

AN OINTED

NEWS JOURNAL

The Nation's Premier **WEEKLY** Faith-Based and Professional Publication For Winners
Volume 31 Issue 11 June 1-14, 2025 FREE **SEE INSIDE**



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

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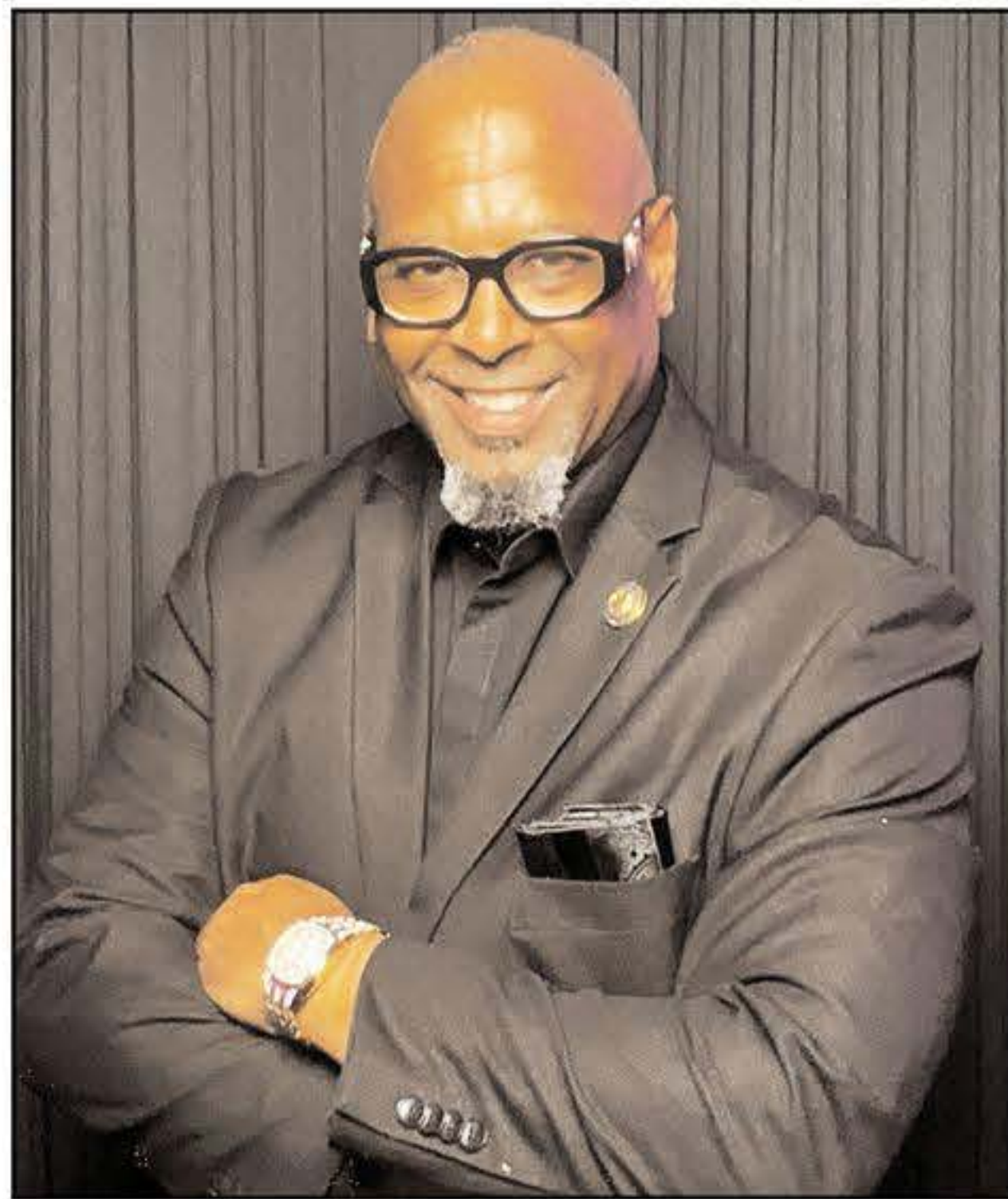


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A Word from the Editor

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



Tomeeka Collins

With Love and Leadership: Tomeeka Collins Champions Compassion for Adults with Disabilities

Sewell, NJ - Tomeeka Collins, founder and CEO of Collins Adult Residential Care, has transformed personal pain into purposeful service. Motivated by her own family's health challenges and a profound desire to serve others, she now leads a team that provides critical care and life-skills training to adults with developmental and intellectual disabilities throughout South Jersey. With services including community support, employment readiness, transportation, and 24-hour residential care, her agency offers not just assistance—but dignity, growth, and family. Tomeeka's heartfelt mission is to expand this model into Philadelphia, Delaware, and beyond, bringing love and structure to individuals too often overlooked.

In an exclusive interview with the nation's faith-based and professional newspaper for winners, Anointed News Journal, Tomeeka Collins shares her vision to redefine adult care through compassion, consistency, and community-centered leadership.

Collins:
Who is Tomeeka Collins?

Tomeeka:
Tomeeka Collins is the owner, CEO, and founder of Collins Adult Residential Care, located in Sewell, New Jersey. I'm a mother of three adult children and a grandmother of six. I'm widowed, and I love life—I truly enjoy helping people. My goal is to be successful in supporting individuals with developmental and intellectual disabilities. My staff plays a huge role in this mission. I'm originally from Philadelphia, Pennsylvania, and I've been living in New Jersey for about 20 years.

Collins:
So, Tomeeka, just share with us—what motivated you to enter the arena of entrepreneurship?

Tomeeka:
What motivated me was my mother, Deborah Johnson Goode. She had a stroke in 1991, and I wanted to help her. Then in 2007, my brother was hit and dragged down the street. He suffers from a brain injury, and I've been caring for him ever since. My mother passed away three years ago, but I'm still caring for my brother—it's been 17 years. That experience led me to want to help others. I believe that was the beginning of my journey.

Collins:
What is the mission of Collins Adult Residential Care?

Tomeeka:
Our mission is to open up group homes—though we call them "loving homes." There are many individuals who age

out of the system at 21 years old and have nowhere to go. We want to provide them with safe, loving places to live, where they can be cared for and supported by me and my incredible staff.

Collins:
Okay. And what type of services do you provide to these individuals?

Tomeeka:
We provide community-based services, individual support, employment services, transportation, respite care, and more.

Collins:
And go a little deeper into your services so that the public has a clearer understanding of exactly what you do.

Tomeeka:
My staff is called "Direct Service Providers"—but I refer to them as "Direct Service Professionals", because that's truly what they are. They go out to the individuals' homes, pick them up, and take them where they need to go, while also supporting them in developing life skills.

They'll take them to doctor's appointments, fun events, music classes, and a variety of other activities. They also assist with accessing food pantries. We're really committed to making sure our clients have what they need.

We currently support three brothers who live in an apartment together. They receive 24-hour care through three rotating shifts, which keeps us very, very busy.

