants. I'm an immigrant myself. I came to America when I was five years old. And I'm a woman. I'm a fantastic friend.

Collins:

So, Anna, you mentioned you're the owner of Countrywide. Tell us a little bit about what Countrywide is.

Rozenblit-Adler:

Countrywide is a home health care agency. We provide services to people in the community who are disabled and elderly—people who want to stay in their homes and live on their own terms. We help them stay at home longer, prevent hospitalizations, avoid nursing home placements, and stay independent for as long as possible.

Our services include assistance with all activities of daily living: helping people shower, maintain hygiene, do laundry, light housekeeping, run errands, grocery shop, manage medications, and provide physical support such as transfers. We have many clients who are bedbound or have no family and still choose to live independently in their homes. We help them accomplish that.

Collins:

So, Anna, you are a community builder. You have a natural love for people. Why Countrywide? What motivated you to go into this area?

Rozenblit-Adler:

Okay. So, I got my master's in social work from Rutgers University. While I was studying, I was trying to figure out how I wanted to help the world. At first, I thought I wanted to work with children, specifically adolescent females suffering from post-traumatic stress disorder. I started in that field, but I quickly realized it wasn't my calling.

Ironically, the one population I never thought I'd work with was the geriatric population. But as fate would have it, that's exactly where I ended up. Even back then, I realized that working with children wasn't the right fit for me. I found myself drawn more to geriatrics, and I ended up working at a medical adult daycare. And I loved it.

I discovered that the changes I could help make were visible almost immediately. I guess I like immediate gratification. I could help someone and see the results. From there, I started helping others in the community open their own healthcare businesses. I worked as a consultant, helping to open home care agencies, medical daycares, hospices, ORFs (Occupational Rehab Facilities), physical therapy offices, and more.

Every time I helped someone open a business, they'd say, "Anna, will you be my partner? You don't even have to invest any money—just run the business with me." I always said no. I was happy to help but wanted to keep moving along.

Eventually, the medical adult daycare I worked at was sold, and I found myself without a steady income. As a single mom raising three boys on my own, I asked myself, "What am I going to do?" I ended up at the same company that had bought the daycare. They also owned a home care company. I had never been interested in home care, but I was already there, so I figured I'd give it a try—and I loved it.

What I didn't love was that every time I wanted to do more for our community, my hands were tied. The person who owned the company was only interested in profit. So, when I wanted to do something extra for our aides or clients, I couldn't. I realized I needed to do something better for the community.

I was raising three young men. I wanted them to see that this isn't the end—that their mom is a strong woman who can make things happen, and that they, too, can make a difference in the world. A few things happened around that time. My oldest son left for college. I didn't take it well—I really missed him. I ended up in the hospital, and there I met a doctor who asked if I'd be interested in opening a home care agency. At first, I said no—I don't create competition for myself. But later, I thought about it more seriously.

That's how Countrywide came about. It became my opportunity to create a home care agency for our community—one where I could meet people's needs as much as possible, without anyone stopping me. Now I can do the things I always wanted to do, even if they aren't officially part of home care services.

Collins:

So, did you see that there was a need lacking among the demographics that you serve?

Rozenblit-Adler:

Absolutely. Not just among the demographics I serve, but also among the people who come to work in healthcare. Many of the aides who enter this field are minimum wage employees, most of them completely uneducated, just looking for a way to make a little money so they can move on to something better. And those are our forgotten people—people who work incredibly hard for very little, cleaning others, caring for them in their homes, and receiving almost nothing in return besides a small paycheck.

That's who I wanted to take care of. Because by taking care of the aides who care for our clients, we're actually improving the care our clients receive. When our aides go to work happy, our clients are happier.

Collins:

I'm glad to hear that, because I come from a background as an instructor for workforce development. Oftentimes, it seemed like an easy route for people who may have low self-esteem or low motivation to become a home health aide or CNA. What do you say to individuals who enter this field, to motivate them to pursue something higher?

Rozenblit-Adler:

That's a great question. And it's a really important part of who I am. People come in and say, "You look so nice, you drive a nice car, you own this business. You must be rich—you can't relate to me." But I can relate to every single person who walks through these doors.

I was born in Russia. I came to America as an immigrant when I was five years old, in 1979. Not just an immigrant—but a refugee. My parents had college and master's degrees, but when they got here, their degrees were useless. They didn't know English. There were no cell phones, no GPS. Their degrees were like toilet paper here.

My father, with a master's degree in engineering, went to work as a car service driver in Brooklyn and also worked in a nursing home doing maintenance. My mother worked at Katz's Delicatessen—if you've heard of it, really good sandwiches—as a cashier. She also did nails in a men's salon in New York.

Before we left for America, my grandmother told my mom, "Forget everything you know and forget who you are. Learn a skill. Learn to work with your hands, because the moment you get there, you're going to need to work." And that's exactly what they did.

So when people come here, I can motivate them because I am them. I understand them. I love them. I love them with my whole heart, and I love being a part of their growth. I believe in them—over and over again.

A lot of the people who come here come from broken homes or families that don't support them. But I believe in them until they find success. And that success might mean being able to buy a car to get to work. I'll help them. I'll drive them. It might mean moving from an apartment to a townhouse, or from a townhouse to a house.

We've had women who lost custody of their children and were able to get them back because we believed in them, gave them support, and helped them create an environment where they could succeed.

Collins:

Wow.

Rozenblit-Adler:

And that's just it.

Collins:

Remarkable. That's the word that comes to mind—remarkable. I'm also excited to hear that your parents are still with you. How important is it to you, knowing the struggles they went through, that you've accomplished your dream? I'm sure they're extremely proud. How does that make you feel?

Rozenblit-Adler:

Oh, it's amazing. I'm so happy to be able to make them proud. My parents are unbelievable people. They are the core of who I am and the values I hold. The children I've raised—I couldn't have done it without my parents and who they are.

They've retired from all their previous work and businesses. But even after retirement, they became certified home health aides—and they now work for me.

My father, at 75, works with four or five clients. Two of them are bedbound. One time, he fell and broke his knee. We were trying to place his client with someone else, and I asked one of my staff, "What does this client need?" She said, "Well, he's about 260 pounds and needs to be transferred from the bed to the wheelchair, from the wheelchair to the shower, then back again." I said, "And Boris does that?" She said, "Yep. He says it's easy. But no one else can do it."

The other day, my dad was with a Holocaust survivor—most of his clients are Holocaust survivors. Though he'll work with anyone, anywhere. He'll drive two hours to get to a client. He doesn't care.

The other day, the client fell. I asked, "Dad, are you okay? Is the client okay?" He said, "Yeah. I dove so he landed on my arms instead of the floor." I said, "Dad, you're on blood thinners, and you just had seven broken bones from a previous fall. Are you okay?" And he said, "It's nothing."

True story. You can ask my coordinators who the best aide is here—and they'll tell you it's my father. My mom's a close second—she just complains more.

Continued from page 4

Collins:

Fantastic. So, at what point should a family consider acquiring home health aide services?

Rozenblit-Adler:

I think that's a two-part question. There are families who consider acquiring home health services, and then there are individuals who have no family at all.

For families, it's usually when they feel they're starting to struggle with day-to-day tasks while caring for a loved one. What they need to understand is that home care can truly save a family. A lot of families that call me are already overwhelmed—caring for their own children while also trying to care for a parent or relative. They're calling out of work frequently, and their lives are being affected. That's when they should really consider home care. We can help them keep their loved one at home, while still allowing them to live their own lives.

Now, for individuals living alone without family, they need to consider care when they start thinking about their future. Do they want to end up in a nursing home? Or do they want to stay independent at home for as long as possible? As soon as those questions start coming up, or if hospitalizations start becoming more frequent, it's time to look into home care. It can start out small—maybe six hours a week of light housekeeping or just having someone there while they shower, to ensure safety. But that small amount of help can make a huge difference.

Collins:

How do you manage the attitude of a client when the family knows they need help, but the client feels they can still handle everything on their own?

Rozenblit-Adler:

It's tough. That's a really good question, and it happens a lot. It requires teamwork. Our approach is to show the client that we're not there to take away their independence—we're there to help them keep it. We're not there to do everything for them. We're there to assist, to be present, and to help them continue doing what they want to do.

Clients often feel intruded upon. Sometimes they'll ask the aide to leave. But we work through that. It really does take a village. The family needs to be involved. My coordinators, community liaisons, and marketing team will go to the client's home, sit with them, and talk. We ask, "How can we make this easier for you?" I'll go myself, rain or shine. I'll talk to people, hold their hands, and help them understand that we're not there to invade their space—we're just there for them. Once they understand that, once we find how we can be useful to them on their terms, things usually fall into place.

Collins:

All right. So, I know these services aren't free. Let's talk about how someone can support their loved one with these types of services. What's required?

Rozenblit-Adler:

In the state of New Jersey, for people who have Medicaid, it's covered. We accept all Medicaid plans—Horizon, United, Amerigroup (now Wellpoint), WellCare, and Aetna. We also work very closely with the Jewish Federation, and we serve Holocaust survivors through them. Additionally, we partner with Senior Citizens United Community Services (SCUCS). Many people don't know about SCUCS, but they're an excellent organization supporting seniors in our community. They have grants and funding available for people who don't have Medicaid but still need help.

The catch is that the grant is for caregivers who need a break—called "respite care"—not for the client directly. So, if you're taking care of someone full-time and need relief, you may qualify.

Collins:

Okay, and break down that word for me—respite?

Rozenblit-Adler:

Yes, so respite means temporary relief for the caregiver. For example, let's say Henni is the client, and you're his father, taking care of him full-time. You need a break. The respite services would be for you, the caregiver, not the client.

Collins:

Okay.

Rozenblit-Adler:

So if you call and say, "I'm caring for my son and I need help," SCUCS will review your finances and your situation. If you qualify, they'll provide support.

We also work with the JACC program (Jersey Assistance for Community Caregiving)—that's kind of in between SCUCS and Medicaid. While SCUCS provides around 6 to 10 hours per week, JACC can provide 10 hours or more, and they work on helping clients pre-qualify for Medicaid.

We're also trying to work more with the DDD (Division of Developmental Disabilities) population. We're open to that and have started receiving referrals. We partner with Rowan University Hospital, Walmart, Cooper, Osborn, the Kroc Center, and Hispanic Family Services.

As far as private insurance goes, we work with John Hancock and Genworth long-term care insurance. Those are fantastic policies, and a lot of people don't even realize they have benefits available through them.

Lastly, there's private pay. That's \$33 an hour during the week and \$35 an hour on weekends. We require a minimum of 10 hours per week.

Collins:

You talked about your team—your staff. Tell us a little bit about them and some of the outreach initiatives you have going on.

Rozenblit-Adler:

My staff is the most phenomenal team on earth. Truly. They can't be compared to anyone. They've been hand-selected to be part of my family because at Countrywide, we're a family by choice.

That phrase—family by choice—came to me about five years ago. I was hosting our first large meeting after Christmas, and I was just so grateful for everything the team had done. I told them, "You choose to come here every day and do the hard work you do. And our clients choose us. Our aides choose us. We all choose each other. That makes us a family by choice."

We have several departments. There's our nursing department, with about 12 registered nurses—phenomenal professionals. Then we have Human Resources, which works tirelessly every day to help new people join our family. They assist with applications, skills assessments, license renewals, recertifications, and reinstatements.

We also have a billing and payroll department that communicates regularly with our aides. And of course, we have our coordinators—an incredibly important team. They're the heart of the company. They're the matchmakers. They pair aides with clients and try to find the perfect match so those relationships can last. No one wants different people in their home every day—they want consistency. Our coordinators make that happen.

They're also the ones who handle the chaos when 15 to 30 call-outs happen in a single morning. According to state law, home care is not considered an emergency service—so agencies don't have to send replacements when someone calls out. But we do. We restaff every single case, no matter what.

And then there's our marketing and community liaison department. Honestly, Countrywide doesn't need marketing—we're a premier agency and provider. We're number one in South Jersey and the top provider for Horizon New Jersey Health, which is our largest contract. I'd say 85% of our clients come through Horizon.

So marketing isn't about selling—it's about education. My team educates the community on what they're entitled to and helps build the relationships that allow us to serve people better. Henni has played a huge part in that. He and his amazing team have been everywhere—building relationships, partnering with me, with Zulaikha (who's been with me since day one). They're continuously developing trust in the community.

Collins:

How many locations do you have, and which counties or areas do you serve?

Rozenblit-Adler:

We currently have four physical locations: Vineland, Clementon, Camden, and Pennsauken. We also operate virtually in Burlington County, where we're looking for a physical office now. And we're about to expand north—that's still a little secret!

Collins:

And how can someone acquire your services—do you have a website or contact information?

