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



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

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Maritza Alston: Empowering Communities Through Tax Services & Financial Education

CAMDEN, NJ - Maritza Alston is a dedicated entrepreneur, financial expert, and community advocate who has spent nearly two decades helping individuals and small businesses navigate the complexities of tax preparation and financial management. As a franchise owner of ATAX, she provides essential services such as income tax preparation, bookkeeping, and business incorporation, with a strong commitment to empowering urban communities. With a background in education and grassroots leadership, Alston has expanded her reach by opening a new ATAX location in Camden, NJ, aiming to support small business owners and nonprofit organizations in building a strong financial foundation.

In an exclusive interview with the nation's premier faith-based and professional newspaper for winners, Anointed News Journal, Maritza shares her journey from working in a high school guidance department to becoming a business owner, and offering valuable insights on entrepreneurship & financial literacy.

Collins:
Who is Maritza Alston?

Alston:
Maritza is a strong leader, someone who believes in hard work, education, community, and family.

Collins:
Maritza, you are also a franchise owner of ATAX. Tell us a little bit about what ATAX is and what ignited your drive to pursue an opportunity as a franchise owner.

Alston:
ATAX is an income tax preparation company. We offer income tax preparation, bookkeeping, incorporation services, and ITIN preparation. What motivated me to choose ATAX was its commitment to the community. It also aligned with my personal goals of pursuing accounting and furthering my expertise in the income tax industry.

Collins:
When I first met you, you were certainly a mover and shaker behind the scenes, whether it was the Hispanic Leadership Summit or other grassroots organizations. You were also working in the guidance department at one of the high schools in Willingboro. What ultimately motivated you to step out of your comfort zone, become an entrepreneur, and pursue your destiny as a business owner?

Alston:
What motivated me was the flexibility and the commitment to myself—wanting more, wanting to do something different, wanting to get into the finance industry, and empowering people by helping them understand their finances. I wanted to help them open businesses and move forward despite certain challenges they may be facing.

Collins:
Now, you have been a professional in the tax industry for just shy of 20 years. Is there something you saw among small business owners or grassroots individuals wanting to establish nonprofits that pushed you to offer your services in the urban marketplace?

Alston:
Yes, definitely. The first thing that comes to mind is that many businesses are not properly incorporated from the start. Their foundation isn't solid when it comes to ensuring that their paperwork is complete. By that, I mean obtaining an IRS EIN number, making sure they are properly registered as a nonprofit in New Jersey, and ensuring they have the correct banking documents. I noticed that when it came to paperwork and the foundation of running a business, many people were unprepared. This often led to missed opportunities, such as applying for grants or contracts, because they first had to go back and complete their paperwork before even being considered.

Collins:
A lot of small business owners don't manage their back-office operations well and lack proper support. Why is it important for small business owners and nonprofits to acquire the services of someone like you?

Alston:
Small business owners, especially in the beginning, often don't have the resources to hire specific people to handle their bookkeeping or paperwork. As a result, they are unprepared and lack essential financial documents, such as a profit and loss statement, which shows whether their business is profitable or needs improvement. Because they don't have this foundation in place, a company like ATAX can be very helpful.

Collins:
For those who may be in their comfort zone, working a 9-to-5 job but searching for more and wanting to pursue opportunities outside of their comfort box, what words of advice would you give to someone who wants to become an entrepreneur?

Alston:
My advice would be: don't wait too long. Sometimes you have to make small sacrifices. If you can't leave your 9-to-5 job just yet, there's nothing wrong with starting that dream or business on the side. If you don't start, you'll never know. The key is to avoid procrastination and not feel like you can't do it. If you have an idea or want to start a business, do it as soon as possible. It doesn't mean you have to leave your 9-to-5 immediately—it may take a year or two—but you should start pursuing it now. The most liberating thing for me was becoming a full-time entrepreneur. The flexibility of running my business and working hard for myself has been incredibly rewarding.

Collins:
In your opening statement, you mentioned that education is extremely important. Education comes in many forms—some may pursue college, secondary education, or trade schools. Why is education so important in achieving your dreams?