Collins:
Okay. And you also mentioned something called respite care—is that correct? What exactly is that?

Tomeeka:
Respite care is for caregivers who need a break. Everyone needs a break sometimes. So we offer respite care by taking in the individual and providing services for up to a week. If more time is needed, the parent or guardian can contact us and we'll continue providing care.

This includes shelter, meals, bedding, and planned activities—just like the ones I mentioned earlier. We also get them out into the community. I don't know if you've heard of programs like Meals on Wheels, but we connect them with services like that, too.

Our goal is to help individuals become as independent as possible. Some of our clients already live on their own in apartments.

Collins:
Now, we understand that as a service provider, this is not free. How can families afford your services?

Tomeeka:
We're contracted with the state of New Jersey, and in many cases, the state pays for our services. A lot of individuals qualify for that assistance. Others may pay out of pocket. We try to work with each family to reach a happy medium while ensuring their loved ones receive the care they need. Sometimes, services are billed through insurance companies, which is a separate process. But we do our best to work with everyone, because we know it can get expensive.

Collins:
And when you mentioned the state, are you referring to Medicaid or Medicare?

Tomeeka:
That's correct—very smart. We work with Medicaid. We don't work with Medicare at this time. However, we do work with Medicaid, and the state provides funding through that. Some individuals fall into different tiers of support. For example, clients with higher needs may receive more funding from the state. We don't have many individuals with hostile behaviors, but the greater the needs, the more the state typically provides.

Collins:
Okay. You had a professional career before becoming an entrepreneur. What words of encouragement would you give to a young person who may want to pursue an opportunity like yours?

Tomeeka:
Great question. I always wanted to be in business for myself. I went to college—Louisiana State University (LSU)—as a track star, so to speak, but I always knew I wanted to do more. Not just help people, but also build something that matters.

I studied business administration and told myself, "There are people out here who need services. They deserve to live life fully, just like we do." That was my motivation.

So I followed my vision and my goal. To any young person who wants to be an entrepreneur, I'd say: Don't give up. Put God first—that's what I did. Ask God, "What is my journey right now?" and then go for it. Don't stop. People give up too quickly.

There are individuals and services out there that will help you. And if anyone needs help, I'm always available to answer questions.

Collins:
And tell us about your staff. What makes your staff special?

Tomeeka:
Oh my goodness—my staff is amazing. They are the engine of the company. They go above and beyond. We hold regular meetings, and I have an open-door policy that I'm working on improving even more.

My staff does everything without complaints. For example, Mr. Robert Wright—he's one of our lead staff members. He's dependable, hard-working, and genuinely cares about the clients. Because of his dedication, he won a trip to Hawaii this past February. We believe in incentives.

But it's not just Mr. Robert; We have an entire team of amazing people. If someone calls off, another team member jumps in immediately because they care about the clients. My staff also contributes great suggestions, and I make sure to reward that. I always give back.

I just love my staff. I truly would never give them up—never.

Collins:
So what's next for Tomeeka Collins?

Tomeeka:
What's next is for Collins Adult Residential Care to expand into Philadelphia and Delaware. Ultimately, we want to go global. On the immediate side, we're focused on opening more homes for individuals in need. That's our top priority right now—expansion and growth.

We're also working on increasing our client base, which means improving our marketing and advertising. We're looking for good people to become part of our homes and our agency. I'm really big on collaboration and suggestions from others, so building a strong team is important to me.

We plan to expand into Philadelphia while maintaining our presence in New Jersey—hopefully by the end of this year or early next year.

Collins:
Okay. You mentioned the three brothers who live in an apartment, whose caretaker passed away. Why was it so important for you to step in and provide for these individuals?

Tomeeka:
That's a great question. I was already involved with them—the Spotwood's is their last name—about three or four years before their caretaker passed. I knew she was getting sick, and unfortunately, many family members weren't stepping up. There is one family member who really cares about them, but she wasn't in a position to provide the care they needed.

So I stepped in. We started with respite care, as I mentioned earlier. Then we had to figure out where they would live long-term. We found a temporary home through someone I know, and they stayed there for about six months. After that, we moved them into an apartment.

Our next step is to place them in a permanent home, along with my brother. Those four individuals will be in our first official home. Right now, the apartment is small, but we provide 24-hour care with staff working in shifts: 7 a.m. to 3 p.m., 3 p.m. to 11 p.m., and 11 p.m. to 7 a.m. Even while they sleep, someone is always there.

That's my mission—for those brothers. They mean so much to me. They've learned a lot from our staff. They know how to sort clothes, they're very domestic, and they've even learned how to use the remote control and navigate computers. They're special.

Collins:
Is there any additional training or services you provide—such as life skills training—for your clients?

Continued from page 4

Tomeeka:

Yes, we provide a lot of skills training. We actually measure progress on a scale from 1 to 10. So, if someone comes in at level one, we work with them individually to help them improve. Each person is different, which is why they're so unique.

The Spotwood's, for example, have a mental capacity comparable to a second grader or younger. They are sometimes nonverbal. The oldest is 51 years old, and the youngest is 34. We teach them skills around the house and also take them out into the community. One of them is now going to Goodwill to learn how to work there for a few hours. Other individuals are learning how to cope with life independently—like going shopping on their own.

We also provide basic academic support like math, reading at different levels, and even swimming. We focus on progress. If after six months someone is still at level one, I go to my staff and ask why. We monitor growth because we want everyone to improve and welcome more people. We don't want to stand still.

Collins:

And how can someone acquire your services? What is your website and contact information?

Tomeeka:

Sure. Our website is: njresidentialcare.com. It's a wonderful site with a lot of helpful information.

Our agency is located at: 444 Hurffville Cross Keys Road, Sewell, New Jersey 08080. Phone number: (215) 888-4559. You can always call me directly. Or you can come down to our agency, and we'll talk with you. We have a great administrative department that's ready to help.

Collins:

And you mentioned you're having some challenges in marketing. What are some of the difficulties you're facing?

Tomeeka:

With marketing, especially here in South Jersey, the need for services is definitely there—but we don't have a large marketing team, nor do we always know how to go about marketing effectively. That's been a real struggle. We try our best and advertise as much as we can, but we definitely need more direction in that area.

Collins:

All right. The Anointed News Journal has over 180,000 weekly readers. In closing, what would you like to say to them?

Tomeeka:

Well, I'd just like to talk about compassion. A lot of people don't realize how important compassion is. The individuals we serve—they need love, they need dedication, and they absolutely need compassion. You also need patience to do this kind of work.

Anyone who comes to work with Collins Adult Residential Care, we expect that level of compassion. And anyone receiving services—we want them to know that's what they'll get from us.

To the readers, I'd also like to say: Mr. Chris Collins, you're amazing. I know you know who you are. You took the time to come out to the festival and connect with Mr. Robert Wright. We spoke on the phone, and it meant a lot.

So please, to the readers, take time to understand and digest what was just shared. We are a loving company, and we would really appreciate your support—especially with marketing. And if you know anyone who has a home that could be used for care, please reach out to me. That's something we really need right now.