Rozenblit-Adler:

Yes, here's how to reach us: If someone is a provider—like a doctor's office—they can send a referral by fax or call us directly. The number is 856-661-1000. That's the main line. The receptionist can help with any county and will direct the call to one of our liaisons.

For family members, just call that same number. We also use Google Forms—the links are on our brochures, accessible via QR codes.

Another way is through a case manager. If someone already has a case manager through their insurance, they can just let them know, "I'd like Countrywide Home Care," and the case manager will reach out to us.

Collins:

And the website?

Rozenblit-Adler:

It's CountrywideHomeCare.com. There's a simple form people can fill out—just name and phone number—and someone from our team will call them. Both aides and people seeking care can use the form.

Now, I do want to mention a few additional things. So, the way that Countrywide takes care of the community goes far beyond just home care. I mentioned earlier—we do a lot more than that. We have a food bank. Every fourth Tuesday of the month, we give out between 4,000 and 11,000 pounds of food. If anyone wants to come volunteer—great for those in politics too—you're welcome to join us (at your own risk, of course).

We hold it right here at the Pennsauken location: 5287 Marlton Pike, Point Plaza, Pennsauken, NJ 08109.

We've been doing this since we opened. It was one of my biggest goals. Even though people may be working or receiving benefits, times are still hard, and a little help goes a long way. I'm very determined to make sure my clients are fed.

Growing up in Russia, I remember what it was like to open a refrigerator and see nothing, to walk into stores and see empty shelves. Even though I was only five, that stayed with me. Food is a big thing for me. I always feed everyone. Feeding my aides and my clients helps me sleep better at night.

We also do Toys for Tots in partnership with the Marine Corps. This past Christmas, we gave out over 2,000 toys across all four of our locations—Pennsauken, Vineland, Clementon, and Camden. And that brings me to something important—the reason I opened the Camden office. Even though it's only a mile from our headquarters, I love Camden. I felt that if I truly cared, I needed to be present in Camden—not just talk about it from Pennsauken. I needed to be there, see the change, and be part of it.

We also do a backpack drive—we gave out over 500 backpacks this past August to kids in the community.

Another major thing we do—and it's probably the biggest challenge—is transportation. One of the greatest needs I saw is that even when people want to work, they often can't get there. So right now, we have five vehicles that we use to transport aides to work at no charge—as long as we see that they truly want to work. If I have clients in areas that are hard to staff, I'll get those aides there myself.

We're constantly trying to solve every social services gap we can. I've had case managers call me and say, "Can you set them up with pharmaceuticals?" Or, "They're getting meals from Mom's Meals but don't have a microwave." So—we bought them a microwave. Why give someone frozen meals with no way to heat them? What are they supposed to do—thaw them in the sun?

Continued from page 5

This business is not about making money. It's about truly making our community—a small part of this world—a better place. And while it started with wanting to show my children that their mom could do more, it has become so much more than that. My children have had a good life, even though they've come from a broken home. I've always tried to give them everything—even when I had to work four jobs to do it. And they've always appreciated it and wanted to help however they could.

When each of them turned 18, they became certified home health aides. I wanted them to start from the bottom—to learn to cook, clean, and help someone who really relies on them. My oldest, who's finishing law school now, hated the job. He'd say, "Mom, I can't do this." And I'd say, "Leon, you can do it. You will do it. And one day, you'll thank me."

Last year, he was looking for a legal internship—very hard to get these days. He interviewed at a medical malpractice insurance firm, and they saw he had worked as a home health aide. They asked him to tell some stories. He said, "I was 18, I walked into this man's home, and he asked me to shower him. I almost died. But I did it. I told him how he could help me so I could help him." Leon got the internship because of that experience. And now, before even passing the bar, he already has a job offer—and he's accepted it.

Benjamin, my middle son, should have been a college senior this year. But he got into an accelerated master's program early because of the experience he had working with us. He used it in his application essay. So now he's in grad school a year ahead of schedule.

Even though they may have hated working as aides when they were 18, they did it. They learned from it. They understood the purpose. They are such a big part of what I do and why I strive to do it. Benjamin actually opened the Clementon office on his own. He found the location, hired the staff, ran trainings, handled marketing. He and Leon are now opening a school in Cherry Hill—for certified home health aides. Hopefully by May or June, we'll be launching it.

And my youngest—he can't wait to start working here this summer. He's already working with Henni, helping with social media, marketing, design—he even made his own business cards and branding.

Collins:

That's good. Let me just interject—what I'm hearing is that, especially in the urban market, people often think becoming a home health aide is an easy job. But what I'm really hearing is that it takes a special kind of person, and that this is a real career path—something for people who want to pursue a meaningful future taking care of others.

Rozenblit-Adler:

Absolutely. You're 100% right. And there's one thing I didn't mention that I'd like to add: we help people go through the schooling. I give out scholarships. We work with a school right now, and we probably send 20 to 25 people per class, sometimes more.

We help them get through the 76-hour course, support them with transportation, help with payment if needed, and guide them through fingerprinting and licensure. And when they finish, there's a job waiting for them. That's why we're opening our own school—to bring that whole process in-house and expand what we can offer.

Collins:

Fantastic.

Rozenblit-Adler:

Yes—and we actually purchased the Old Bear's Chocolate House building, right next to Cooper on Route 70. That's where our Pennsauken office is moving because we've totally outgrown this space. It's bursting at the seams!

The school is a huge part of our mission—encouraging people to get out of their homes and into the workforce. We've worked with housing programs, high schools, and other organizations. The goal is to show people that this is a stepping stone.

You can go work at McDonald's or Walmart—nothing wrong with that. But if you have a drive to care for people, and maybe want to become a nurse or an LPN, start as a home health aide. Go into someone's home. Learn what it really means to care for someone.

Because it's better to take a two-week course and find out this career path isn't for you, than to go to school for four years, only to realize you can't do it.

Collins:

So it also serves as a feeder program into healthcare careers?

Rozenblit-Adler:

Exactly. It helps people understand whether they want to continue in healthcare. We get a lot of nursing students. And personally, a lot of my friends send their kids to me. They say, "Anna, make them work. Teach them something." Because so many young people today are in college but have never worked a day in their lives.

Here, they learn responsibility. They learn reliability. They learn how to care for someone else's life—and to feel the weight of that responsibility. And that's a good thing.

Collins:

Anna, the Anointed News Journal has over 180,000 readers weekly. In conclusion, what do you want to say to the readers of Anointed?

Rozenblit-Adler:

Let me think, considering everything we've talked about... Countrywide is a family by choice. We would love to meet you, to have you join us, and to help you learn more about what we do.

What I really want people to know is: nothing is impossible. As long as you have a goal, everything you do—every step you take—can bring you closer to it. Just keep going. Don't give up. Keep thinking about your next step and work on it. And most importantly, our community needs to take responsibility for each other. When we do that, things will get better.

When I left the company that I'd been with for 17 years to start Countrywide, I thought it would take six months to get started. But then COVID hit, and what usually takes six months took two and a half years. That's part of our story—and part of our success. Even though we've only been operating for about three years, we now have over 1,500 home health aides and have served over 2,500 clients locally.

All my life, I've worked for the community. I give, give, give—whether it's my heart, my time, or a job. That's who I am. But two years ago, something tragic happened that changed my life. My house burned down. I was out walking my dogs when my 65-pound poodle pulled me back toward the house. That's when I saw the flames. My 14-year-old son was inside—in the shower. As I ran toward the house, all I could think about was getting my child out. And I did. The house burned down, and I lost everything in it—but I had my children, and I had myself. We were alive.

The last two years have been incredibly difficult. I rebuilt the house on my own—without a partner. And believe me, I've always seen myself as a girly girl. I had to figure out things like electrical socket placement and insulation types—but I got through it.

And I only got through it with the help of my community, my aides, and my staff. They showed up for me and my children. People came to clean, to help me sort through the remains, to decorate my rental with pretty things just to lift my spirits. Others brought food, clothes, even offered to drive my kids.

It's hard for me to receive—I'm better at giving. But one of my aides said, "It's a gift for us to be able to give back to you." And I understood: by receiving, I was helping them too. That is my family, that is Countrywide.

Collins:

Anna Rozenblit-Adler has turned personal trials into a purpose-driven life, building a home care agency that reflects her deep compassion and unwavering commitment to community. Through Countrywide, she has created not just jobs, but a movement of empowerment, dignity, and hope for both clients and caregivers. Her story is a testament to the power of faith, resilience, and choosing to serve others with intention and love.

By Chris Collins



Judith Diaz

Personal Development Consultant

sayitoutloud7@gmail.com

856-520-1209

Notary Public

Say It Out Loud Jiji LLC

Empowerment Begins With Me!

Empoderamiento Empieza Conmigo!



WWW.SAYITOUTLOUDJII.COM



SCAN QR CODE TO VIEW AVAILABILITES

888-445-0036 | info@Camden4Rent.com

Continued from page 5

This business is not about making money. It's about truly making our community—a small part of this world—a better place. And while it started with wanting to show my children that their mom could do more, it has become so much more than that. My children have had a good life, even though they've come from a broken home. I've always tried to give them everything—even when I had to work four jobs to do it. And they've always appreciated it and wanted to help however they could.

When each of them turned 18, they became certified home health aides. I wanted them to start from the bottom—to learn to cook, clean, and help someone who really relies on them. My oldest, who's finishing law school now, hated the job. He'd say, "Mom, I can't do this." And I'd say, "Leon, you can do it. You will do it. And one day, you'll thank me."

Last year, he was looking for a legal internship—very hard to get these days. He interviewed at a medical malpractice insurance firm, and they saw he had worked as a home health aide. They asked him to tell some stories. He said, "I was 18, I walked into this man's home, and he asked me to shower him. I almost died. But I did it. I told him how he could help me so I could help him." Leon got the internship because of that experience. And now, before even passing the bar, he already has a job offer—and he's accepted it.

Benjamin, my middle son, should have been a college senior this year. But he got into an accelerated master's program early because of the experience he had working with us. He used it in his application essay. So now he's in grad school a year ahead of schedule.

Even though they may have hated working as aides when they were 18, they did it. They learned from it. They understood the purpose. They are such a big part of what I do and why I strive to do it. Benjamin actually opened the Clementon office on his own. He found the location, hired the staff, ran trainings, handled marketing. He and Leon are now opening a school in Cherry Hill—for certified home health aides. Hopefully by May or June, we'll be launching it.

And my youngest—he can't wait to start working here this summer. He's already working with Henni, helping with social media, marketing, design—he even made his own business cards and branding.

Collins:

That's good. Let me just interject—what I'm hearing is that, especially in the urban market, people often think becoming a home health aide is an easy job. But what I'm really hearing is that it takes a special kind of person, and that this is a real career path—something for people who want to pursue a meaningful future taking care of others.

Rozenblit-Adler:

Absolutely. You're 100% right. And there's one thing I didn't mention that I'd like to add: we help people go through the schooling. I give out scholarships. We work with a school right now, and we probably send 20 to 25 people per class, sometimes more.

We help them get through the 76-hour course, support them with transportation, help with payment if needed, and guide them through fingerprinting and licensure. And when they finish, there's a job waiting for them. That's why we're opening our own school—to bring that whole process in-house and expand what we can offer.

Collins:

Fantastic.

Rozenblit-Adler:

Yes—and we actually purchased the Old Bear's Chocolate House building, right next to Cooper on Route 70. That's where our Pennsauken office is moving because we've totally outgrown this space. It's bursting at the seams!

The school is a huge part of our mission—encouraging people to get out of their homes and into the workforce. We've worked with housing programs, high schools, and other organizations. The goal is to show people that this is a stepping stone.

You can go work at McDonald's or Walmart—nothing wrong with that. But if you have a drive to care for people, and maybe want to become a nurse or an LPN, start as a home health aide. Go into someone's home. Learn what it really means to care for someone.

Because it's better to take a two-week course and find out this career path isn't for you, than to go to school for four years, only to realize you can't do it.

Collins:

So it also serves as a feeder program into healthcare careers?

Rozenblit-Adler:

Exactly. It helps people understand whether they want to continue in healthcare. We get a lot of nursing students. And personally, a lot of my friends send their kids to me. They say, "Anna, make them work. Teach them something." Because so many young people today are in college but have never worked a day in their lives.

Here, they learn responsibility. They learn reliability. They learn how to care for someone else's life—and to feel the weight of that responsibility. And that's a good thing.

Collins:

Anna, the Anointed News Journal has over 180,000 readers weekly. In conclusion, what do you want to say to the readers of Anointed?

Rozenblit-Adler:

Let me think, considering everything we've talked about... Countrywide is a family by choice. We would love to meet you, to have you join us, and to help you learn more about what we do.