Alston:
There are several reasons why education is important. First, I want to continue learning so I can provide the best service and most accurate information to my clients. Second, my mother was taken out of school in the second grade, and education wasn't prioritized. I want to be a role model for my family, my grandchildren, and anyone else who looks up to me. Even as an entrepreneur, I believe education is key. Knowing where you're going, how to get there, and being able to lay out a plan is fundamental to success.

Collins:
Let's get back to ATAX. You are a franchisee, and in this geographical area, I believe there are three ATAX locations. What territories are you responsible for, and where are you located? How can people get in contact with you?

Alston:
I am the franchisee for the Pennsauken ATAX at 5900 Westfield Avenue. The goal is to transition to Camden full-time.

Collins:
For those who want to contact you, what is the best number?

Alston:
The best number is (856) 668-0064. They can also email me at malston@atax.com.

Collins:
Tax season has just begun. However, you provide services year-round. What are you expecting as you enter tax season?

Alston:
We are already up and running at 6th Street and have started processing tax returns. Right now, we are focused on 2024 income tax preparation. We also assist clients who haven't filed in the past few years. We handle business tax filings, including partnership returns, S-Corp filings, and nonprofit returns. We have the resources and back-office support to manage it all.

Collins:
After the traditional tax season ends on April 15th, many tax providers shut their doors. However, your doors remain open. What would you like to say to the public when April 15th arrives and they still need services?

Alston:
We are here year-round. Our office at 111 North 6th Street will be our main location. We will be open at least three to four days a week from 11 AM to 5 PM. Just because tax season ends doesn't mean we close our doors. If you receive a letter from the IRS or have a tax-related issue, email it to us, and someone will get back to you.

Collins:
Does ATAX provide some of the services that traditional tax firms offer, such as same-day refunds?

Alston:
Yes, we do. We partner with TPG Bank, which allows us to offer refund anticipation checks. This means if you don't have the money upfront for tax preparation, the fee can be deducted from your refund. We also offer refund advances—depending on the refund amount and if you qualify, you can receive up to \$4,000 the same day, sometimes within hours.

I want to emphasize that many people procrastinate when it comes to taxes. They assume it will be a negative experience, but I always tell people to just get it done. No tax situation is too complicated to fix.

Collins:
Maritza, I want to thank you for interviewing with Anointed News Journal. We have over 180,000 weekly readers. In conclusion, what would you like to say to them?

Alston:
I am grateful for Anointed News Journal, my family, and the people who surround me and uplift me every day. I appreciate my sisters and those who have supported me on this journey.

Collins:
Maritza Alston's dedication to financial empowerment and community service continues to make a lasting impact on small businesses and individuals seeking financial stability. Through ATAX, she provides essential tax and bookkeeping services while educating her clients on the importance of financial preparedness. As she expands her presence in Camden, Alston remains committed to helping others overcome challenges, build strong foundations, and achieve long-term success.