Conclusion:

Tomeeka Collins is more than a business owner—she's a beacon of hope for families navigating the challenges of caring for adults with intellectual and developmental disabilities. Through her unwavering dedication, her agency continues to provide not just services, but a sense of home, dignity, and opportunity. As she expands her vision into new communities, Tomeeka remains committed to ensuring that every individual served is met with compassion, consistency, and care.

By Chris Collins



MARCUS COLEMAN

FINANCIAL FOCUS What should you know about RMDs (REQUIRED MINIMUM DISTRIBUTIONS)?

Dec. 16, 2024

You may spend many decades contributing to your IRA and 401(k), but eventually you will likely need to take the money out — in fact, you must take the money out or face penalties. What should you know about these mandatory withdrawals?

Here are some of the basics:

- What are they called? Mandatory withdrawals are technically called required minimum distributions, or RMDs.
- When must I take RMDs? If you were born before 1951, you've probably already begun taking RMDs. If you were born between 1951 and 1959, your RMD age is 73. And if you were born in 1960 or later, your RMD age is 75. You can postpone accepting your first RMD until April 1 of the year after you reach your RMD age, but this will result in two RMDs for the year. After you take your first RMD, you must take subsequent ones by December 31 of each year.
- What penalties will be assessed if I don't take all my RMDs? For every dollar not withdrawn, the IRS will charge a 25% penalty, but this can drop to 10% if you subsequently withdraw the correct amount within two years.
- Which accounts have RMDs? RMDs apply to traditional IRAs, as well as other types of IRAs, including SIMPLE and SEP IRAs. RMDs don't apply to Roth IRAs. RMDs also apply to traditional 401(k)s, but not Roth 401(k)s.
- Can I withdraw more than the RMD for any given year? Yes, you are free to take out as much as you want. However, if you take out more than the RMD for one year, you can't apply the excess to the RMD for the next year.
- How are RMDs calculated? Typically, your RMDs are determined by dividing your account balance from the prior December 31 by a life expectancy factor published by the IRS. Your financial professional should be able to perform this calculation for you.
- If I have multiple accounts, do I have to take an RMD from each one? If you are taking RMDs from a traditional IRA, you must calculate each RMD individually, but you can take the total amount from one or more IRAs. If you're taking RMDs from a 401(k) or similar plan, you must take the RMD from each of your accounts.
- How are RMDs taxed? You are typically taxed at your income tax rate on the amount of the withdrawn RMD. You may be able to avoid taxes in a particular year if you transfer your RMDs to a qualified charity in what's known as a qualified charitable distribution.
- If I inherit an IRA or 401(k), am I subject to RMDs? Yes. When you take RMDs from an inherited account, you generally must withdraw all the funds within 10 years, as opposed to over your lifetime, which is the RMD window that applies to your own accounts. The rules are somewhat different if you inherit an IRA or 401(k) from your spouse. In any case, though, you'll want to consult with your tax advisor about how to take RMDs from an inherited account.

If you're already subject to RMDs, be sure you've taken them before the year ends. And if you haven't yet started taking RMDs, learn as much as you can about them — because the more you know, the more likely you'll make the right moves at the right time.

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

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The Foundation of Contagious Teamwork

By Dr. Cliff Freeman, Jr.

If the team is the engine, the culture is the oil. Far too many leaders are grinding forward without it.

Teamwork doesn't start with a task. It starts with the tone you set. Before you ask for performance, you must provide clarity, alignment, and purpose. The foundation of contagious teamwork is not built in the boardroom, it's forged in your belief system, your leadership behaviors, and the shared values that govern how your team shows up every day.

When I walk into struggling organizations, I often see smart people working hard but producing little. Not because they lack skill, but because they lack synergy. Why? Because they skipped the most critical step: setting the stage.

The strongest teams I've worked with all had one thing in common they knew what they stood for, and more importantly, who they stood with. They weren't just aligned on a mission; they were aligned in mindset. Trust was the currency. Transparency was the culture. And ownership was the expectation.

If you want to build a team that delivers consistently, performs exceptionally, and influences powerfully, don't start with strategies. Start with the foundation. Set the stage so well that every member knows: "I don't just belong here—I'm built for this." Because when you build the right environment, excellence becomes the byproduct.

I empower corporate and school leaders to eliminate chaos and build aligned, high-performing teams that thrive.

Ready to transform your organization email me:
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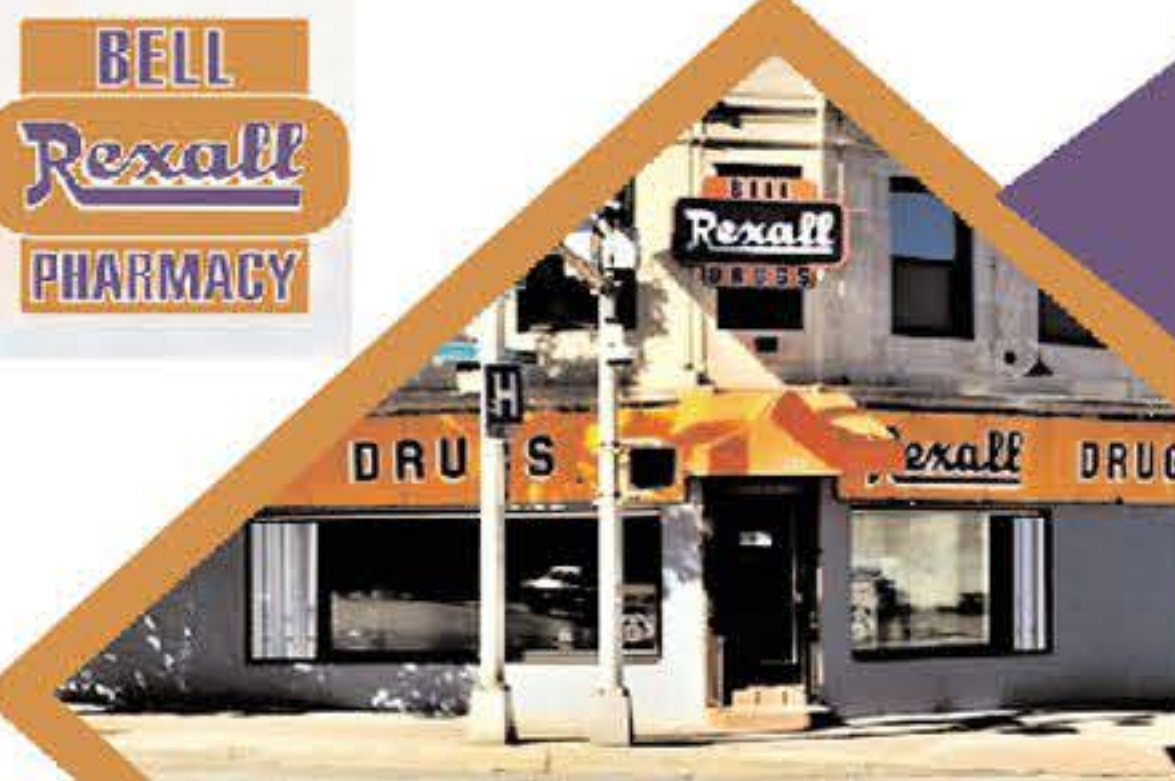
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NEW JERSEY AMERICAN WATER

New Jersey American Water Hosted free “WATERFEST” in Egg Harbor City

Event featured local vendors, educational activities, community resources, and free food for residents.