What I really want people to know is: nothing is impossible. As long as you have a goal, everything you do—every step you take—can bring you closer to it. Just keep going. Don't give up. Keep thinking about your next step and work on it. And most importantly, our community needs to take responsibility for each other. When we do that, things will get better.

When I left the company that I'd been with for 17 years to start Countrywide, I thought it would take six months to get started. But then COVID hit, and what usually takes six months took two and a half years. That's part of our story—and part of our success. Even though we've only been operating for about three years, we now have over 1,500 home health aides and have served over 2,500 clients locally.

All my life, I've worked for the community. I give, give, give—whether it's my heart, my time, or a job. That's who I am. But two years ago, something tragic happened that changed my life. My house burned down. I was out walking my dogs when my 65-pound poodle pulled me back toward the house. That's when I saw the flames. My 14-year-old son was inside—in the shower. As I ran toward the house, all I could think about was getting my child out. And I did. The house burned down, and I lost everything in it—but I had my children, and I had myself. We were alive.

The last two years have been incredibly difficult. I rebuilt the house on my own—without a partner. And believe me, I've always seen myself as a girly girl. I had to figure out things like electrical socket placement and insulation types—but I got through it.

And I only got through it with the help of my community, my aides, and my staff. They showed up for me and my children. People came to clean, to help me sort through the remains, to decorate my rental with pretty things just to lift my spirits. Others brought food, clothes, even offered to drive my kids.

It's hard for me to receive—I'm better at giving. But one of my aides said, "It's a gift for us to be able to give back to you." And I understood: by receiving, I was helping them too. That is my family, that is Countrywide.

Collins:

Anna Rozenblit-Adler has turned personal trials into a purpose-driven life, building a home care agency that reflects her deep compassion and unwavering commitment to community. Through Countrywide, she has created not just jobs, but a movement of empowerment, dignity, and hope for both clients and caregivers. Her story is a testament to the power of faith, resilience, and choosing to serve others with intention and love.

By Chris Collins



Judith Diaz

Personal Development Consultant

sayitoutloud7@gmail.com

856-520-1209

Notary Public

Say It Out Loud Jiji LLC

Empowerment Begins With Me!

Empoderamiento Empieza Conmigo!



WWW.SAYITOUTLOUDJJI.COM



SCAN QR CODE TO VIEW AVAILABILITES

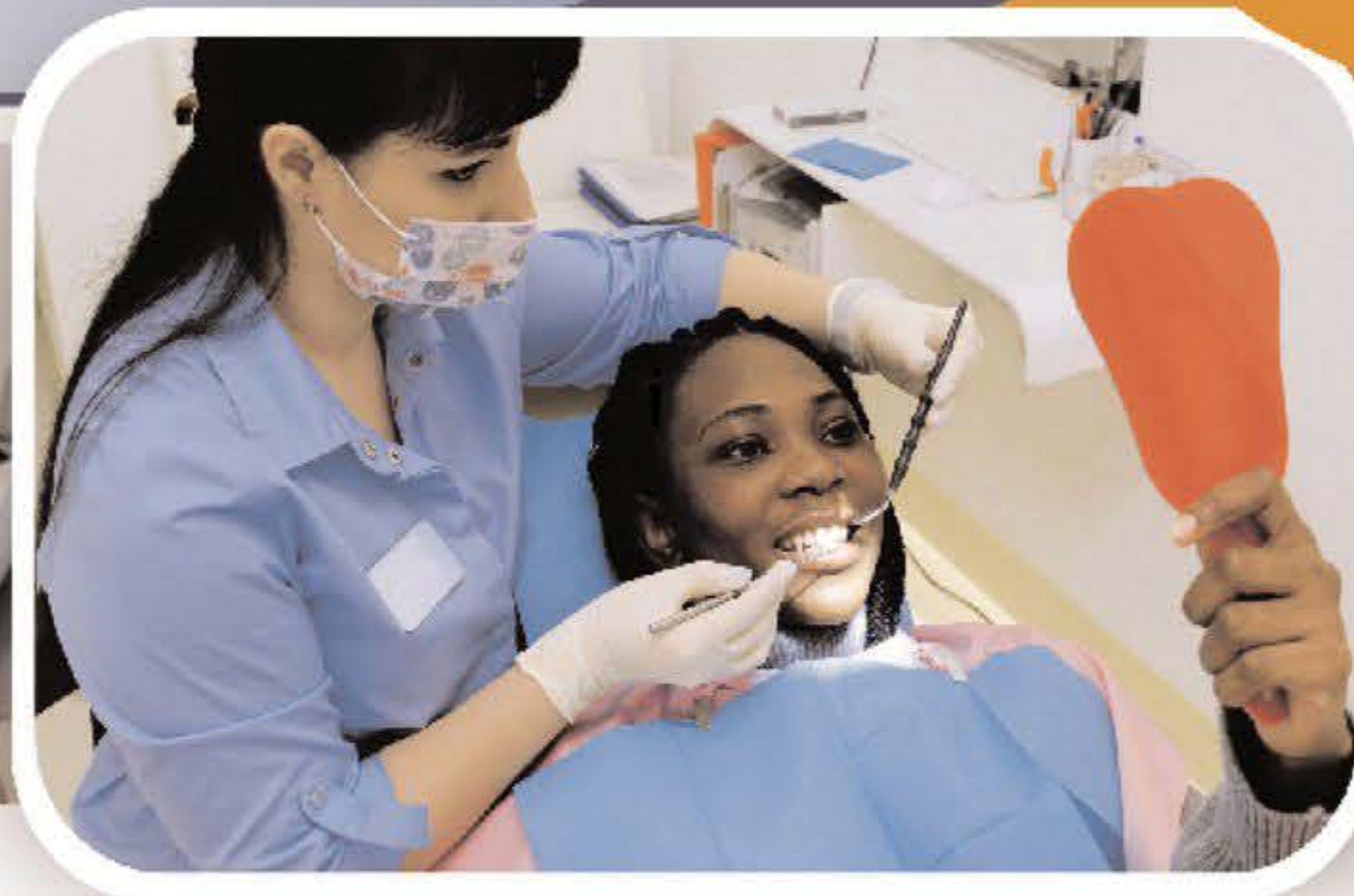
888-445-0036 | info@Camden4Rent.com

CAMcare
HEALTH CORPORATION

Scholarship Program 2025



Visit
www.camcare.net
for more
information



Dental Assistant & Dental Hygienist

We are thrilled to announce our Scholarship Program for Dental Assistant and Dental Hygienist programs. The applicants must complete a form and write an essay about serving the CAMcare community.

You must:

- Be a resident of Camden County ✓
- Be at least 18 years old ✓
- Enroll at Camden County College ✓
- Be a new dental student ✓
- Commit to work for CAMcare for 3 years ✓

Don't miss this opportunity to jumpstart a promising, in-demand career. Apply now for the Dental Scholarship and receive free training to achieve your goals!



A Journey of Resilience: Sasha's Path to Simmons University

Incoming Student from Camden Achieves Her Dream

CAMDEN, NJ - Sasha Oglesby, a participant in Women of the Dream, Inc. (WOD), was accepted into Simmons University as a member of the Class of 2029.

WOD, a nonprofit organization based in Camden, New Jersey, coordinates and implements services for girls in grades 7–12 within the city and other underserved communities. Through educational partnerships, cultural enrichment opportunities, scholarship programs, and beyond, WOD empowers and prepares young women for college and future careers.

In 2023, Oglesby embarked upon a pivotal trip to Boston with four other students, led by Leslie Morris '75, WOD Founder and CEO. At the University's annual Black Alumnae/i Symposium, "Sasha showcased her vocal talent by singing the Black national anthem. It was a defining moment in her journey," WOD reported.

As Oglesby recounts, "I fell in love with Boston and with Simmons and knew I wanted to go back there one day." Through her own tenacity and mentorship from WOD, Oglesby persevered. When she later shared her acceptance letter with Morris, they both cried with joy.

"I can retire now, knowing the dream lives on," Morris reflected. "Well, we'll see!"

Watch Sasha Oglesby sing "Lift Every Voice and Sing" at Simmons.

About Sasha Oglesby:

In eighth grade, Sasha joined Women of the Dream's Life Skills Program at Morgan Village Middle School in Camden, NJ, eager to gain the tools to navigate life's challenges. She immediately stood out as a bright, articulate, and inquisitive participant. Sasha thrived in the program and transitioned seamlessly into the Life Skills Program at Creative Arts High School for ninth and tenth graders. By tenth grade's end, she had earned the title of 'Life Skills Star'—a testament to her commitment, having completed the full curriculum across three grade levels.

During her junior year, Sasha joined WOD's Girls Talk Program, where she continued to build emotional resilience, set goals for her future, and craft a vision for her life. The highlight of that year, however, was a life-changing trip to Boston with four other students, led by Leslie Morris, Founder and CEO of Women of the Dream. They attended the 2023 Black symposium at Leslie's alma mater, Simmons University (formerly Simmons College), where Sasha showcased her vocal



FIVE WOMEN OF THE DREAM GIRLS ACCOMPANIED LESLIE TO THE 2023 BLACK ALUMNAE/I SYMPOSIUM: Sasha, Anaya, Jasmine, Davina and Kyri.

The Women of the Dream girls with President Dr. Lynn Perry Wooten and Ms. Leslie. The girls thought it was "really cool" to meet a university president.

talent by singing the Black national anthem. It was a defining moment in her journey.

"I fell in love with Boston and with Simmons and knew I wanted to go back there one day," Sasha later wrote in an essay reflecting on the experience. She returned to Camden with a renewed sense of purpose and excitement for her future.

Early in her senior year, through WOD's Senior College Prep Program, Sasha began applying to colleges and universities. However, she kept one application a secret—even from her mentor, Ms. Leslie—not wanting to disappoint her if she wasn't accepted. Then, just weeks ago, her dream became reality—Sasha was accepted into the Simmons University Class of 2029. Overcome with joy, she wasted no time submitting her commitment form.

When she shared the acceptance letter with Ms. Leslie, they both cried. Overwhelmed with emotion, Ms. Leslie recalled the day many years ago when she, too, was accepted into Simmons—running through her housing project, waving her acceptance letter in the air, shouting with joy at the opportunity to attend a prestigious women's college in Boston. Now, witnessing Sasha achieve the same dream, she felt an indescribable sense of fulfillment.

Ms. Leslie has always believed in the power of exposure and opportunity. "We can't expect young people to make good choices if they don't know what choices they have," she often says. Without that pivotal trip to Boston, Sasha might never have discovered Simmons or envisioned herself there—just as Leslie might never have known about Simmons had her guidance counselor not chosen her to speak with Brenda Franklin, a recruiter visiting her high school from Simmons.

Now, as Sasha prepares to embark on her Simmons journey, Leslie feels she has come full circle. With a smile, she quips, "I can retire now, knowing the dream lives on." Then, with a twinkle in her eye, she adds, "Well, we'll see!"



ICYMI: Book an Author Launches Nonprofit Arm to Promote Literacy and Education

February 6, 2025 — Book an Author is proud to announce the establishment of its nonprofit arm, Literacy Forum, which officially received its 501(c)(3) status. This milestone underscores the organization's dedication to advancing literacy by equipping educators, librarians, and PTO leaders with the tools and strategies they need to create impactful learning environments and foster lifelong readers.

Literacy Forum by Book an Author addresses critical gaps in education, including equitable access to reading materials, innovative teaching methods, and strategies for promoting literacy engagement in diverse communities. With programming designed specifically for those working directly with students and communities, the nonprofit provides thought-provoking webinars, in-depth discussions with literacy experts, and initiatives like the Disaster Relief Book Bank, which provides resources to underserved schools and libraries.

"Literacy is the foundation for opportunity, understanding, and connection," said Serena Li, co-founder of Book an Author. "The Literacy Forum allows us to bring together changemakers in education and create a collaborative space where we can tackle some of the most pressing literacy challenges of our time."

Since launch, Literacy Forum has already hosted webinars, and virtual panel discussions on topics such as integrating ethical AI tools in classrooms and libraries, advancing diversity and inclusion through bilingual resources, and creating effective strategies to engage stakeholders in literacy initiatives. Hosted by influential and award-winning librarians from around the country, these free resources along with the nonprofit's growing slate of programs, are helping educational leaders take actionable steps toward improving literacy outcomes in their communities.

Visit bookanauthor.com/events to join the next Literacy Forum activities.

View [BookanAuthor.com](https://bookanauthor.com)'s latest news here
About Literacy Forum by Book an Author:
Literacy Forum is a non-profit, thought leadership series for educators, librarians, and PTO leaders. Literacy Forum brings together literacy experts for in-depth discussions on the latest trends and challenges in education. To learn more, please visit www.BookAnAuthor.com, or request more information via media@BookAnAuthor.com.