By Chris Collins



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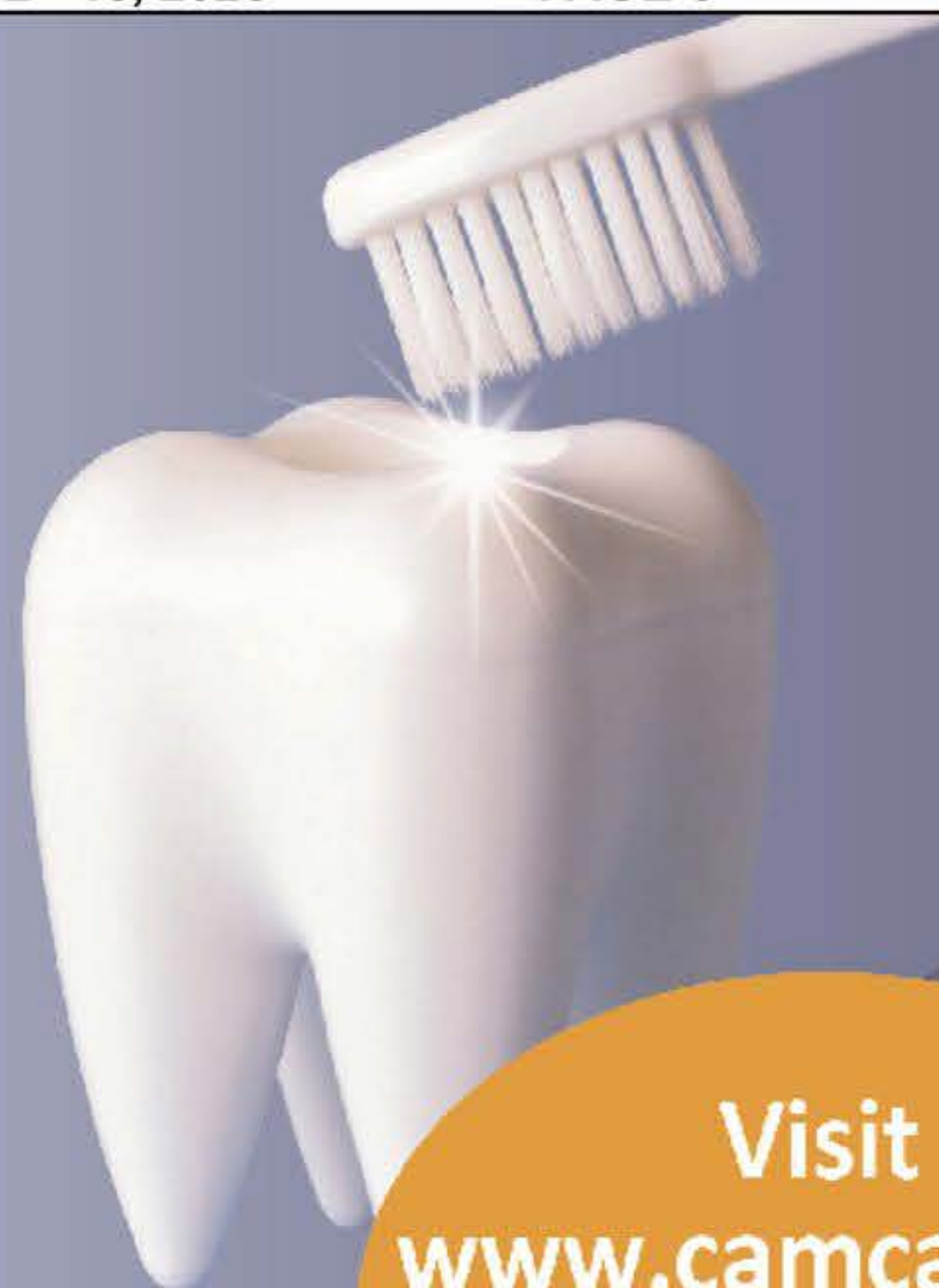
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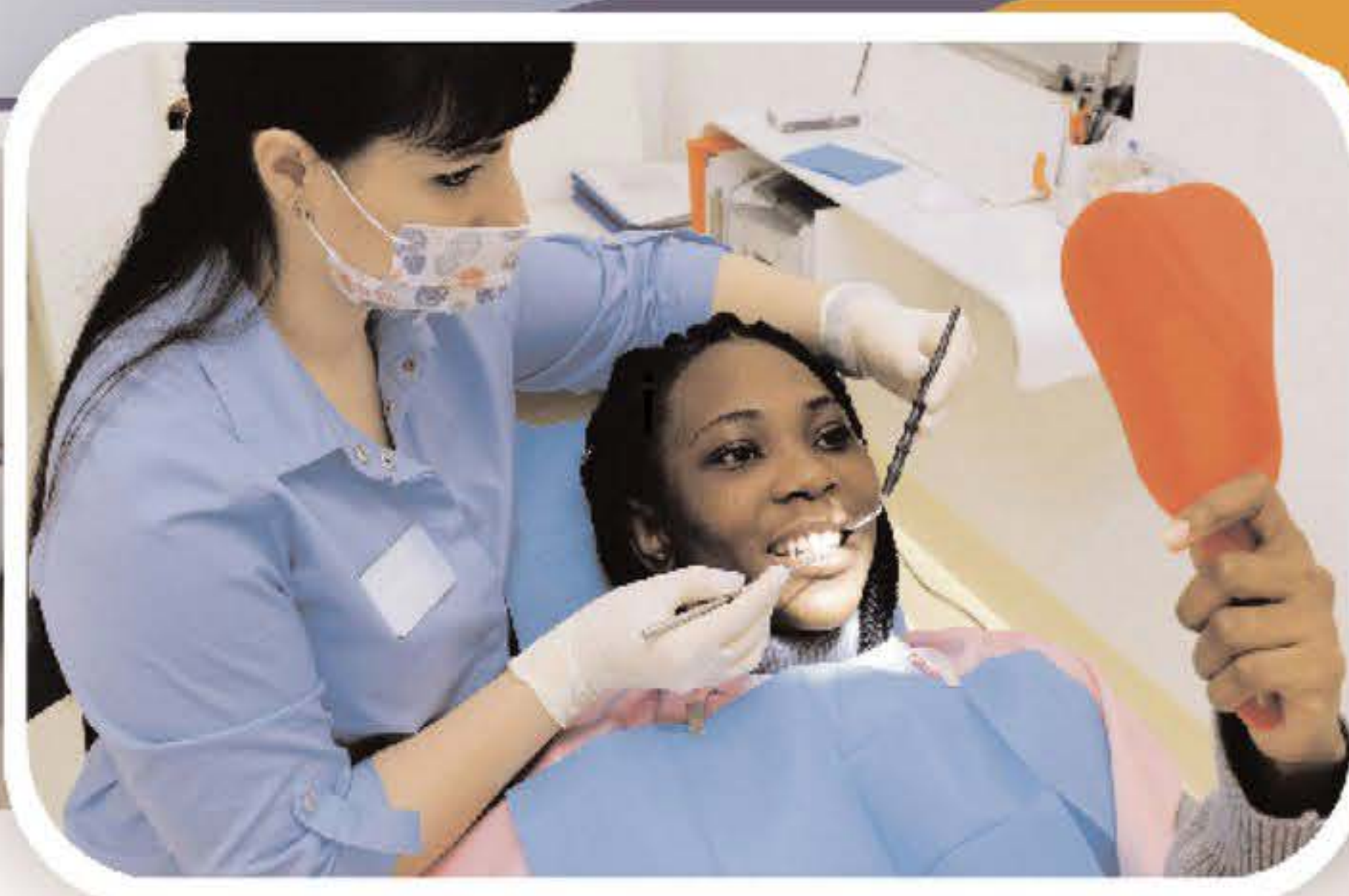
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Virtua Health is Now Enrolling Patients in SPYRAL AFFIRM Clinical Study