CAMDEN, N.J. – This past Saturday, New Jersey American Water hosted its second annual “WaterFest” event in Egg Harbor City. WaterFest is a free, family-friendly community event that was held at Lincoln Park from 11:00 a.m. to 3:00 p.m. on June 7. WaterFest was designed to educate and engage attendees of all ages on the importance of clean drinking water, water services, environmental stewardship, water conservation, and lead service line replacement.

“WaterFest is one of my favorite days of the year, and we’re thrilled to be in Egg Harbor City for our second annual event,” said Mark McDonough, President of New Jersey American Water. “It’s a great opportunity to bring the community together for a fun, educational day focused on celebrating our most precious resource — and to connect residents with valuable resources like utility bill-pay assistance programs, job opportunities, and healthcare services.”

At WaterFest, attendees were able to enjoy a range of free outdoor activities, including a water slide, bounce house, and touch-a-truck experience. The event also provided important community resources, including access to free groceries, refreshments, utility assistance program enrollment support, healthcare resources, and career opportunities. Team members from New Jersey American Water were available to provide more information and discuss these topics in depth with customers and residents.

Egg Harbor City Mayor Lisa Jiampetti added, “We’re excited to host this year’s WaterFest for local residents alongside New Jersey American Water. They have been a great community partner as we carry out our shared commitment to environment protection, water conservation, and delivering high-quality drinking water for all. We encourage residents to join us in Lincoln Park for a fun-filled day of learning.”

Representatives from several of New Jersey American Water’s community and environmental partners, including the Community FoodBank of New Jersey, Center for Aquatic Sciences, SHARES, AtlantiCare, the Unexpected Wildlife Refuge, and more were at the event to discuss their important work and provide resources for local residents.

The WaterFest event was an important continuation of New Jersey American Water’s ongoing partnership with Egg Harbor City since acquiring the city’s water and wastewater systems in 2023. Under the agreement, New Jersey American Water is investing \$14 million in the first 10 years to make needed upgrades to the city’s water and wastewater systems, including \$9 million in the first five years, while keeping rates stable for customers.

In 2024, New Jersey American Water also conducted its annual Water UP! training program in Egg Harbor City, a paid, 9-week workforce development program for adults. The cohort, which included Egg Harbor City residents, completed hands-on field training and immersive classroom-based lessons at New Jersey American Water’s Egg Harbor City Water Treatment Facility.

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 Names Winners of Annual Pro- tect Our Watersheds Art Contest

CAMDEN, N.J. – New Jersey American Water is proud to announce the winners of its Annual Protect Our Watersheds Art Contest, a statewide initiative aimed at engaging and educating students about the importance of preserving our vital water resources. This year, three exceptional young artists from across the company’s service area were recognized for their creative and impactful interpretations of watershed protection.

“This art contest gives young people a meaningful way to use their creativity while learning about the importance of watershed protection,” said Chelsea Kulp, Director of Communications and External Affairs at New Jersey American Water. “Their artwork not only showcases their talent but also helps raise awareness about how we can all contribute to protecting our water resources.”

The Grand Prize was awarded to Emma from Gloucester County, NJ, for her beautiful drawing of a local lake cherished by her family. Her piece highlights the impact of waste on natural landscapes and underscores the need to protect and preserve our environment. “Watershed protection is important. If we want to enjoy the beauty, we first have to protect it” stated Emma.

Second Place went to Mary from Monmouth County, NJ, whose artwork emphasizes the importance of clean beaches, marine life preservation, and the human connection to nature through outdoor activities such as hiking. “Without watershed protection, places like the Manasquan Reservoir and Sandy Hook wouldn’t be clean,” said Mary.

Third Place was awarded to Delyanis from Camden County, NJ, for her inspiring depiction of the role local watersheds play in sustaining ecosystems and supporting communities. “I want to raise awareness about watersheds and the environment,” said Delyanis.

Through this annual contest, New Jersey American Water continues its commitment to environmental stewardship by empowering the next generation to become advocates for clean water and healthy watersheds.

The winners each received an American Express gift card, and all contest participants received a certificate of participation. For more information about the Protect Our Watersheds Art Contest and to learn more about watershed protection, visit www.newjerseyamwater.com.

Chamber of Commerce Southern New Jersey Raises Concerns About Costly Impact of NJ Pack- aging Product Stewardship Act

As Families Face Soaring Energy Prices and Inflation, Proposed Legislation Could Further Strain Budgets

Voorhees, NJ – As New Jersey families brace for energy bills projected to rise by 20% this summer, the Legislature is advancing a proposal that could add even more financial pressure.

The Chamber of Commerce Southern New Jersey (CCSNJ) today expressed serious concerns over Senate Bill 3398 and Assembly Bill 5009, the “Packaging Product Stewardship Act,” which seeks to implement an Extended Producer Responsibility (EPR) program for packaging materials.

According to a new economic study commissioned by CCSNJ, the legislation would result in an estimated \$323.5 million annual cost increase for producers, translating to more than \$1 billion in added consumer costs each year, or approximately \$1,649 per household over five years. These added costs come at a time when inflation, energy prices, and other living expenses continue to rise across the state.

“New Jersey families are hurting financially, and this is not the time to make their lives even more expensive,” said Christina Renna, president of the Chamber of Commerce Southern New Jersey. “We urge lawmakers to consider the real impact on working families and businesses already stretched thin.”

While CCSNJ supports the principles of EPR and environmental responsibility, the legislation, as written, raises several red flags. The proposal would prohibit the inclusion of feedstocks derived from advanced recycling in meeting recycling goals. It will impose unrealistic plastic reduction targets and add unrelated chemical bans through amendments to New Jersey’s Toxics in Packaging law, potentially removing essential products from store shelves.

Renna continued, “This bill goes well beyond traditional EPR. Instead of a thoughtful, data-driven approach, it imposes sweeping mandates that will raise costs across the board. A statewide needs assessment should be the first step before enacting a program of this scale.”

Assemblyman Bill Spearman (D-5) has sponsored such legislation. A-4902 directs the Department of Environmental Protection to perform a comprehensive statewide assessment and establish the “Statewide Recycling Needs Assessment Advisory Council.” CCSNJ strongly supports this approach as a necessary foundation for a well-designed and effective EPR framework.

The York University study commissioned by CCSNJ reinforces the need for caution. In addition to the annual \$1 billion consumer impact, the report warns that unchecked cost increases could suppress consumer spending and harm small businesses statewide.