Welcome to Bell Pharmacy

Welcome to **Bell Pharmacy**, the best place to get all of your pharmaceutical products and needs. We strive to provide our customers with the highest quality products and services, at the best price. We are here to make your pharmacy experience as convenient as possible. If you ever need assistance, feel free to contact us at

856-963-4742.



Our pharmacy is at your service. Feel free to browse our website to learn more about our products.
www.bellpharmacycamden.com

You Are Our Top Priority Contact Information

For questions related to our products and services, please don't hesitate to contact us for assistance.



1201 Haddon Avenue
Camden, New Jersey 08103



Phone: 856-963-4742
Fax: 856-541-8580



Email:
info@bellpharmacycamden.com

Looking for a better place to fill your prescriptions?
Bell Pharmacy has served as Camden's original neighborhood pharmacy since 1931.

Transfer your prescriptions today!



Scan the QR code to become a new patient

Proudly serving patients in Pennsylvania & New Jersey



Camden's Original Neighborhood Pharmacy Since 1931



Where Innovation
Meets Tradition



Call Us Today:

856-963-4742

info@bellpharmacycamden.com

www.bellpharmacycamden.com

ClearCost At Bell Pharmacy

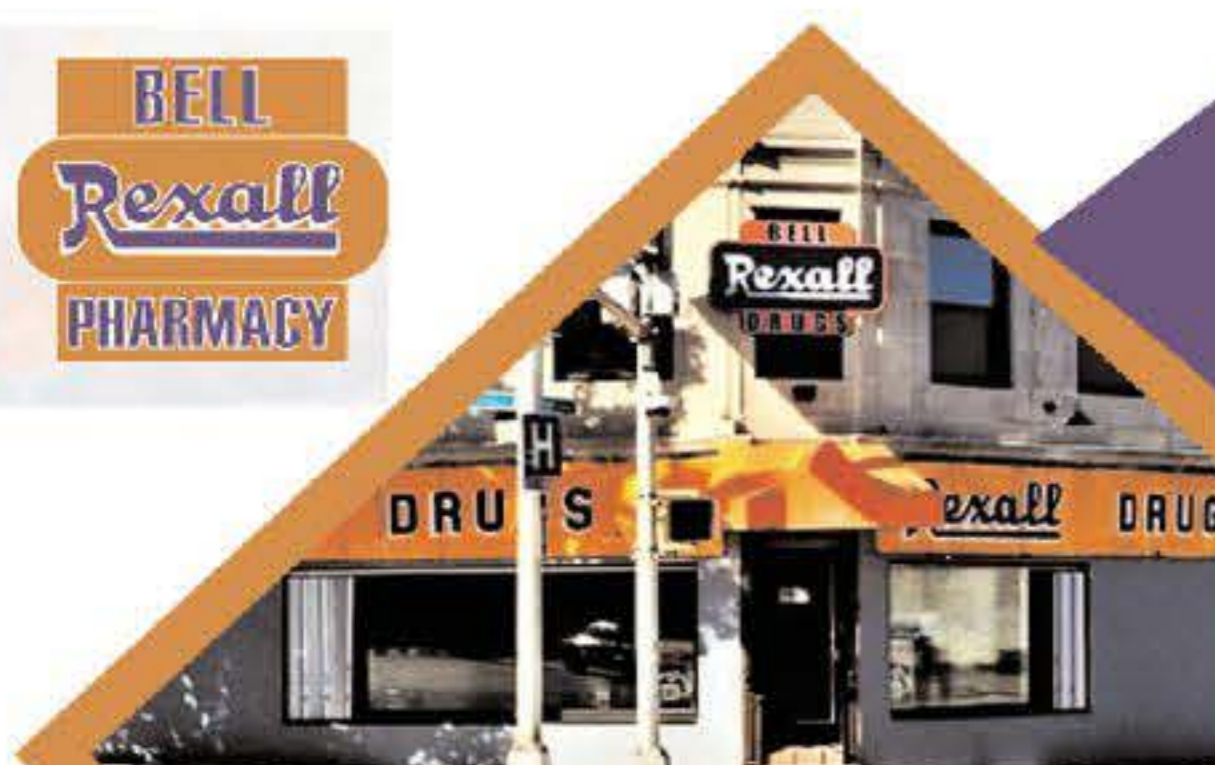
A new approach to the prescriptions you need.

Our direct to patient model provides transparent, low-cost medication without the need for insurance. Simply pay our wholesale cost for your medication, plus a small fixed fee.

We offer 3 different ClearCost Plans tailored to you.

ClearCost	ClearCost Premier	ClearCost for Employers
<ul style="list-style-type: none"> Cost of Prescription + \$10 for up to a 30-day supply Additional \$5 fee for prescriptions up to 90-days Free USPS delivery on prescriptions every 90 days 	<ul style="list-style-type: none"> Members pay \$3 for up to a 30-day supply and \$5 for an up to 90-day Free USPS every 30-days \$30/quarter membership fee 	<ul style="list-style-type: none"> Cost of Prescription + \$10 for up to a 90-day supply Free USPS shipping every 30-days No quarterly membership fee

For more information, please contact us!



Workers Compensation Pharmacy

At Bell Pharmacy, our mission is to free up your valuable time so you can concentrate on recovery. Here's how we make a difference:

Our Effortless Authorization:

We handle all pre-certifications, working closely with attorneys and insurance companies to expedite prescription approvals.

Direct-to-Patient Medication Delivery:

We ship medications directly, with zero upfront costs. Even in the event of a claim denial, we ensure patients receive their medications.

National Reach, Local Care:

Bell Pharmacy provides delivery in 35 states, including PA, NJ, NY, & DE. We also provide express delivery on medications selected from the formulary we've developed.

Controlled Substances Made Easy:

We handle controlled substances responsibly, ensuring secure delivery with the required patient's signature, giving you peace of mind.

Your Long Term Care at Home Solution

Are you a visiting nurse or taking care of a friend or loved one at home? Bell Pharmacy is here to help! We will handle all your patient's medication needs so you can focus on your patient's care. We offer home delivery, custom "bubble packing" of medication, and at home vaccination services. Bell Pharmacy is a certified Long Term Care at Home Pharmacy serving New Jersey & Pennsylvania patients.

Call us to transfer your prescriptions today!

Meet Our TEAM

Marian K. Morton, RPh
President, CFO

Anthony V. Minniti, RPh
Vice President, Pharmacist in Charge

Allen R. Morton, RPh
Executive Director in Charge of Long Term Care at Home and Remote Fulfillment Services



NEW JERSEY AMERICAN WATER

Leaks Can Run but They Can't Hide

New Jersey American Water Offers Tips to Find and Fix Leaks During U.S. Environmental Protection Agency's Fix a Leak Week

CAMDEN, N.J. MARCH 17, 2025 – This week, New Jersey American Water highlights the U.S. Environmental Protection Agency's (EPA) Fix a Leak Week by providing tips to help customers find and fix leaks in their homes.

"Providing clean, safe, and reliable drinking water to our customers requires significant resources, and we all have a role to play in keeping that water from being wasted," said Ben Morris, vice president of Operations for New Jersey American Water. "With the ongoing drought we're experiencing in New Jersey and the arrival of spring this week – a season when water use typically increases – it's more important than ever to find simple ways to conserve. Identifying and fixing household leaks is one of the easiest and most effective steps customers can take to reduce unnecessary water waste."

According to the EPA, leaks are present in about ten percent of households, which can waste 90 gallons of water or more per day. Below are a few common places to check for leaks inside your home:

• Toilets

A defective plunger ball or flapper valve can waste water by causing the tank to continually drain and refill. To test, drop a dye-tracing tablet or a small amount of food coloring in the tank and wait 5 minutes. If the dye-colored water seeped into the bowl, you may have a leak and need to replace the defective part.

• Faucets

A leaky faucet can waste more than 3,000 gallons of water per year. If you notice one dripping, try closing it tightly. If it continues to drip, the washer may need to be replaced.

• Washing machine

If you see water on the floor under your washing machine, that could indicate a leak. You may want to call a repair service.

• Bathtubs and showers

Check the spout and shower head for dripping water. New washers may be needed on the faucet handles.

• Boiler system

If the sound of running water is continuous and does not stop and start periodically, there may be a leak. Contact a professional to check it and perform repairs.

"We're committed to finding and fixing our own leaks here at New Jersey American Water as well," said Don Shields, vice president of Engineering, New Jersey American Water. "We've invested \$14.5 million into our award-winning acoustic leak detection technology over the past five years, which allows us to 'hear' leaks underground, enhancing our ability to respond to them before they become larger issues."

Customers can learn more about leaks and download a leak detection kit here. Customers are also encouraged to check for usage spikes on their accounts through MyWater, the company's online customer portal. Additional ways to conserve water and drought information can be found on New Jersey American Water's website at newjerseyamwater.com/conservation.

About New Jersey American Water

New Jersey American Water, a subsidiary of American Water (NYSE: AWK), is the largest regulated water utility in the state, providing safe, clean, reliable and affordable water and wastewater services to approximately 2.9 million people. For more information, visit www.newjerseyamwater.com and follow New Jersey American Water on LinkedIn, Facebook, X, and Instagram.



New Jersey American Water President Addresses New ASCE Report Card, Urges More Investment in Critical Water Infrastructure

CAMDEN, N.J. – MARCH 31, 2025 – Mark McDonough, President of New Jersey American Water, issued the following statement in response to the grades of C- for water and D+ for wastewater in the American Society of Civil Engineers' (ASCE) 2025 Report Card for America's Infrastructure.

"The ASCE 2025 Report Card reveals no change or improvement over the last four years – America's drinking water and wastewater infrastructure is stagnant. The Report Card highlights the urgent need for significant investment in water and wastewater infrastructure, not just across the nation, but also here in New Jersey," said McDonough. "Our state continues to face challenges when it comes to investing in critical infrastructure, particularly in these sectors."

With over a trillion dollars in infrastructure investments needed in water and wastewater across the country over the next two decades – specifically \$24 billion in New Jersey – American Water continues to work with local, state and federal leaders to provide expertise and investment in communities across New Jersey that need to strengthen their water systems.

"Water infrastructure investments prove their value every day," added McDonough. "From projects to replace water mains, lead service lines, and hydrants, to the installation of advanced leak detection technology and enhanced treatment capabilities that improve efficiency and reliability. The investments we've made into our system allow us to continue to meet customer needs and water quality standards in the communities we serve."

In 2024 alone, New Jersey American Water invested more than \$520 million on system upgrades and various improvement projects across its service areas statewide, while still keeping costs around a penny per gallon for its customers. Approximately \$150 million was spent on replacing and rehabilitating aging pipes and installing new main pipes to

additional areas, and \$86.3 million went into improvements for its water and wastewater treatment facilities across New Jersey. This included upgrades to facilities such as the Jumping Brook Water Treatment Plant, Canal Road Water Treatment Plant, Long Hill Wastewater Treatment Plant, and Lakewood Wastewater Treatment Plant.

Over the next ten years, American Water plans to invest \$40-\$42 billion in its systems across the country to help ensure safe, clean, reliable, and affordable water and wastewater service. To learn more about investments and projects that are underway across New Jersey, visit newjerseyamwater.com/Infrastructure.

About American Water

American Water (NYSE: AWK) is the largest regulated water and wastewater utility company in the United States. With a history dating back to 1886, We Keep Life Flowing® by providing safe, clean, reliable and affordable drinking water and wastewater services to more than 14 million people with regulated operations in 14 states and on 18 military installations. American Water's 6,700 talented professionals leverage their significant expertise and the company's national size and scale to achieve excellent outcomes for the benefit of customers, employees, investors and other stakeholders.

For more information, visit amwater.com and join American Water on LinkedIn, Facebook, X and Instagram.

About New Jersey American Water

New Jersey American Water, a subsidiary of American Water, is the largest regulated water utility in the state, providing safe, clean, reliable and affordable water and wastewater services to approximately 2.9 million people. For more information, visit www.newjerseyamwater.com and follow New Jersey American Water on LinkedIn, Facebook, X, and Instagram.

Legal Notice

Take notice that in accordance with N.J.S.A. 39:10-16*, APPLICATION HAS BEEN MADE TO the Chief Administrator of the Motor Vehicle Commission, Trenton, New Jersey, to receive Title papers authorizing and the issuance of a New Jersey Certificate of Ownership for **Make Honda, Year 2023, VIN/Hull identification 1HGCR2F32DA134302.**

Objections, if any, should be made in writing, immediately in writing to the Chief Administrator of the Motor Vehicle Commission, Special Title Unit, P.O. Box 017, Trenton, New Jersey 08666-0017.