Study investigating minimally invasive procedures for uncontrolled hypertension launches in South Jersey

Mount Holly, N.J. - Virtua Health is now enrolling patients in the global SPYRAL AFFIRM Clinical Study, which evaluates the long-term safety, efficacy, and durability of the Medtronic Symplicity Spyral™ Renal Denervation System in patients with uncontrolled hypertension and associated medical conditions. Virtua performed the state's first renal denervation procedure using the Symplicity system at its Mount Holly hospital in January 2024.

The procedure is an adjunctive treatment for patients whose hypertension (high blood pressure) cannot be sufficiently regulated through lifestyle changes and medication. About one in three adults worldwide – 1.1 billion people – have hypertension.¹

Many people with hypertension have no symptoms and are possibly unaware of their compromised health. Others may experience symptoms of hypertension, such as kidney or heart dysfunction, before being appropriately diagnosed.²

“Increasing awareness is key to tackling the issue of hypertension given it is preventable, detectable, and treatable,” said Virtua interventional cardiologist Kintur Sanghvi, MD, FACC, FSCCAI. “Virtua is pleased to provide the Symplicity blood pressure procedure to qualified patients and, starting now, to participate in the clinical study.”

The SPYRAL AFFIRM Clinical Study will enroll up to 1,300 patients worldwide and monitor the participants for three years. Additionally, up to 100 subjects from prior SPYRAL clinical program studies will be included and followed for two more years.