York Impact Study Conclusions:

The direct financial burden on producers is estimated at \$323.53 million annually, based on the medium cost scenario modeled in this study. When factoring in the consumer spending multiplier effect, conservatively assumed at 3x, the total economic impact escalates to \$1.035 billion per year. Over a five-year period, this translates to a per-household cost of approximately \$1,649.93. These costs stem from producer obligations to fund the collection, recycling, and disposal of packaging materials, as well as associated administrative and educational expenses.

While EPR holds promises for advancing sustainability, its implementation in New Jersey requires a nuanced strategy. A holistic policy approach, informed by economic modeling and stakeholder engagement, is essential to harmonize environmental objectives with economic stability. By addressing the projected \$1.035 billion annual impact and its disproportionate effects on consumers and small businesses, New Jersey can pursue a path that benefits both its environment and its economy.



COMMUNITY IMPACT

2024 CAMDEN INVESTMENT REPORT



AMERICAN WATER

American Water released its 2024 Camden Community Investment Report, reaffirming its commitment to being a responsible and impactful corporate citizen in the Camden community. American Water, New Jersey American Water, and the American Water Charitable Foundation have collectively awarded over \$8 million in charitable contributions to the Camden community since 2018.

COMMITTED TO CAMDEN



OVER \$8M IN CHARITABLE CONTRIBUTIONS TO
SUPPORT CAMDEN EFFORTS SINCE 2018.

2024 REPORT HIGHLIGHTS

- Celebrating the 50th anniversary of the Safe Drinking Water Act
- New Jersey American Water's signature community event, WaterFest!
- A partnership between the American Water Charitable Foundation and the Malcom Jenkins Foundation to support the 2024 Get Ready Fest®

We invite you to explore the Camden Community Investment Report, available in English and Spanish. Scan the QR code for the full report!



"American Water is proud to continue supporting meaningful local initiatives, projects, and programs in Camden. Since moving to Camden, we have been intentional in building and fostering long-standing, impactful partnerships and working collaboratively with the people and organizations in this amazing community."

- John Griffith, President and CEO, American Water



Rep. Norcross Outraged by Republicans Cuts to Lifesaving Healthcare and Food Assistance for Seniors, Children, Veterans

WASHINGTON, DC — Today, Congressman Donald Norcross (NJ-01) released a statement on Republicans budget plan to slash Medicaid, the Affordable Care Act, and food assistance from our seniors, veterans, children, and hard-working families. This week, Republicans released a plan that dictates the specific cuts they would be making to these programs and voted for them in their Congressional committees.

"Trump and Republicans in Congress spent months lying to the American people, saying they would preserve health care, and they wouldn't touch Medicaid," said Congressman Donald Norcross. "This week, Republicans voted to make the largest cuts to Medicaid and food assistance in American history. Millions of seniors, veterans, children, and hardworking families will lose their healthcare coverage, and millions more will be left hungry. Let's be clear; when Medicaid is cut, people don't 'tighten their belts.' They lose access to life-saving medications, they skip doctor visits because they can't afford them, they forgo vital surgeries and, in some cases, they die. Cutting Medicaid won't create prosperity it will create poverty. We must fight back, because Medicaid matters, food for our seniors and children matters. I will never stop fighting for our seniors, veterans, children, and hard-working families in South Jersey."

The Republican budget plan will end health-care coverage for almost 14 million Americans:

- The bill's Medicaid and Affordable Care Act cuts terminate health insurance for 8.6 million Americans
- Republicans' plans to take away enhanced tax credits cause another 5.1 million Americans to lose coverage.

The Republican budget plan directs:

- At least \$700 billion in Medicaid cuts, terminating health insurance and slashing benefits, like home care and mental health services, for low-income seniors, kids, veterans, people with disabilities, and working families.
- A \$350 billion cut to the Affordable Care Act because Republicans refuse to extend tax credits that ensure Americans can afford their health coverage
- Largest cut to SNAP, which provides critical food assistance for low-income families, in American history:
- 27,000 grocery stores could be at risk of closure due to a massive loss in revenue, creating and exacerbating food deserts in largely rural areas.

Rep. Norcross Announces \$650,000 EPA Brownfield Grant to Improve Quality of Life in Camden

May 20, 2025

WASHINGTON, DC — Today, Representative Donald Norcross (NJ-01) announced that a \$650,000 grant from the Brownfield Revolving Loan Fund (RLF) program was awarded to the Camden Redevelopment Agency in New Jersey. The grant was made possible through the Infrastructure Investment and Jobs Act, which Congressman Norcross voted to help pass into law.

"I voted to pass the Infrastructure Investment and Jobs Act to create jobs, bolster public health outcomes, and improve the quality of life for residents in South Jersey," Congressman Donald Norcross. "Brownfield grants have been transformational across our region and especially in Camden City. Protecting our communities from harmful waste and repurposing these sites into valuable community assets for our neighborhoods has been a top priority for me. In Congress, I will continue to fight alongside local organizations to ensure the health and safety of South Jersey families."

"I am grateful to Congressman Donald Norcross for continuing to fight for Camden and for supporting environmental reclamation in urban communities," said Camden Mayor Victor G. Carstarphen. "Camden has worked hard for decades to cleanup brownfields and transition these sites into positive uses. This critical funding will not only result in the remediation and reuse of underutilized properties but will also help to improve the quality of life citywide."

This funding is provided in addition to the \$5,324,999 already awarded. Camden's Brownfield program has successfully facilitated loans or subgrants for 11 cleanup projects that are either completed or in progress. Notable projects for the use of the new funding include Elijah Perry Park, the Knox Gelatin property, Judge Johnson Park, and the former West Jersey Paper Manufacturing site.

The Brownfield grant funding will be used to support locally driven redevelopment, create jobs, and improve public health outcomes in communities in New Jersey. These investments will keep critical momentum going in communities already benefiting from Brownfield investments, ensuring continued progress toward safe and reusable land.

Rep. Norcross Celebrates Opening of New Food Assistance Center in Gloucester Township

May 19, 2025

WASHINGTON, DC — Today, Congressman Donald Norcross (NJ-01) released a statement to celebrate the grand opening of the Mary Ann Wardlow Center for Community Nutrition in Gloucester Township. Congressman Norcross secured \$475,000 in Community Project Funding to help fund this new center.

"I'm honored to have secured funding to ensure that no one in our community goes hungry," said Congressman Donald Norcross. "Camden County has done great work to tackle food insecurity. The new Mary Ann Wardlow Center for Community Nutrition will expand the reach of the current food program and better serve families and seniors throughout our community. I will continue to fight in Congress for funding to reduce food insecurity in South Jersey and around the nation."

The center was created to expand upon the county's growing need for home delivered meals to residents in need. The building is named after nutrition activist and Lawnside Mayor, Mary Ann Wardlow, who has been a long-time organizer and advocate for Meals on Wheels. Wardlow was instrumental in creating a congregate site offering nutritional programs to her town.

Too many families in South Jersey are affected by food insecurity. In 2024, the Food Bank of South Jersey distributed 23.4 million pounds of food, provided 19.5 million meals, and served 185,000 people, including 67,000 children, per month. In Camden County, 87,052 residents rely on SNAP to feed themselves and their families.