Plaintiff, Paulene Ike

Publication dates: April 1, 8 & 15, 2025

\$35.00

WATER MAIN FLUSHING PLANNED IN CAMDEN

Each year, the City of Camden flushes its water distribution (pipeline) system to help ensure that our customers continue to receive high-quality water service.



FLUSHING SCHEDULE

American Water, the City's contracted water service provider, will be conducting fire hydrant flushing for approximately 10 weeks beginning the week of April 7, 2025 during the hours of 8 a.m. to 4 p.m.

WHY WE FLUSH

Flushing helps us to clean out any build up of mineral deposits and sediment inside the pipes. These harmless deposits can occur when water service demands are reduced during the winter months. It also allows us to use the hydrants to make sure they are operational and to check fire flows.

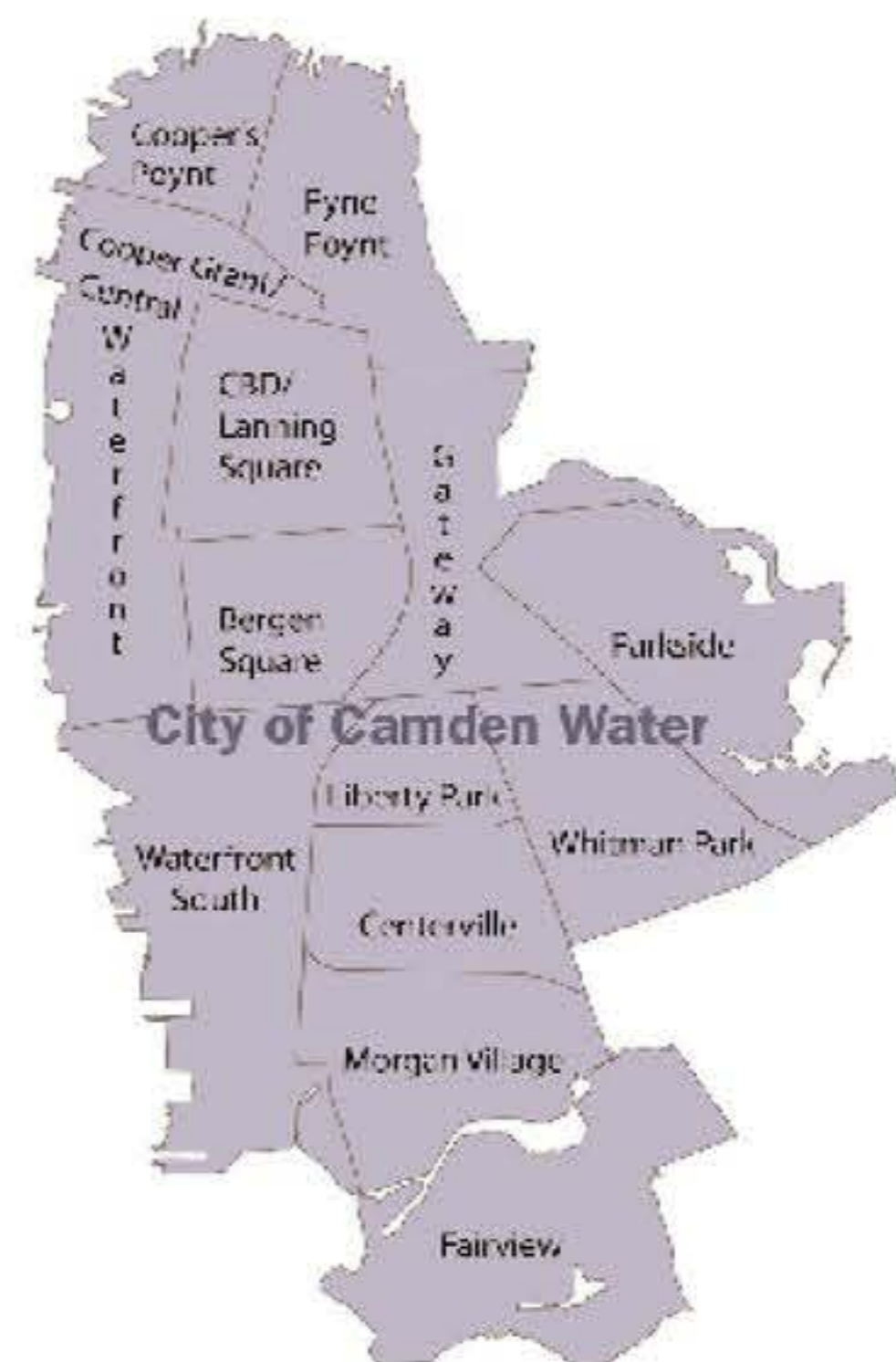
WHAT TO EXPECT

When crews are in the area, you may experience a drop in water pressure or discolored water. If discolored water occurs, let the **cold water** run until it is clear.

HOW TO PREPARE

- Draw water for cooking ahead of time.
- Store a large bottle of water in the refrigerator for drinking.
- Check for discolored water before using the washing machine or dishwasher.

WATER SERVICE IN THE CITY OF CAMDEN



**QUALITY. ONE MORE WAY
WE KEEP LIFE FLOWING.**

amwater.com/camden





SUPPORTIVE HOUSING



VETERANS HOUSING

EMERGENCY HOUSING



This is affordable housing.

AFFORDABLE HOUSING



PERMANENT HOUSING

FAMILY HOUSING



TRANSITIONAL HOUSING



Volunteers of America®
DELAWARE VALLEY

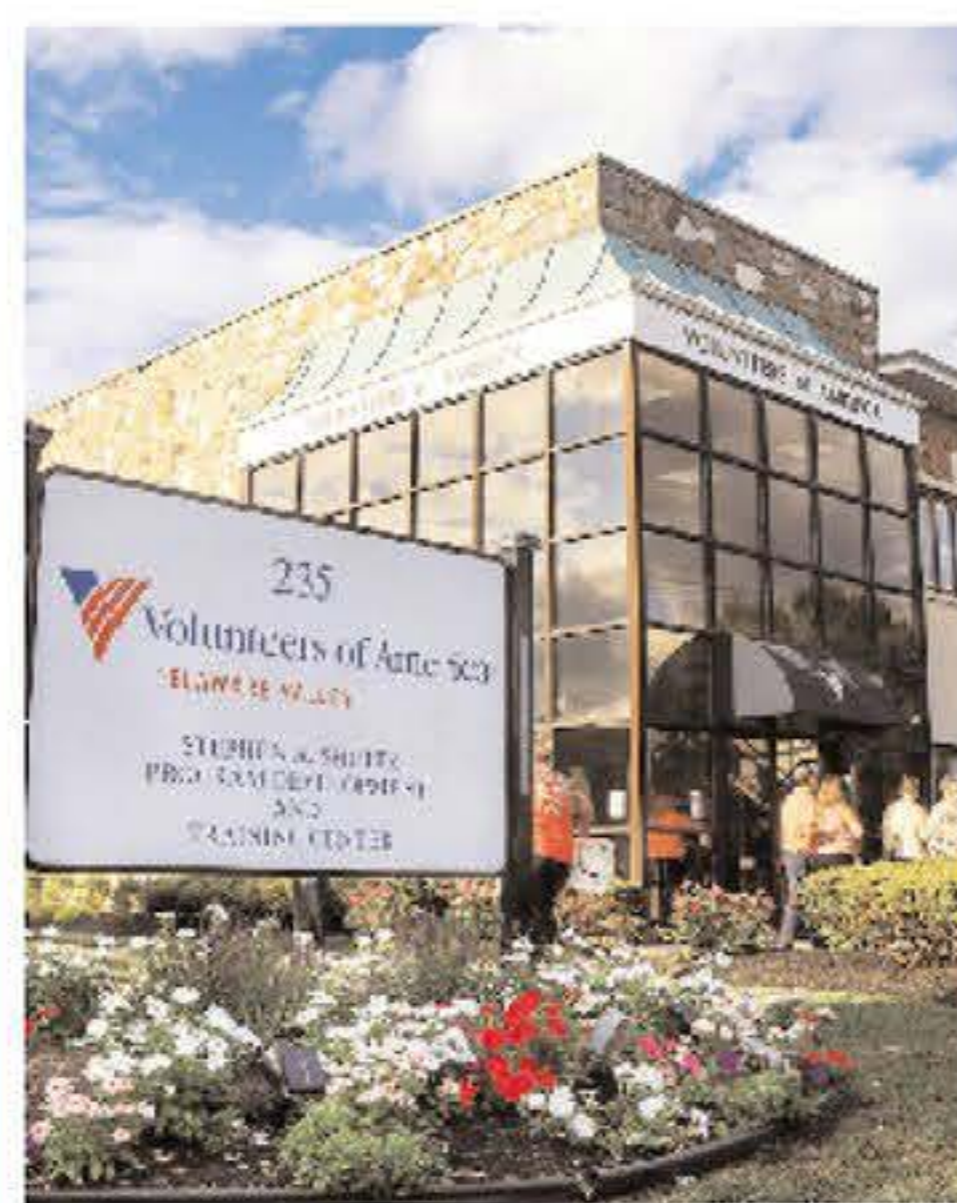
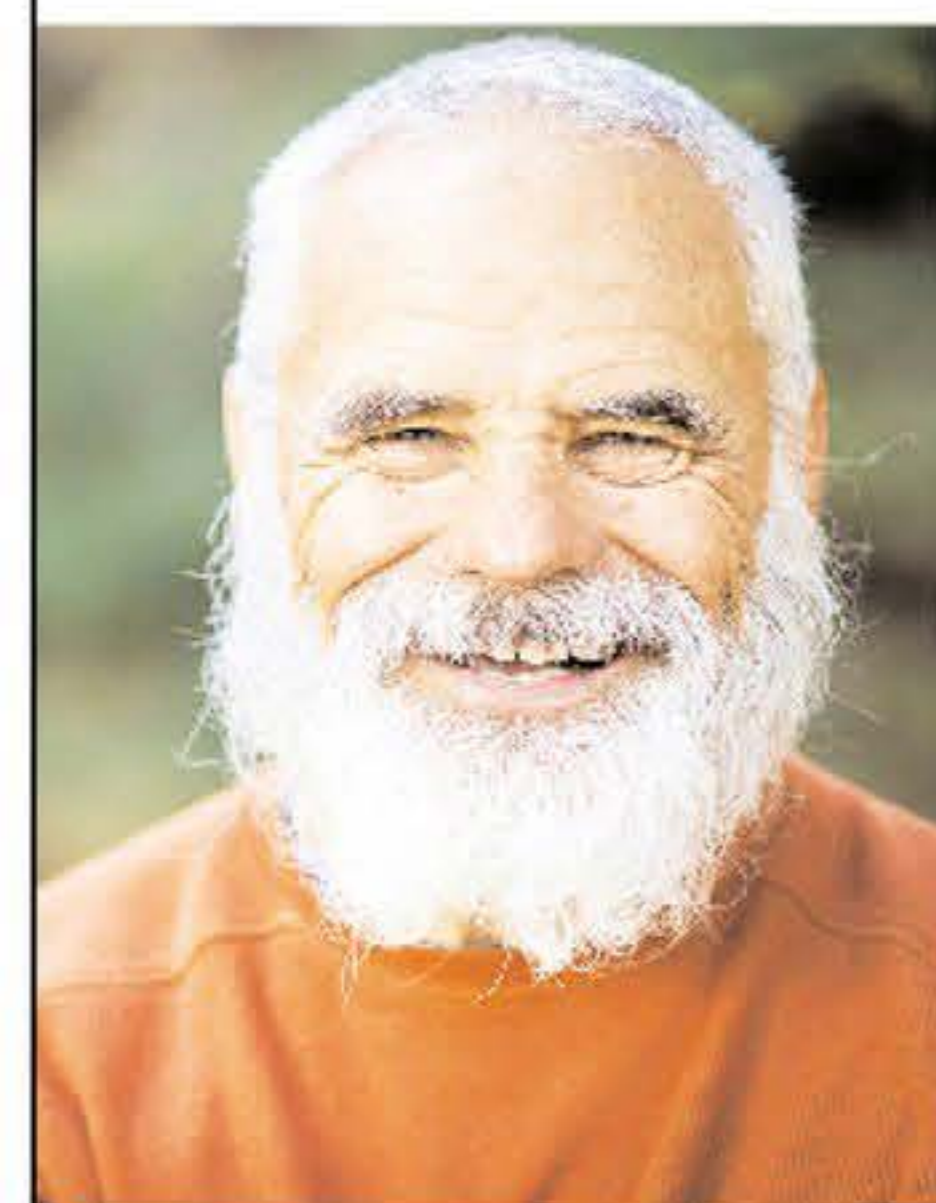


CREATE POSITIVE CHANGE *WORK FOR VOADV.*



Volunteers
of America®

DELAWARE VALLEY



View Job Opportunities Here



voadv.org

Benefits Include:

- Medical Benefits: HMO or No Referral Plans
- Prescription Benefits: Eye care Plan and Discount
- Alternative Health and Fitness Discounts
- Dental Benefits: No Referral PPO Dental Plan
- Life Insurance: 1x your annual salary
- Two (2) Week Paid Vacation to Start
- Earn up to Four (4) Weeks of Sick Leave
- Eight (8) Paid Holidays
- Four (4) Personal Holidays
- 403b Retirement Plan
- Vested Retirement Benefits of 5%

Over 400 employees work in our administrative office and over 50 programs located throughout southern New Jersey and the Greater Philadelphia area. We seek hard working individuals who believe there are no limits to caring.