Symplicity Spyral is clinically proven to help reduce high blood pressure,³⁻⁵ which can lower serious health risks.⁶ The procedure uses a minimally invasive technique that targets specific nerves near the kidneys that can become overactive and cause high blood pressure. After mild sedation, the doctor inserts a thin tube into the artery leading to the kidney. The doctor then administers radiofrequency energy to calm the excessive activity of the nerves connected to the kidney. The tube is removed, leaving no implant behind.

To date, Dr. Sanghvi and his team have performed the renal denervation procedure for more than a dozen patients at Virtua Health.

“I have been pleased with the improvements I’ve seen among my patients thus far. It has reaffirmed my belief that renal denervation represents a significant stride forward in how we mitigate hypertension,” Dr. Sanghvi said. “By participating in the study, Virtua’s patients will contribute to our collective understanding of how to effectively treat hypertension and change lives.”

A Lifetime of High Blood Pressure

Chris Grasso, 61, of Manasquan, N.J., was diagnosed with high blood pressure in his early 20s and has been treated with medications for uncontrolled high blood pressure since his early 30s.

“My blood pressure was 210/160—totally out of control—and my medications were increased every year,” he explained. “In addition, my anxiety level was extremely high because my doctors told me that I had a high risk of suffering a stroke.”

When his cardiologist told Chris that medical options to treat his high blood pressure were becoming scarce, he mentioned

a clinical trial assessing the treatment of uncontrolled high blood pressure with renal denervation. Chris began researching and was devastated to learn that the trial had recently closed.

His research, however, led him to Dr. Sanghvi, who explained that although Chris was a perfect candidate for the procedure, FDA approval was required before he could begin performing it. Fortunately, the timing was on Chris’ side this time, and FDA approval followed shortly after that conversation. In February 2024, Chris became the second patient to undergo the Medtronic Symplicity Spyral™ renal denervation procedure at Virtua.

Because the SPYRAL AFFIRM Study is ongoing, Chris’ specific blood pressure measurement cannot be shared, but he is delighted by his personal progress. Within two weeks, his blood pressure decreased and his anxiety regarding an increased risk of stroke disappeared. Over the next six months, his blood pressure continued to drop, and he feels like he truly has a new lease on life.

“This procedure was life-changing,” he said. “Dr. Sanghvi saved my life.”

To learn more about the clinical study, reach out to your physician.

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 health care services. Virtua’s 14,000 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.

Virtua Health Selected to Participate in Davos Alzheimer’s Collaborative U.S. Fellowship Program

MARLTON, N.J. - Virtua Health is among 10 U.S. health systems selected to participate in the Davos Alzheimer’s Collaborative Healthcare System Preparedness U.S. Fellowship Program. The project is led by the Davos Alzheimer’s Collaborative (DAC), a pioneering worldwide initiative seeking to cure Alzheimer’s disease and improve brain health.

DAC’s goal is to end Alzheimer’s Disease by mirroring the success of global efforts against infectious diseases such as HIV/AIDS, COVID-19, and malaria. The project is designed to support health systems in implementing early detection of cognitive impairment and Alzheimer’s disease in primary care settings across the United States. The 10 participating health systems intentionally represent a diverse cross-section of healthcare delivery models, geographic regions, and patient populations.

“We are partnering with diverse healthcare systems nationwide to accelerate the adoption of early detection for cognitive impairment using the DAC Healthcare System Preparedness Blueprint. The program will produce a U.S.-specific early detection Blueprint, offering evidence-based training and tools to enable health systems to implement programs quickly and sustainably, ultimately improving access to cognitive evaluation for millions of Americans,” said Tim MacLeod, Ph.D., director of DAC Healthcare System Preparedness.

“Virtua recognizes the growing population of individuals 65 and older and is committed to expanding our clinical capacities and developing programs that reflect their distinct needs,” said Jennifer Khelil, DO, MBA, Virtua’s executive vice president and chief clinical officer. “Virtua’s inclusion in DAC and academic affiliation with Rowan University support our goal of attaining IHI Age-Friendly Health System designation for Virtua’s five hospitals and its 36 primary care practices.”