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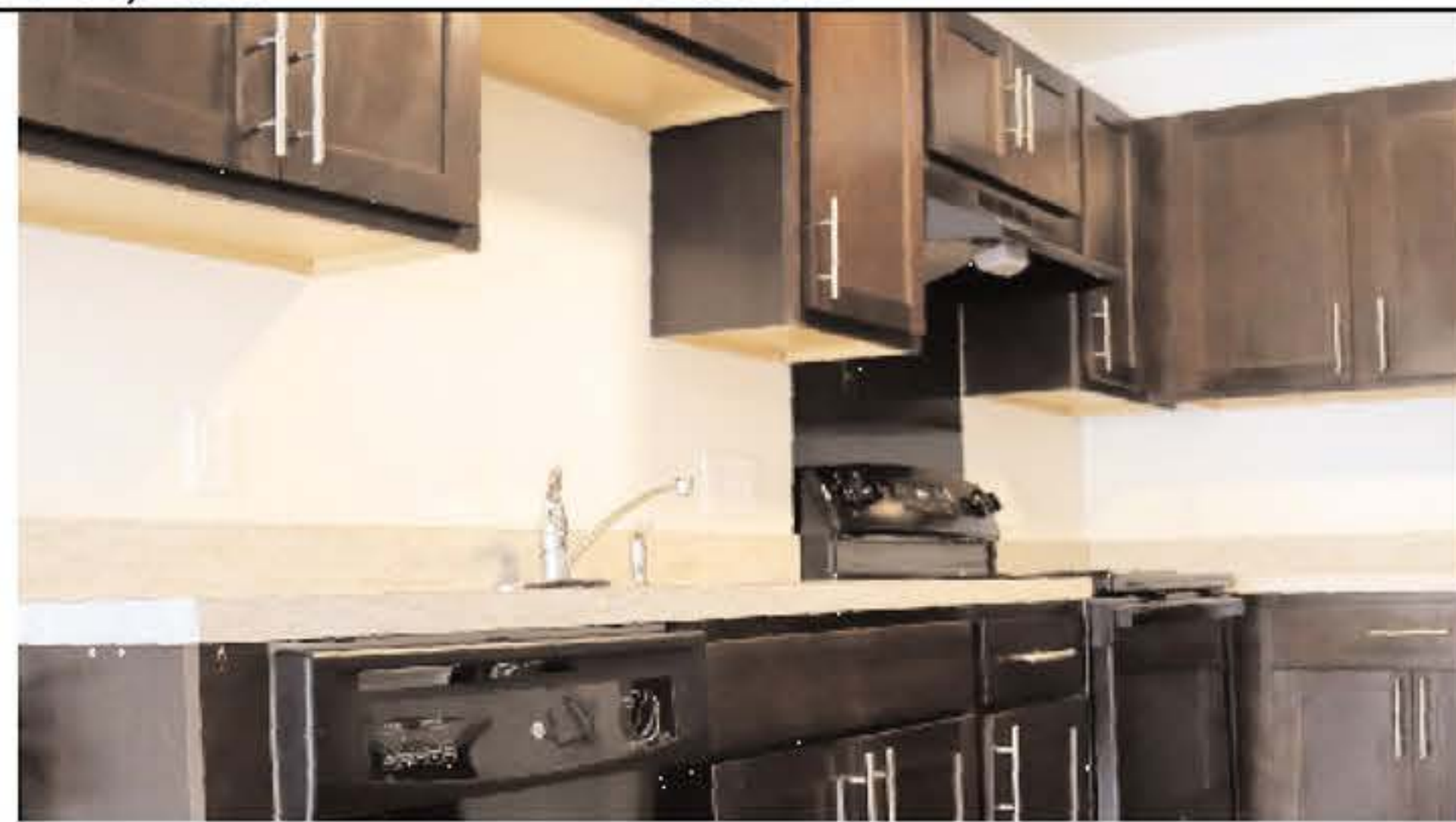
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Virtua Health Kicks Off Construction of Six-Story Addition to Virtua Our Lady of Lourdes Hospital

Health System Marks Camden Hospital's 75th Anniversary with Ground-Blessing Ceremony and Recognition of Philanthropist Marvin Samson

CAMDEN, N.J. - Virtua Health today commemorated the 75th anniversary of Virtua Our Lady of Lourdes Hospital and unveiled plans for a \$500 million renovation and expansion, including a new, six-story patient care pavilion named in honor of philanthropist Marvin Samson.

The Marvin Samson Foundation has pledged \$5 million – the largest gift in Virtua's history – in support of education and workforce development programs at the health system, which is South Jersey's largest.

To mark the occasion, Bishop Joseph Andrew Williams, the newly appointed head of the Diocese of Camden, led a ground-blessing prayer alongside local spiritual leaders representing a spectrum of faith communities. About 200 people attended the ceremony, including past hospital leaders, patients, community members, and philanthropic supporters of the not-for-profit, academic health system.

The nearly 200,000-square-foot addition will increase the hospital's size by 35%, noted Virtua President and CEO Dennis W. Pullin, FACHE.

"The creation of the Marvin Samson Pavilion is a key element of Virtua's ongoing investment in the well-being of this community," Pullin explained. "And equally important, the new pavilion affirms our commitment to providing advanced, accessible care to the region and beyond."

Samson, a Virtua board member and longtime supporter, is also the namesake of the Virtua Samson Cancer Center in Moorestown, N.J.

"I was raised to believe that each of us has an obligation to make the world a better place," said Samson, the son of immigrants who faced financial hardships while growing up. "I am excited that we are expanding Virtua's ability to impact the quality of life for members of this community."

The Hospital's New Centerpiece

Attached to the existing hospital at Haddon and Euclid avenues, the new building will support the complex services that Virtua has centralized within Virtua Our Lady of Lourdes Hospital, drawing patients from across New Jersey and other states. These specialties include advanced cardiovascular care, organ transplantation, and a neurosciences program in partnership with Penn Medicine.

"This state-of-the-art addition will be transformative," said Lisa Ferraro, senior vice president of Virtua Health and president of Virtua Our Lady of Lourdes Hospital. "It will provide all private rooms, advanced surgical facilities, dedicated spaces for specialized care, and areas for reflection and remembrance. It will also create the hospital's new front door and a stunning, welcoming lobby."

The addition will include:

- 78 private patient rooms
- 10 operating rooms, including 2 dynamic, hybrid operating suites
- 4 cardiac catheterization labs
- 3 electrophysiology labs (for treatment of heart rhythm problems)
- 2 GI (gastrointestinal) endoscopy rooms
- 40 surgical prep and recovery rooms
- a neuro-surgical stroke intervention suite
- a centralized post-anesthesia care unit (PACU) that includes 40 private, adaptable patient bays

Additionally, renovations and updates of the hospital's existing facilities are underway.

The Samson Pavilion is expected to welcome patients at the end of 2027. It is part of Virtua Health's organization-wide strategy to enhance the region's well-being, called Advancing Well into the Future.