Parkside Rehabbed Homes For-Sale \$150,000

Exterior Rendering & Floor Plan Sample

Addresses



- 1224 Empire
- 1386 Haddon
- 1443 Princess
- 1495 Princess

HARDY HOMES



PARKSIDE
BUSINESS & COMMUNITY IN PARTNERSHIP

- 2 - 3 Bedrooms
- 1.5 Baths
- 15-Year Roof Warranty
- HVAC System w/ Central Air
- Modern Kitchen
- Plumbing w/ Enhanced Technology
- Energy Star High Efficiency Appliances
- First Floor Hardwood

For more details call
(856) 964-0440, x. 15

Application Process:

- Must provide \$150,000 mortgage pre-approval & meet income guidelines (see list below)

Household Size/ Maximum Annual Income Limit

1 person:	\$48,174 - \$64,232
2 person:	\$55,056 - \$73,216
3 person:	\$61,938 - \$81,368
4 person:	\$68,820 - \$91,520
5 person:	\$74,325 - \$98,842



Camden Education Fund Hosts First Ever Citywide STEM Showcase

20 Camden Schools Come Together to
Showcase Student STEM Projects from
Across City

CAMDEN, NJ - Last Friday, March 21st, Camden Education Fund hosted the first-ever Camden Citywide STEM Showcase. The Camden Citywide STEM Showcase's goal was to foster a love for STEM (science, technology, engineering, and mathematics) among youth in the Camden area.

The event was open to students from grade levels across district, renaissance, and charter schools. Student projects ranged from focuses on robotics and technology to projects on evolution. To encourage participation and showcase varied STEM projects, the first year of the fair was non-competitive, with prizes and giveaways for all participating students.

"This event sought to inspire and celebrate high-quality STEM learning happening across the city's public schools," shared Giana Campbell, CEO of Camden Education Fund. "As we know that early exposure to STEM education can help close the diversity gap in the field and students' career trajectories, and we hope Camden's first citywide STEM Showcase can be a part of that."

According to 2021 data from the National Center for Science and Engineering Statistics (NCSES), both African American and Hispanic workers are underrepresented in STEM occupations nationwide. As a majority minority city, more than 90% of Camden's population is comprised of Black and Latino residents, with schools reflecting this rich diversity. Creating equitable STEM education opportunities that are supportive and inclusive for all students is crucial for boosting diversity in the profession.

"The American Water Charitable Foundation is thrilled to be part of Camden's first citywide STEM Showcase," said Carrie Williams, President, American Water Charitable Foundation. "We recognize the importance of introducing STEM to children at an early age, and we are proud to support this event through the Foundation's One Water Street Grant Program. We hope that this event will inspire more Camden students to develop an interest in STEM as they grow."





What We Do

The Camden Education Fund (CEF) is a non-profit organization dedicated to accelerating progress in Camden's public school system. CEF works with families, school partners, and community leaders to identify citywide needs in education. CEF then provides grants and develops strategic partnerships to address these citywide needs. Grantees may include schools, non-profits, and universities.

Our Vision

Camden will be home to a vibrant public school system that inspires all students and prepares them for success after high school.

Our Mission

To sustain and accelerate progress in Camden's public school system.

Our Focus Areas



Talent

Recruiting, developing, retaining, and appreciating excellent teachers



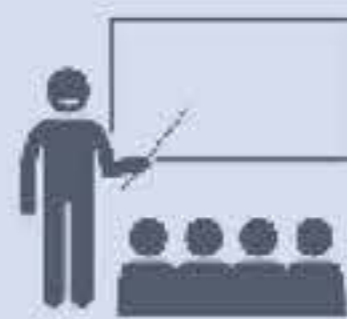
Equity

Ensuring a great school for every child and services that meet all children's needs



Engagement

Creating opportunities for parents and community leaders to shape a system that meets families' needs



Instructional Quality

Providing all students with access to high-quality, rigorous, and relevant curricula



Post Secondary

Developing structured pathways for post-secondary success, including college and career

WWW.CAMDENEDFUND.ORG
INFO@CAMDENEDFUND.ORG



**Follow Us on
Social Media!**

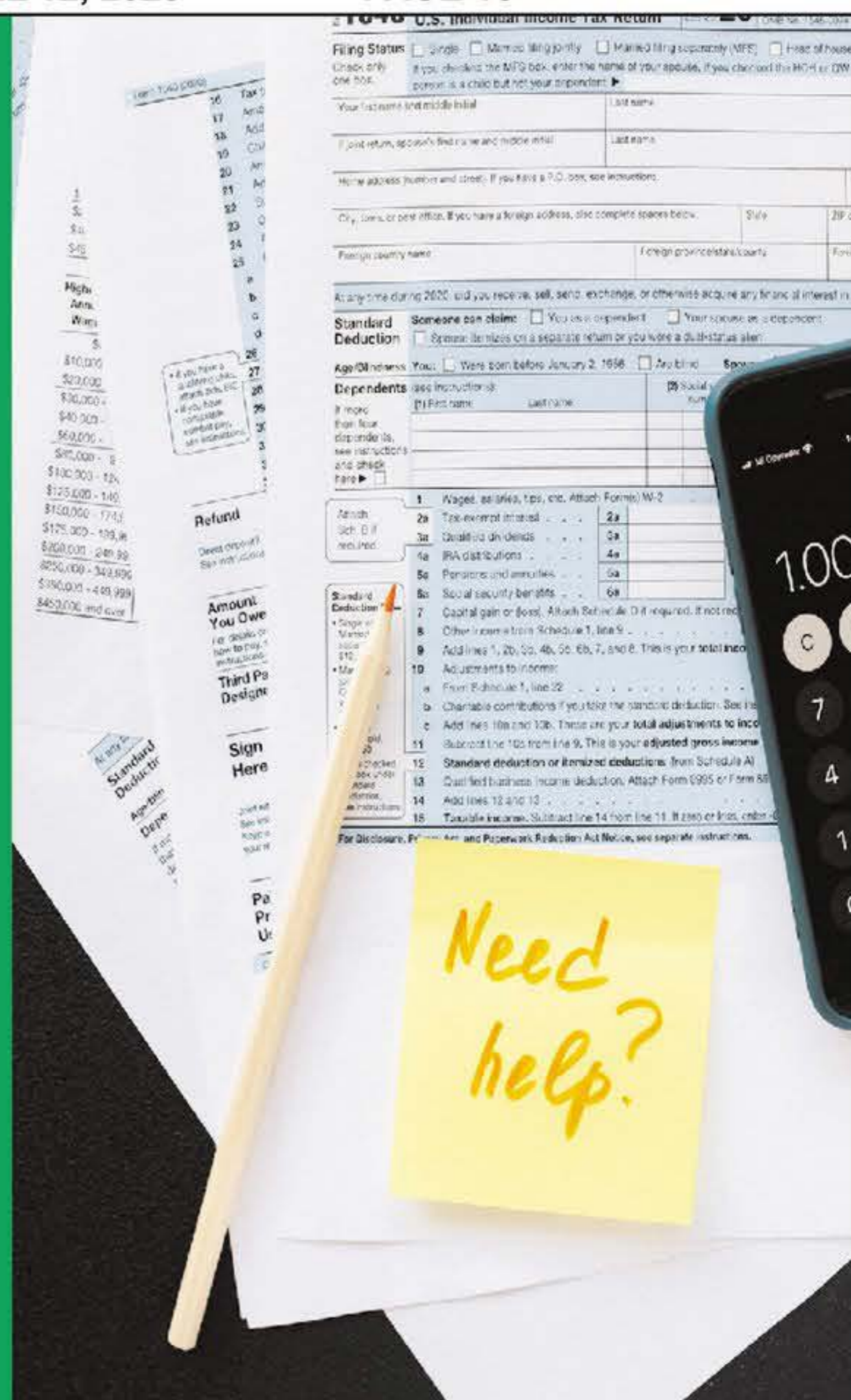
f CamdenEducationFund
@Camdenedfund_nj

ST BARTS VITA SITE FREE TAX PREP SERVICE

- People who generally make less than \$67,000 a year
- Persons with Disabilities
- Limited English-speaking taxpayers
- Volunteers are IRS-trained and certified annually
- Tax professionals on site with IRS examination and collection experience.

**OPENING
JAN 21, 2025**

**APPOINTMENT ONLY
856-246-1028**



Tel: 856-203-3548

Cell: 856-906-0225

Email: Margarita@starsamdc.com

1470 HADDON AVE. CAMDEN, NJ 08103

**STARS
BANQUET HALL**

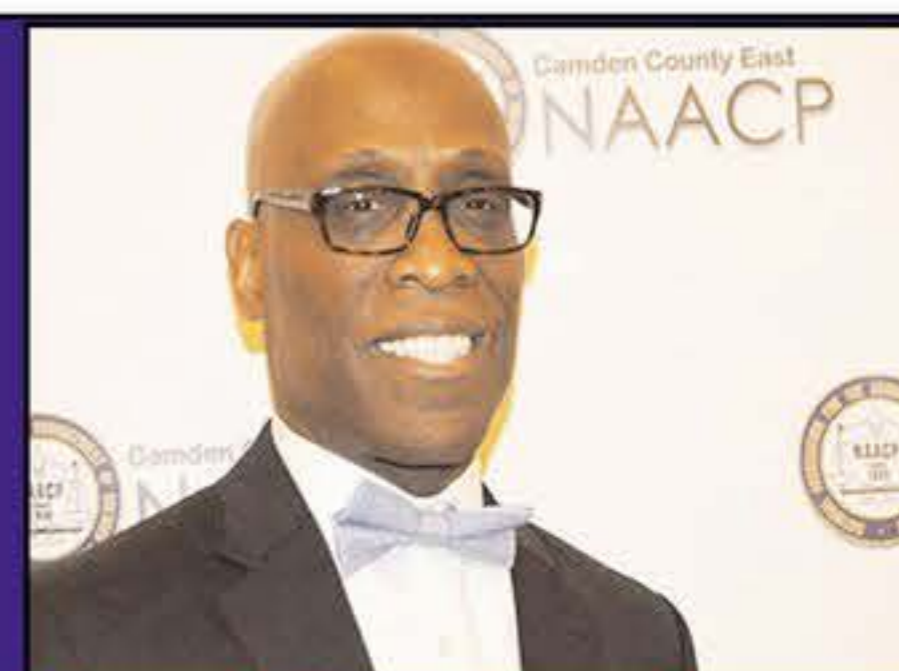
AVAILABLE FOR ALL OCCASIONS

**Weddings, Birthdays, Baptisms, Graduations,
Bridal & Baby Showers, Business Meetings,
Private Parties and Much More!!!
Repass Services**

Fax: 856-203-3582 • Email: Margarita@starsamdc.com

**1470 HADDON AVE.
CAMDEN, NJ 08103**

**starsradio.fm
Live365**



**Lloyd D. Henderson
Attorney-At-Law**

**CALL US! BECAUSE NOW YOU HAVE A
FIGHTING CHANCE!**

- Former Assistant County Prosecutor
- Former Municipal Public Defender
- Former New Jersey State Parole Board Member
- Former Assistant City Attorney
- Former 1st Vice President New Jersey State NAACP
- Former Moorestown, Edgewood & Camden High School Mathematics Teacher
- Founder/Director – Camden County East Institute on Race, Religion & Public Policy
- Eagle Scout Special Areas of Concentration:
- Criminal Law – Includes Adult Charges, Juvenile Charges & Municipal Court
- Civil Rights – Includes Discrimination, Police Excessive Force
- Education Law – Includes Special Education, Suspensions, Expulsions, Bullying & Harassment
- Personal Injury – Includes Auto/Truck/Bike Accidents, Slip & Falls, Wrongful Death
- Legal Counseling – Other Areas

Law Office of

**Lloyd D. Henderson & Associates
1209 Marlton Pike, Cherry Hill, NJ 08002
New Jersey 08034 / 856-534-0846
LdhendersonAssoc@gmail.com**

ACA

SINCE
1979

ALSTON-CALAF ASSOCIATES INC
INSURANCE BROKERS & CONSULTANTS

-AUTO -HOMEOWNERS -RENTERS
-LIFE INSURANCE -GENERAL LIABILITY
-EMPLOYEE BENEFITS -FIRE -BONDS

116 N 2ND ST SUITE 108 CAMDEN, NJ
856-365-8888
HABLAMOS ESPAÑOL

www.alston-calaf.com

**COLLINS
DIGITAL
SERVICES**

Photography
Videography
Websites
& More!