In July 2025, Virtua Health, in collaboration with the Virtua-Rowan NJISA, will begin an eight-year journey as a participant in the Centers for Medicare & Medicaid Innovation (CMMI) Guiding an Improved Dementia Experience (GUIDE) Model, demonstrating its intention to provide dementia-capable interprofessional team-based care for patients and families. The medical school will offer its expertise in geriatric clinical services, education, and training for healthcare professionals and the healthcare workforce, translational research, related artificial intelligence (AI) applications to support cognitive screening, and longstanding provision of interprofessional, team-based dementia care through its Memory Assessment Program.

“The U.S. Fellowship Program, and the generous grant that supports our participation, will serve as a catalyst for Virtua Medical Group to offer an array of new and expanded dementia-related services for older individuals,” explained Sam Weiner, MD, chief medical officer for VMG and a vice president with Virtua Health. “Virtua is grateful for this opportunity to participate in this initiative focused on improving early detection and the accurate diagnosis of our many patients living with Alzheimer’s Disease.”

About the Davos Alzheimer’s Collaborative

The Davos Alzheimer’s Collaborative (DAC) is a pioneering worldwide initiative to cure Alzheimer’s disease and dementia, seeking to mirror the success of global efforts against infectious diseases such as HIV/AIDS, Covid, and Malaria. DAC is extending global research beyond its current focus on traditional Western European ethnic populations into the highly diversified populations of the Global South, where the vast majority of those with Alzheimer’s live. By introducing lower-cost screening and diagnostic tools as well as new treatment and prevention modalities in primary care and community health settings, DAC is driving implementation of health system solutions that are appropriate for worldwide application. DAC also promotes the vital importance of brain health throughout the lifespan by addressing cardiometabolic and lifestyle factors, especially in early and mid-life. Absent effective action at scale around the world, by 2050, more than 150 million families and half a billion people will be personally impacted by dementia, creating a social, financial, economic, and global security disaster of historic proportions. DAC was launched in Davos in 2021 by the World Economic Forum and the Global CEO Initiative on Alzheimer’s Disease. For more information, please visit: <https://www.davos-alzheimerscollaborative.org>





ECONOMIC DEVELOPMENT AUTHORITY

ICYMI: NJEDA and Coriell Institute for Medical Research Announce New Innovation Center in Camden

Strategic Innovation Center will support the growth of local biotech companies and promote regional scientific and biomedical innovation

TRENTON, NJ -- The New Jersey Economic Development Authority (NJEDA) and the Coriell Institute for Medical Research announced the creation of a new Strategic Innovation Center (SIC) in Camden, leveraging the world-class assets available at Coriell to support biomedical research and innovation. The new innovation center will be fully equipped with state-of-the-art incubator and laboratory spaces for emerging biotech companies, will drive economic growth in the region and establish Camden as a leader in life sciences innovation. The project is expected to create approximately 150 new permanent jobs, plus 100 construction jobs.

“Since taking office, my Administration has been laser-focused on advancing New Jersey’s innovation economy through targeted investments in our most crucial industries and sectors,” said Governor Phil Murphy. “The NJ Biomedical Strategic Innovation Center is set to redefine biomedical research and development by uniting private companies, premier academic institutions, and leading entrepreneurs to pave the way for groundbreaking biomedical technologies, further cementing New Jersey’s legacy of leadership in innovation and life sciences.”

“Under Governor Murphy’s leadership, New Jersey has made historic investments in its innovation ecosystem, empowering entrepreneurs with the resources they need to thrive, further solidifying the state’s position as a global leader in innovation,” said NJEDA Chief Executive Officer Tim Sullivan. “Through the NJEDA’s Strategic Innovation Center initiative, Camden will serve as a pivotal hub for cutting edge biomedical research, advancing lifesaving technologies in cancer treatment, stem cell applications, epigenetics, and drug development. By partnering with leading corporations and academic institutions, the NJ Biomedical Strategic Innovation Center will leverage the state’s brightest minds to create companies of the future, generating high-quality jobs, and growing New Jersey’s economy.”

The NJ Biomedical SIC will encompass approximately 45,000 square feet at the Lewis L. Coriell Medical Research Center in Camden, which will be in close proximity to the headquarters of Campbell’s and Subaru, building upon the city’s economic strength and commitment to attracting world-class enterprises. The Coriell Institute will leverage its international reputation in biobanking and cutting-edge biomedical research to support innovative startup companies at the SIC.