Tradition of Shared Humanity Continues

From the beginning, the hospital has welcomed people of all backgrounds and religions. In fact, people of diverse faiths helped raise funds for Our Lady of Lourdes's construction, according to newspaper stories from that time.

Today, that tradition is further exemplified by the naming of this Catholic hospital's new pavilion for Marvin Samson, who is Jewish.

"I can't think of a better way to honor the Hebrew teaching of tikkun olam – which means 'repairing the world' – than working with Virtua to achieve its mission to help individuals be well, get well, and stay well, by providing the highest quality care and serving as a partner in good health for the South Jersey community," Samson explained.

History of Caring

Founded by the Franciscan Sisters of Allegany, N.Y., Our Lady of Lourdes Hospital opened its doors on May 28, 1950, and began seeing patients July 1 that year. Over time, the hospital became a Camden landmark, community partner, and mainstay of compassionate care. Its Catholic roots and ongoing connection to the Diocese of Camden support the hospital's altruistic foundation.

In the 1970s, the hospital developed into a tertiary care center, providing advanced care to people with complex or severe conditions. For instance, it began performing cardiac catheterizations and heart surgery in 1972, eventually becoming one of the Delaware Valley's largest providers of cardiovascular services.

In 1974, Lourdes became the only solid organ transplant center in South Jersey, starting with kidney transplants and later adding liver and pancreas transplants.

That same year, the hospital established the Osborn Family Health Center to address Camden's high rate of infant mortality. Launched in a brownstone donated by Dr. Edward Osborn, the hospital's first chief of surgery, the center is now located across Haddon Avenue from the hospital, in the Sister Elizabeth Corry Ambulatory Care Center.

Other firsts included the 1976 opening of the Lourdes Regional Rehabilitation Center, the area's only inpatient acute-care physical rehab facility; and the 1979 launch of the Lourdes Wellness Center, the area's first facility focused on integrative and holistic services.

In 2019, Virtua Health acquired Lourdes Health System and the hospital was renamed Virtua Our Lady of Lourdes Hospital. (As part of that transaction, Lourdes Medical Center of Burlington County became Virtua Willingboro Hospital.) With these additions, Virtua now has five hospitals and more than 400 other care locations, enabling it to provide more comprehensive, coordinated care that is close-to-home for residents of South Jersey and the greater region.

Working together with Bishop Dennis Sullivan, who led the Diocese of Camden at the time, Virtua retained the Camden hospital's Catholic identity. This enabled the hospital to continue its historic affiliation with the Catholic Church and its healing ministry.

Since its founding, the hospital has been known for an iconic feature: the 30-foot statue of Our Lady of Lourdes atop the original building, 185 feet above street level. When the hospital performs an organ transplant, the statue is lighted green that evening. Other colors shine on Our Lady at different times, such as red for Heart Month and blue for autism awareness.

The Hospital Today

Virtua Our Lady of Lourdes is a regional referral center that is recognized nationally for quality patient care.

It is a destination for high-acuity cardiovascular care, including heart attack treatment, robotic-assisted bypass surgery, valve repair and replacement, and heart rhythm care. The facility is also home to the Penn Medicine | Virtua Health Neurosciences Program, providing advanced neurosurgical care for stroke, aneurysm, traumatic brain injury, and more. Additionally, the hospital is Virtua's hub for the treatment of kidney and liver disease, and is South Jersey's only center for liver, kidney, and pancreas transplantation.

It offers gynecologic and urologic surgery and comprehensive rehabilitation, and has a nationally recognized emergency department that serves 54,000-plus patients a year. The hospital also provides maternity services, delivering about 600 babies annually.

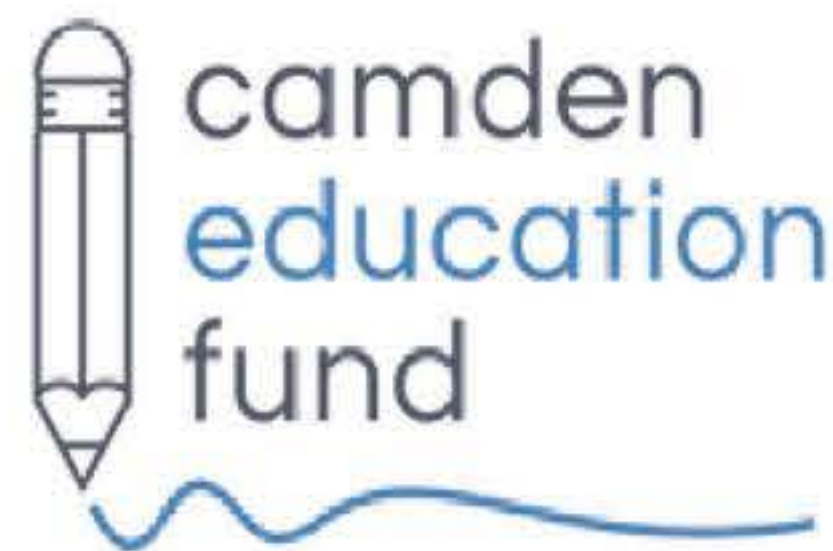
For more information, visit Virtua.org or call 1-888-VIRTUA-3.

About Virtua Health:

Marlton, N.J.-based Virtua Health is an academic health system committed to helping the people of South Jersey be well, get well, and stay well by providing the complete spectrum of advanced, accessible, and trusted healthcare services. Virtua's 15,000 colleagues provide tertiary care, including renowned cardiology and transplant programs, complemented by a community-based care portfolio. In addition to five hospitals, two satellite emergency departments, 42 ambulatory surgery centers, and more than 400 other locations, Virtua brings health services directly into communities through Hospital at Home, physical therapy and rehabilitation, mobile screenings, and its paramedic program.

Virtua has 3,000 affiliated doctors and other clinicians, and its specialties include cardiovascular and gastrointestinal health, orthopedics, advanced surgery, and maternity. Virtua is academically affiliated with Rowan University, leading research, innovation, and immersive education at the Virtua Health College of Medicine & Life Sciences of Rowan University. Virtua is also affiliated with Penn Medicine for cancer care and neurosciences, and the Children's Hospital of Philadelphia for pediatrics.

As a not-for-profit health system, Virtua is committed to the well-being of the community and provides innovative outreach programs that address social challenges affecting health, most notably the "Eat Well" food access initiative, which includes the unparalleled Eat Well Mobile Grocery Store. Discover more at virtua.org.