**SHARING YOUR MESSAGE
WITH THE WORLD!**

COLLINS-DIGITAL.COM

Phone: 856-209-3565

Email: collinsdigitalservices3@gmail.com

KROC
CORPS COMMUNITY CENTER

PER ADULT

\$20
MONTHLY PRICE

PER CHILD (AGES 3-17)

\$10
MONTHLY PRICE

Why Join?

Join the Camden Kroc Center and unlock endless fun! Dive into our amazing pool, crush your goals in our fitness center, or join exciting classes and activities for all ages. It's not just a membership—it's your ticket to a vibrant community and nonstop good times!

- Fitness Center Open 7 Days Per Week
- All Group Exercise Classes Included
- Year-Round Water Park & Lane Pool
- Discounted Swim Lessons & Sports League Sessions
- Early Registration for All Programs
- Open Basketball & Pickleball
- Free Play Care for Ages 6 months - 6 years

The Salvation Army
1865 Harrison Avenue
Camden, NJ 08105
P: 856.379.6900
W: CamdenKrocCenter.org



THE SALVATION ARMY

**KROC
SUMMER
Camp**

PER WEEK
\$288.70
WE ACCEPT
VOUCHERS



STEM



SPORTS



& MUCH MORE

JUNE 30 - AUGUST 15, 2025

7:30AM - 5:30PM

7 WEEKS OF CAMP FOR AGES 5-12

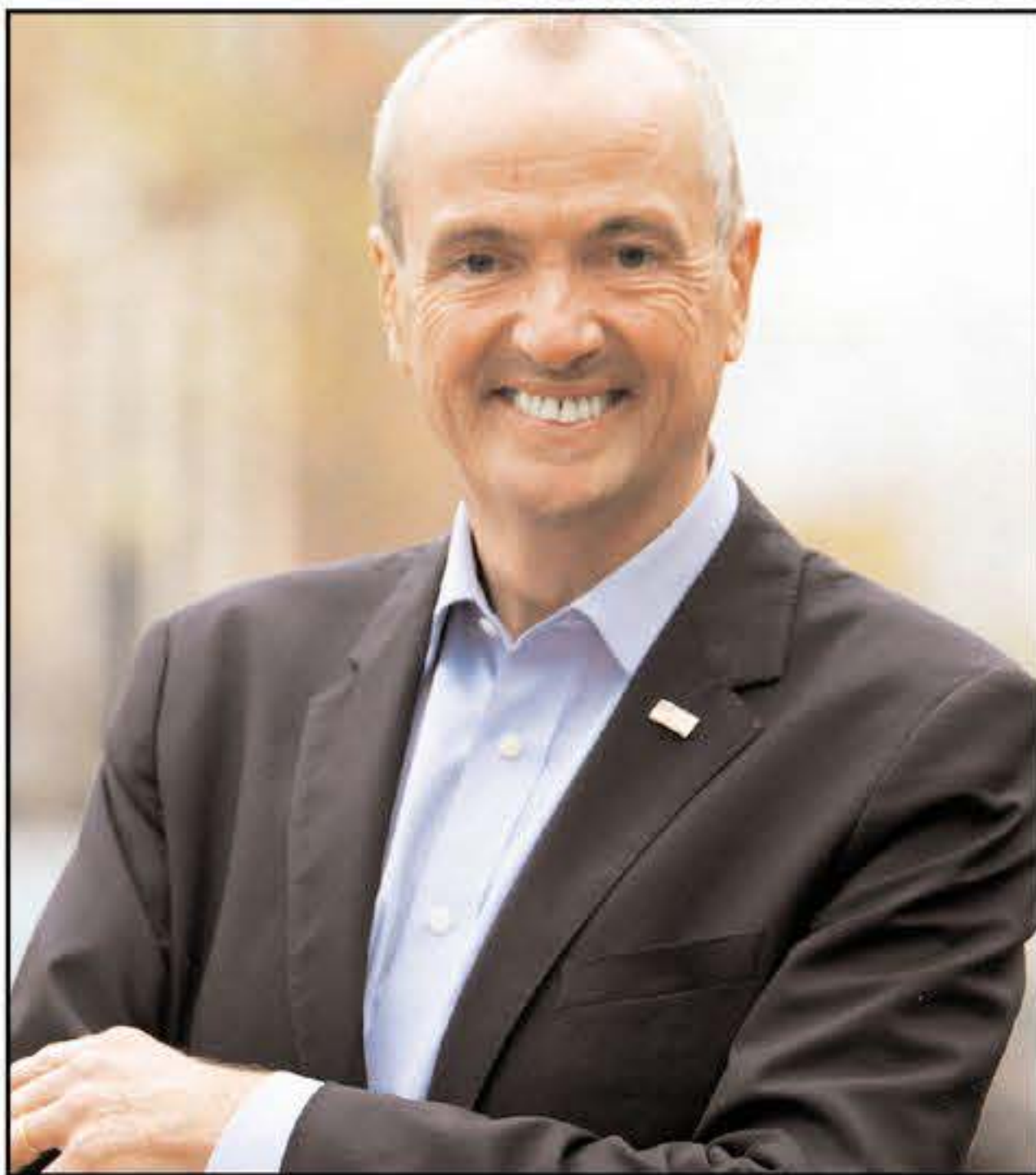
All Campers will participate in aquatics, STEM, art, music & Character-Building classes plus two electives throughout the summer!

REGISTRATION OPENS MARCH 10TH

For More Information Visit our Website OR Contact Us:

NJKrocKids@use.salvationarmy.org
(856) 379-6908

THE SALVATION ARMY • 1865 HARRISON AVENUE • CAMDEN, NJ 08105 • 856.379.6900 • CAMDENKROCCENTER.ORG



Governor Murphy Signs Bill to Make Expungement Process in New Jersey More Accessible and Transparent

TRENTON, NJ – Governor Phil Murphy today signed A3881/SS2513, which requires the New Jersey State Police to establish and maintain an online portal allowing petitioners to obtain the status of their expungement orders.

“Individuals seeking a second chance through expungement deserve a clear and transparent process,” said Governor Murphy. “This bill codifies our Administration’s commitment to ensuring justice is accessible and efficient for all. With a dedicated online tracking system, petitioners can now stay informed about the status of their expungement.”

Last year, Governor Murphy, Attorney General Platkin, New Jersey State Police Superintendent Colonel Callahan, and the Division of Criminal Justice announced a 117% increase in processed final expungement orders from 2022 to 2023 and a nearly 70% reduction in the number of pending applications from its peak. Earlier this year, the Office of the Attorney General, New Jersey State Police, and the Office of the Public Defender agreed to litigation settlement terms that included much of what is required in today’s bill, in addition to two commitments of processing all expungement orders received before February 1, 2025 by June 1, 2025 and ensuring most expungement order reviews are completed between 90 to 120 days of receipt.

“For someone waiting for an order clearing their criminal record to be processed, transparency is critical,” said Attorney General Matthew J. Platkin. “This bill codifies a requirement to maintain the public portal recently set up by the New Jersey State Police and to issue periodic reports on the status of the processing queue, which will help ensure that petitioners are informed of where things stand in the process.”

“The New Jersey State Police is committed to transparency and ensuring that individuals with expungement orders have a clear, accessible way to verify their status,” said Colonel Patrick J. Callahan, Superintendent of the New Jersey State Police. “The creation of an online portal reflects our dedication to maintaining the integrity of the expungement process while offering an efficient and reliable resource for those seeking a fresh start.”

“The Office of the Public Defender remains steadfast in its commitment to helping individuals overcome the barriers of their past records,” said Public Defender Jennifer Sellitti. “We support any measure that enables people to move beyond their mistakes and build brighter futures for themselves and their families.”

Today’s bill will also require the New Jersey State Police to submit – and make available to the public online – an annual report to the Governor and Legislature providing a status update on expungement processing, including the expungement

type, the number of expungement orders received each month by expungement type, the number of expungement orders processed year-to-date, and relevant information on processing timeframe.

The primary sponsors of this bill, which passed unanimously in both chambers, are Senator Brian Stack and Assemblywoman Annette Quijano. Other prime sponsors include Senator Angela McKnight and Assemblywoman Ellen Park.

“Today, we make a tremendous stride forward in ensuring fairness and dignity for individuals who have earned a second chance. By signing this bill into law, we are protecting the privacy of individuals who have had their criminal records expunged so that outdated and incorrect information does not unfairly stand in the way of getting a job, a home, and a fresh start,” said Senator Stack. “This law reaffirms our commitment to a more just justice system where rehabilitation is genuinely valued. People can move forward without the stigma of past mistakes. I thank Governor Murphy for his partnership on this vital issue.”

“As we continue to address the backlog of expungement records, we must do right by those still waiting for their requests to be processed and prevent outdated information from hindering their success,” said Senator McKnight. “This law, and the recent agreement to improve expungement processing, will ensure that someone’s past does not define their present, giving individuals the chance to obtain employment, pursue higher education, and build a fulfilling life. Thank you Governor Murphy for working to create a justice system in New Jersey that recognizes the power and importance of new beginnings for those who have earned it.”

“The signing of A3881 underscores the importance of protecting privacy and ensuring fairness in our justice system,” said Assemblywoman Quijano. “Expungements are intended to provide people with a second chance, leading to the ability to obtain access to housing, employment, educational opportunities and more. Now, thanks to this law, individuals whose criminal histories are updated will be able to see the status of their expungement order.”

“This bill will ensure that people whose criminal records have been expunged can access the status of their expungement order, allowing them to make smart decisions when it comes to applying for jobs and housing,” said Assemblywoman Park. “It will also help them save time by making sure that don’t waste energy or resources applying for opportunities without an updated expunged criminal history.”

“The New Jersey State Bar Association applauds the efforts of the Legislature, specifically Assemblywoman Annette Quijano, and Gov. Phil Murphy to improve the processing of expungement orders,” said William H. Mergner, Jr., President, New Jersey State Bar. “Timely expungements are crucial for individuals who have made earnest efforts to reintegrate into society when applying for jobs, housing and other opportunities that require criminal background histories. This new law furthers the goal of rehabilitation and reducing recidivism. Creating a transparent, accessible online portal will allow these individuals to track their expungement status and move forward without worry that their background will negatively impact their future.”

ICYMI:

NJDOT Annual Statewide Pothole Repair Campaign has Begun

Moving operations and daytime lane closures can be expected

TRENTON, NJ – New Jersey Department of Transportation (NJDOT) Commissioner Fran O’Connor today announced that the annual statewide campaign to repair potholes across New Jersey will begin on Monday, March 17.

With a more active winter this year and temperatures continually fluctuating between above and below freezing, the Department expects to repair more potholes this season than last year. Potholes are created by water seeping into cracks in the asphalt and then expanding when it freezes, so this type of weather pattern takes a toll on state highways.

“The New Jersey Department of Transportation is beginning our annual pothole campaign on Monday, March 17. Over the next couple of months our priority will be repairing the most significant potholes from this winter,” Commissioner O’Connor said. “NJDOT crews work year-round to repair potholes and keep our highways in good condition, but at this time of year, it becomes our primary focus.”

To repair potholes in the most aggressive and efficient manner, the Department will be allowing crews throughout the state to close travel lanes where necessary during daytime hours. When possible, crews will limit their daytime work hours to 9 a.m. to 3 p.m. and will try to avoid working in travel lanes carrying traffic during peak times.

NJDOT will be using Variable Message Signs (VMS) to alert motorists of the campaign and, to the extent possible, of lane closures that could result in temporary travel delays. Detailed current repair locations will be posted on a continual basis on www.511nj.org.

As the weather warms up and asphalt plants reopen, our crews will start to perform permanent patch operations on particularly problematic sections of roadway. This is more extensive work that requires milling and paving a small area of the road, that generally will be done overnight.

In the past five fiscal years (FY20 – FY24), NJDOT has repaired an average of approximately 153,000 potholes per year. The average has steadily decreased over the past several years because of NJDOT’s emphasis on repaving our State Highways, improving the percentage of roads in good and fair condition from 47 percent in 2008 to 81 percent today. So far in FY25 (July 1, 2024 – March 13, 2025), NJDOT has repaired about 89,100 potholes, with the busiest pothole repair season just starting. 2

It is important to slow down in work zones so NJDOT crews can safely make repairs. New Jersey’s Move Over law requires motorists to move over, if it is safe to do so, when approaching an emergency or service vehicle stopped on the side of the road. If you cannot safely MOVE OVER, PLEASE SLOW DOWN.