The Coriell Institute for Medical Research is a leader in biomedical innovation and is home to some of the most famous biobank collections, including the National Institutes of Health’s premier collections representing thousands of human diseases. Coriell scientists work to accelerate scientific discovery by generating world-class biomaterials and conducting groundbreaking research in biobanking and epigenetics.

“Coriell is thrilled to partner with Governor Murphy and the NJEDA to expand the life sciences ecosystem in southern New Jersey,” said Jean-Pierre Issa, MD, President and CEO of the Coriell Institute. “Boasting attractive advantages including the opportunity to collaborate with Coriell Institute’s world-class scientists, having immediate access to Coriell’s world renowned biobanks, and operating in a more affordable locale, will make the CoLabs incubators a highly desirable destination for emerging biotech companies.”

The SIC will host emerging biotech companies, with a focus on cancer research, epigenetics, stem cells, and drug development. The innovation center will also enter into cooperation agreements with Rutgers University, Rowan University, and other New Jersey institutions of higher education to promote academic collaboration.

Pending approval by its Board, the NJEDA intends to invest \$20 million to support the NJ Biomedical SIC. The Coriell Institute will invest over \$21 million to construct the innovation center, including lab and co-working space that will house specialized equipment and offices.

“The creation of the Strategic Innovation Center is a monumental step in strengthening Camden City’s position as a center for innovation in life sciences,” said State Senator Nilsa Cruz-Perez, Assemblyman William Moen, and Assemblyman William Spearman (LD-5). “With the partnership between the New Jersey Economic Development Authority and the world renowned Coriell Institute of Medical Research, we are not only driving cutting-edge biomedical research but also fostering an environment where groundbreaking discovery and progress can thrive. This center will play a critical role in advancing healthcare solutions while solidifying Camden as a leading force in the global life sciences market.”

“Innovation doesn’t happen in isolation—it thrives in places where ideas collide, where mentorship meets ambition, and where the next generation of pioneers has the tools to turn bold ideas into reality,” said Assembly Majority Leader Lou Greenwald. “Through this historic collaboration between the NJEDA and Camden, we are not just investing in a facility—we are investing in the future of this city as a powerhouse for biomedical discovery and economic growth. The future is being built right here in Camden, and I’m proud to be part of it.”

“The formation of the NJ Biomedical Strategic Innovation Center in Camden marks a transformative step in our commitment to fostering scientific advancement and economic growth in South Jersey,” said Assemblywoman Melinda Kane. “Thanks to the partnership between NJEDA and Coriell Institute, New Jersey remains at the forefront of life sciences and technology, driving innovation in cancer treatment, stem cell applications, and drug development.”

“I commend Governor Murphy and NJEDA for working with the leadership of Coriell Institute for Medical Research on this exciting expansion,” said Camden Mayor Victor G. Carstarphen. “Camden is the proud home to the growing Eds and Med’s community. Coriell is a longtime partner here in Camden and we are pleased to build upon that relationship to ensure Camden leads the way in life sciences innovation. The new Strategic Innovation Center will result in the creation of over 100 new jobs, the creation of a new state of the art facility, and retention of the world’s best scientists.”

SICs are facilities that support research and development, innovation, and entrepreneurship through mentorship, networking opportunities, hands-on training, business support services, and education opportunities. SICs can be accelerators, incubators, or research centers. Having a physical location where entrepreneurs can collaborate will help support new, diverse innovators and help drive long-term economic growth.

Last week, the NJEDA announced it was partnering with Nokia Bell Labs to create the NJ Nokia Innovation Center and New Jersey Bell Labs Venture Studio focused on accelerating and commercializing intellectual property in the fields of communication, artificial intelligence (AI), cloud computing, and optical and wireless networks.

Governor Murphy Signs Legislation Establishing Rape Kit Tracking System

TRENTON, NJ – Governor Phil Murphy today signed S715/A908, which requires the Office of the Attorney General to establish an internet-based rape kit tracking system. The bill, which unanimously passed both the Senate and General Assembly before reaching the Governor’s desk, requires the Attorney General to issue guidelines or a directive establishing a sexual assault forensic evidence (SAFE) kit tracking system accessible to the victim; State, county, or municipal law enforcement officers; and, as deemed appropriate, employees of a health care facility or laboratory.