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



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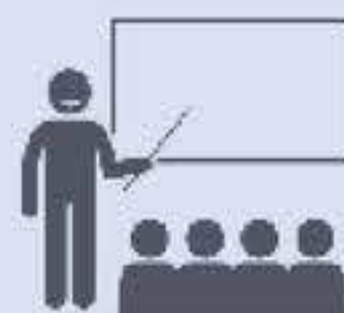
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- Civil Rights – Includes Discrimination, Police Excessive Force
- Education Law – Includes Special Education, Suspensions, Expulsions, Bullying & Harassment
- Personal Injury – Includes Auto/Truck/Bike Accidents, Slip & Falls, Wrongful Death
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Cooper Medical School of Rowan University's JUMP High Partners with The Malcolm Jenkins Foundation to Deliver Financial Literacy Education Powered by Money Vehicle LLC to South Jersey High School Students

Student and Parent Participants Share Impactful Experiences

CAMDEN, NEW JERSEY - Cooper Medical School of Rowan University (CMSRU) is celebrating the successful completion of a new partnership initiative with The Malcolm Jenkins Foundation to bring its signature "Closing the Wealth Gap" financial literacy program to South Jersey high school students through the CMSRU JUMP High program (Junior Urban Medical Pioneers High School Academy).

This initiative, powered by The Malcolm Jenkins Foundation's financial literacy partner Money Vehicle LLC, introduces a critical financial literacy curriculum to high school juniors and seniors and their parents, equipping both generations with essential skills to build a secure financial future.

JUMP High, CMSRU's long-standing pathway program, is designed to mentor and expose high-achieving students in math and science to healthcare careers. Through this partnership, the program has expanded its scope to address financial education - a vital, often overlooked component of life preparation. The curriculum, launched in October 2024, includes monthly two-hour Saturday sessions hosted at CMSRU. Students and their parents learn together the language of money as well as the pathways and pitfalls to navigating finance concepts. Through a train-the-trainer model, CMSRU medical students - specially trained in the Money Vehicle curriculum serve as instructors, fostering a dynamic learning environment that benefits both students and families.

Money Vehicle topics covered include:

- New Money Vehicle Goals
- Compound Interest
- Money Buckets Cash Management
- Questions for a Banking
- Avoid the Credit Trap
- Begin to Invest
- Transfer risk with Insurance
- Cyber Security Tips
- Gross to Net Income
- Roth IRA vs 401k

As part of the program's capstone, students completed Financial Character Projects - an innovative learning model in which each student created a fictional persona representing their own financial values, goals, and obstacles. Through digital stories and interactive formats, students charted their character's financial journey, while demonstrating their mastery of the curriculum.

"Partnering with The Malcolm Jenkins Foundation represents an exciting expansion of our JUMP High program," said Guy Hewlett, MD. "By providing financial literacy education alongside our traditional science and medical curriculum, we are preparing our students with a holistic set of skills that will serve them well throughout their lives."

"I'm thrilled to join Cooper Medical School's efforts in ensuring that JUMP High students are fully prepared for their bright futures by learning how to manage money and build lasting wealth. Our partnership is empowering students and parents with essential financial skills that will serve them for a lifetime," said Malcolm Jenkins, Founder and Chairman of TMJF.

"By equipping both generations with essential financial knowledge, we are creating a ripple effect that can uplift entire communities," said Gwendolyn V. Jenkins, President & CEO of TMJF. "The fact that CMSRU's medical students are leading this instruction not only enhances their own financial awareness, but sharpens their leadership and teaching skills as well," Mrs. Jenkins added.



"Money Vehicle is proud to collaborate with The Malcolm Jenkins Foundation and CMSRU," said Jedidiah Collins, CFP®, Founder and CEO of Money Vehicle, LLC. "This partnership gives students a roadmap to begin building a financial plan and helps CMSRU continue to deliver life-changing skills to the communities it serves," he added.

In addition to meeting New Jersey's 2.5 credit requirement in personal finance, the Closing the Wealth Gap program reflects a broader commitment to preparing youth and families with the tools to achieve economic stability and generational wealth.

About JUMP High (Junior Urban Medical Pioneers Academy)

A Saturday program for high school students who excel in math and science. The program's hands-on activities and interactive learning sessions expose students to applied science and provide an overview of a variety of science and healthcare careers. JUMP High aims to mentor students from groups traditionally underrepresented in medicine and those from financially disadvantaged backgrounds. Through interactions with CMSRU medical students, physicians, and scientists, participants gain insight into medical careers and build meaningful mentoring relationships.

About The Malcolm Jenkins Foundation

Founded in 2010, The Malcolm Jenkins Foundation (TMJF) is a 501(c)(3) public charity celebrating 15 years of effectuating positive change in the lives of youth in underserved communities. TMJF is committed to providing transformative and innovative learning opportunities, resources, and experiences, along with unwavering support, to empower youth to succeed in life and become contributing members of their communities. For more information, visit: <https://themalcolmjenkinsfoundation.org/>

About Money Vehicle LLC

Money Vehicle is an innovative education company dedicated to closing the financial literacy gap in the United States by providing high school students with an engaging, entertaining, and empowering personal finance program. Recognizing the need for financial education, Money Vehicle has developed a comprehensive, interactive curriculum tailored to the needs of today's youth, setting them up for lifelong financial success.



Camden Schools Foundation Awards \$100,000 in Scholarships to Camden Students

(Camden, NJ) - The Camden Schools Foundation (CSF) will award (30) \$2,500 scholarships to Camden City School District seniors. These scholarships will be presented at the Camden Schools Foundation Annual Scholarship Awards Event on Wednesday, June 4, 2025, at Camden County Technology Center, 200 N. Broadway, Camden, NJ 08102, from 4pm to 7pm.

The Camden Schools Foundations has partnered with the William G. Rohrer Foundation for their renewable scholarship grant opportunities. 30 students from the Class of 2024 that are continuing to further their education have the opportunity to apply for this scholarship. These scholarships will also be presented at the Camden Schools Foundation 2025 Scholarship Awards Event.

Over the past 20 years, the CSF has awarded more than \$2M in scholarships and grants to Camden City School Districts seniors.

The Camden Schools Foundation holds two major scholarship events annually. The primary sources of funding are generated through sponsorship of the Annual Golf Tournament, the Hall of Fame Event, grants, and individual donations. These funds are crucial in supporting our scholarship program each year, allowing students the opportunity to further their education and fulfill their dreams. By investing in these scholarships, we aim to empower Camden City School District seniors to achieve academic success and pursue their career aspirations, contributing positively to their communities and beyond. Your support and contributions are invaluable in making these opportunities possible.

The media is invited to attend CSF's scholarship event to recognize the achievements of these distinguished students. We welcome the opportunity to facilitate personal interviews with these outstanding individuals.

Please advise your interest to interview any student prior to the event. Please RSVP your attendance, we look forward to collaborating with you.

For more information about Camden Schools Foundation and upcoming events, please visit www.camdenschoolsfoundation.net



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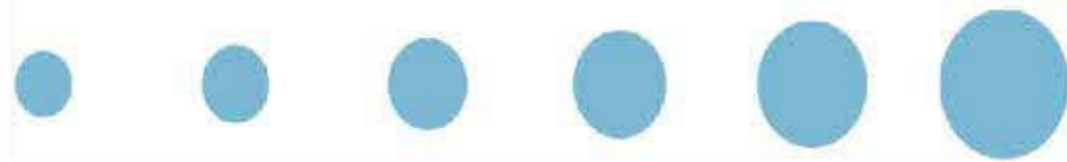
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