In addition to our crews monitoring and reporting potholes that need repair on state highways, we encourage motorists to report potholes as well. Motorists may call 1-800-POTHOLE (1-800-768-4653) or go online to report potholes on state roads using a mapping feature to help identify the exact location of the pothole.

To report potholes on county roads, contact the appropriate jurisdiction. The Department responds as quickly as possible, especially to reports of potholes that create safety concerns based on their size and location.

Motorists are encouraged to check NJDOT’s traffic information website www.511nj.org for construction updates and real-time travel information. For NJDOT news follow us on X (Twitter) @NewJerseyDOT, on the NJDOT Facebook page, or Instagram @NewJersey.DOT.

**30%
OFF**

Income Tax Preparation Services



**Individual Returns
Bookkeeping Services**

malston@atax.com

1-856-668-0064

Call Today for An Appointment

Mention the Anointed News Journal for Discount

**Business
Returns**



Serving Camden County



**ATTENTION
CAMDEN COUNTY AND
BURLINGTON COUNTY
RESIDENTS**

FREE FREE FREE

**Was your home built
before 1978?**

**Do you know if your
house has LEAD?**

**Camden OEO can test your
home for LEAD and
remediate any LEAD for
FREE ?**

For more information or to request an application, please call

856-910-8816

856-910-8816 856-910-8816 856-910-8816 856-910-8816 856-910-8816 856-910-8816 856-910-8816 856-910-8816 856-910-8816



DCA



FOR MORE INFORMATION, PLEASE
SCAN THE QR CODE



**WHAT TO DO IF YOU FIND LEAD
PAINT IN YOUR HOME**

LRAP

Lead-based paint in buildings poses serious health risks, particularly for children who may ingest paint chips or inhale lead-contaminated dust. The New Jersey Lead Remediation and Abatement program (LRAP), funded by a \$180 million federal grant, aims to address this issue by supporting the removal of lead-based hazards from low- to moderate-income households.

Households with incomes at or below 80% of the area median income for the County in which the municipality is situated, residing in one to four family residential properties constructed prior to 1978, are eligible.

QUALIFICATIONS

01

HOSING QUALIFICATIONS
The property must meet the following qualifications: Property was built prior to 1978, has lead-based paint hazards, contains no more than 4 residential units and is free from structural issues.

02

TO APPLY
To apply for the GRANT, we require your property details, Household Member details, income information by household member and Proof of Residency (lease agreement, NJ license, utility bill)

03

READY TO APPLY?
Please contact Camden County OEO if you are a resident of Burlington County or Camden County. For more information please contact us or visit our website



856-910-8816



www.camdencountyoeo.com



FINANCIAL FOCUS® By Marcus T. Coleman

Financial Considerations when Changing Jobs

Are you changing jobs soon? If so, you'll obviously be interested in your new salary — but you'll also want to look at other financial considerations.

Here are some of the most important ones:

- **401(k)** — If you had a 401(k) plan through your previous employer, you'll need to decide what to do with it once you've joined a new employer. You could just cash it out, but you'd pay taxes and possible penalties. You could leave your 401(k) with your previous employer, if allowed, and if you have been happy with your plan's performance. Or you could move your 401(k) into your new employer's plan, which might be a good choice if the new plan has lower fees and attractive investment options. You'd also want to ask whether the new employer offers matching contributions. Finally, you could roll over your old 401(k) into a traditional IRA, which would give you more investment choices.

- **HSA/FSA** — If your new employer offers a health savings account (HSA) as part of a high-deductible health plan, you may want to take advantage of it. Your contributions are made with pre-tax dollars, your earnings generally grow tax deferred and your withdrawals are tax free, as long as they're used for qualified medical expenses. Plus, you can carry unused funds through retirement, when you can still use them for qualified medical expenses. Your employer might also offer a flexible spending account (FSA), which can pay for a variety of health care costs, such as deductibles, co-payments and co-insurance. Generally, if you're contributing to an HSA, you can't fund an FSA in the same year, except for a limited purpose FSA.

- **Waiting period for health benefits** — You'll want to ask your new employer if there's a waiting eligibility period to enroll in its benefits plan — health insurance, dental, vision, and so on. If so, you may need to get COBRA coverage for a few months to stay in your old plan, unless you can be added to a spouse's plan. When you go on your new employer's health care plan, make sure you know what it covers. Depending on your situation, you might want to add supplemental health insurance.

- **Life insurance** — When you leave a job, your employer-sponsored life insurance will end, unless you have the option to convert your group term life policy into an individual permanent cash value policy. So, you'll want to be sure your new employer offers at least the same insurance coverage as your old one. But you should also determine whether the group policy offered by your employer is sufficient for your needs. Depending on several factors, such as your income, spouse's income and family size, you may need to supplement your employer's policy with an individual term life insurance policy.

- **Other benefits** — Review your new employer's benefits package carefully to see what's available. Many employers offer tuition reimbursement for their employees, and some even provide college planning assistance for employees' children. For example, your employer might offer matching contributions to a tax-advantaged 529 education saving plan, which can be used for college, some K-12 expenses and some trade/vocational school programs.

Changing jobs can provide you with an opportunity to expand your career, learn new skills and broaden your social network. And it can certainly be financially rewarding, too — so make sure you know all the benefits involved.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

For more information contact:

Marcus T. Coleman

Financial Advisor

856-778-2076

Edward Jones is a licensed insurance producer in all states and Washington, D.C., through Edward D. Jones & Co., L.P., and in California, New Mexico and Massachusetts through Edward Jones Insurance Agency of California, L.L.C.; Edward Jones Insurance Agency of New Mexico, L.L.C.; and Edward Jones Insurance Agency of Massachusetts, L.L.C. California Insurance License OC24309

For Arkansas (when applicable): Arkansas Insurance License Number [insert FA license number]

FINANCIAL FOCUS®

By Marcus T. Coleman

How can you boost your savings?

April 7, 2025

It might not be on your calendar, but America Saves Week is observed from April 7–11. Are you saving enough? If not, how can you save more?

If you don't think you're saving enough, you're not alone. Just 22% of Americans are completely satisfied with the amount of money they've saved, according to a recent Yahoo Finance/Marist Poll survey. And the same survey showed that a third of households couldn't cover one month's worth of bills if they lost a job or other source of income.

What's behind this savings gap? Several factors are involved, including the high cost of housing. But while you can't control these external forces, you may be able to increase your savings by taking these steps:

- **Create a budget** — and stick with it. Following a budget is not everyone's idea of fun, but it can be of great use in managing your spending, which, in turn, can help you save more. You can find many free budgeting apps that allow you to track your spending and place it into categories. Once you know where your money is going, you may find it easier to cut back in certain areas, such as possibly eliminating streaming services you don't use much.

- **Pay yourself first.** Like everyone, you have a lot of bills to pay each month. But why not pay yourself first? Even if you can't put away a lot of money, any amount will help. And you can make it easier on yourself by having some funds moved automatically each month from your checking or savings account into a liquid, low-risk account — one you don't use for your everyday expenses. Over time, as your income goes up, you can increase the amounts in these automatic transfers.

- **Take advantage of "cash-back" offers.** You may already use a credit card that provides you with cash back on purchases. But did you know you can also download cash-back apps? Like cash-back credit cards, these apps give you a percentage of your spending back, helping you save money on many of your regular purchases, such as groceries and gas. You can even find apps that offer promotions that let you earn more at specific times or for buying certain items.

- **Cut down — or consolidate** — your debts. It's easier said than done, but the more you can reduce your debts, the more money you'll be able to save. You can

choose to tackle the debt with the highest interest rate or get rid of the smallest debts first, but whichever method you choose, try to be as diligent as you can. You also might be able to consolidate your debts — but be careful, because not all debt consolidation offers will work in your favor.

- **Get some help.** Your employer may provide an employee assistance program that offers, among other benefits, credit counseling and other types of financial guidance. You may want to contact a financial professional who can take a holistic look at your situation and offer recommendations on saving, investing and goal setting.

It's always important to save money — but it's not always easy. However, by exploring every avenue available to you, you may be able to improve your saving skills to the point where they can make a real difference in your life.

Assemblyman Moen Introduces Public Utility Fair Profit Act

Bill A5438 would protect families from unfair utility charges by requiring utility companies to return excess profits to customers

TRENTON, NJ - Assemblyman William F. Moen, Jr. introduced legislation on Thursday that would require utility companies to return excess profits to customers in the form of bill credits, direct payments, or financial assistance. Bill A5438, known as the "Public Utility Fair Profit Act," is part of the Assembly Democrats' ongoing effort to address rising utility costs.

"At a time when families are already stretching every dollar to make ends meet, they shouldn't have to bear the additional burden of overpaying for essential services, especially when utility companies are raking in excessive profits," said Assemblyman Moen (D-Camden, Gloucester). "This bill strengthens consumer protections and ensures that any money collected beyond what is justified is rightfully returned to the people who paid it—not used to line corporate pockets."

Under the bill, public utility companies would be required to conduct an annual financial review to compare their actual revenues against the approved revenue requirements set by the New Jersey Board of Public Utilities (NJBP). Any excess profits would then be redistributed to customers within 45 days through a board-approved process. These refunds may come in the form of bill credits, direct payments to customers with unpaid balances, or assistance for those enrolled in utility aid programs.

A public utility company that fails to redistribute excess profits to customers within 45 days, or that knowingly misrepresents any information contained in the financial report, would be subject to a fine in an amount determined by the NJBP. This civil penalty would be collected through an administrative proceeding and will be directed to supplement existing funding for utility assistance programs.



16TH ANNUAL Mother's Day MUSIC FESTIVAL 2025

KEITH SWEAT JAGGED EDGE CHARLIE WILSON

SPECIAL GUEST **JON B**

SAT : MAY 10 2025 : 7PM

JIM WHELAN
BOARDWALK HALL
ATLANTIC CITY NEW JERSEY

SCAN FOR TICKETS
PPSHOWS.COM

PHILA HAIR CO. (215) 842-0550 **TICKETMASTER.COM** OP PROD. DE (302) 218-0554

FOR DISCOUNT HOTEL ROOMS & MORE INFORMATION VISIT / PPSHOWS.COM

Always Best Care® senior services RICK'S LUNcheon MEXO BAR Kebey



DONT MISS THE OFFICIAL Mother's Day MUSIC FESTIVAL 2025

AFTER PARTY

LADY B DJ DOC B • TOUCH TONE • COREY DST

SAT MAY 10 11PM-3AM

ACX1 STUDIOS

1 Atlantic Ocean | Atlantic City, NJ. 08401
(The Old Pier Shop at Caesars)
Directly across from Caesars Hotel on the boardwalk

Ticket Price: \$30 @ ppsshows.com

SCAN FOR TICKETS
PPSHOWS.COM



16TH ANNUAL Mother's Day MUSIC FESTIVAL 2025

SUNDAY JAZZ BRUNCH BUFFET

FEATURING ACTUAL PROOF

SUN MAY 11 11AM-3PM

TROPICANA HOTEL & CASINO GRAND EXHIBITION CENTER

ALL YOU CAN EAT BRUNCH

LAST SEATING 2:00PM **TICKETS \$55 LIMITED SEATING**

PPSHOWS.COM



MARIA STATION CAFE

CALL US NOW

Make Your Event Unforgettable with Our Catering Services.

Our Services & Specialties:

- Weddings
- Corporate Events
- Birthday Parties
- Anniversaries
- Holiday Celebrations
- Special Services:

Custom Menus:

- Latin Cuisine
- Custom Menus Available
- Full-Service Catering
- Delivery & Setup
- Professional Staff & Chefs

"10% Off Your First Booking"

CONTACT US:

856.432.6251
catering@mariastationcafe.com

Maria Station Cafe
700 Monmouth Street
Gloucester City, NJ 08030

SCAN ME

Book Your Next Event Now Call 856.432.6251

A photograph of two women, one younger and one older, smiling warmly at the camera. The younger woman is on the left, and the older woman is on the right, with her hand gently resting on the younger woman's shoulder. They are both wearing light-colored tops.

**TOP
WORK
PLACES
2024**

nj com
True
Jersey.
Jersey's **BEST**

Experience the
Samaritan SamaritanNJ.org
Difference

Exceptional Care. Extraordinary Compassion.

It's OK to ask for help.

**Our team of caring experts
will be by your side
– helping you care for those you love –
at every step of the healthcare journey.**

**Call our Nurse Coordinator today
to learn how we can help your loved one.
(856) 596-1600**

Samaritan

LIFE-ENHANCING CARE

Here for people, not for profit, since 1980