“Survivors of sexual assault who show strength and resilience in coming forward deserve recognition and support,” said Governor Murphy. “This well overdue bill cements into law the work our Administration has undertaken to support survivors. Through the groundwork laid by the Office of the Attorney General, in collaboration with the Division of Violence Intervention and Victim Assistance, the Division of Criminal Justice, and other law enforcement officials, survivors will have access to a dedicated tracking system to stay informed through every step of their pursuit of justice.”

“In New Jersey, we understand the impact of sexual assault victimization and have been implementing survivor-centered, trauma-informed policies in response,” said Attorney General Matthew J. Platkin. “In March 2023, we issued a Directive that expands the amount of time we retain SAFE kits and have since required all kits submitted to law enforcement with the survivors consent be brought to the lab for analysis. In 2023, LPS secured federal funding to create a sexual assault kit tracking system that will provide more transparency and autonomy to those who have been harmed. For more than a year, we have been coordinating with multiple State agencies to implement this system. We thank the Legislature and Governor Murphy for sharing these priorities.”

In 2023, Attorney General Platkin announced the receipt of \$2 million in competitive federal funding to establish an advanced tracking system for the state’s SAFE kits.

Later that year, Attorney General Platkin issued a statewide law enforcement directive to ensure that sexual assault survivors have access to the medical, investigative, and supportive services they need and deserve, and that evidence collected in sexual assault cases is preserved and processed in a victim-centered and efficient manner. This directive extended the required retention period for evidence, including DNA evidence, from sexual assault medical examinations from five years to 20 years; established statewide procedures and guidelines for tracking, storing, and determining how and when such evidence is submitted for testing; and mandated that all SAFE Kits provided to law enforcement with a victim’s consent be submitted to the forensic laboratory for testing.

The primary sponsors of the legislation are Senator Renee Burgess and Assemblywoman Verlina Reynolds-Jackson. Other prime sponsors include Senator Paul Moriarty, Assemblywoman Michele Matsikoudis, and Assemblywoman Annette Quijano.

“This law is a critical step forward in ensuring justice and support for survivors of sexual violence. By establishing a rape kit tracking system, we are providing survivors with the transparency they deserve and holding the system accountable for its role in securing justice,” said Senator Burgess. “When it comes to a rape or sexual assault, the gathering and preservation of physical evidence is of paramount importance to improving New Jersey’s response to sexual assault cases and helping to restore trust in our criminal justice system.”

“This legislation is a significant moment in our fight to ensure justice for survivors of sexual assault. The implementation of SAFE Kit procedures to be used in rape or sexual assault cases provides law enforcement with an invaluable tool as they conduct their investigations and also offers survivors peace of mind as they navigate a system that too often leaves them in the dark,” said Senator Moriarty. “This legislation puts New Jersey solidly in line with several other states, enabling investigators to track evidence better and streamline data in pursuing justice.”

“Establishing a tracking system for sexual assault forensic evidence kits is of the utmost importance, ensuring a level of transparency and healing exists within our communities,” said Assemblywoman Reynolds-Jackson. “Through A908, we aim to empower victims by providing them with the ability to track the progress of their evidence, ensuring their voices are heard and their rights are protected.”

“Allowing survivors of sexual assault to track their kits puts power back into their hands and provides critical transparency during the investigative process. This law acknowledges the immense courage and vulnerability of victims, as well as the deficiencies in our justice system. I am proud to sponsor a law that makes New Jersey a more just place for those who have experienced the trauma of rape and sexual assault,” said Assemblywoman Matsikoudis.



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



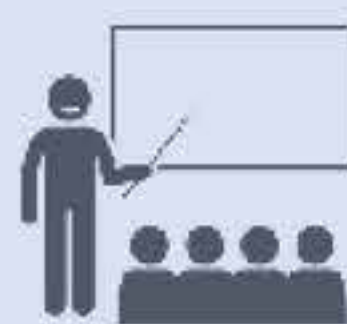
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Ensuring a great school for every child and services that meet all children’s needs



Engagement

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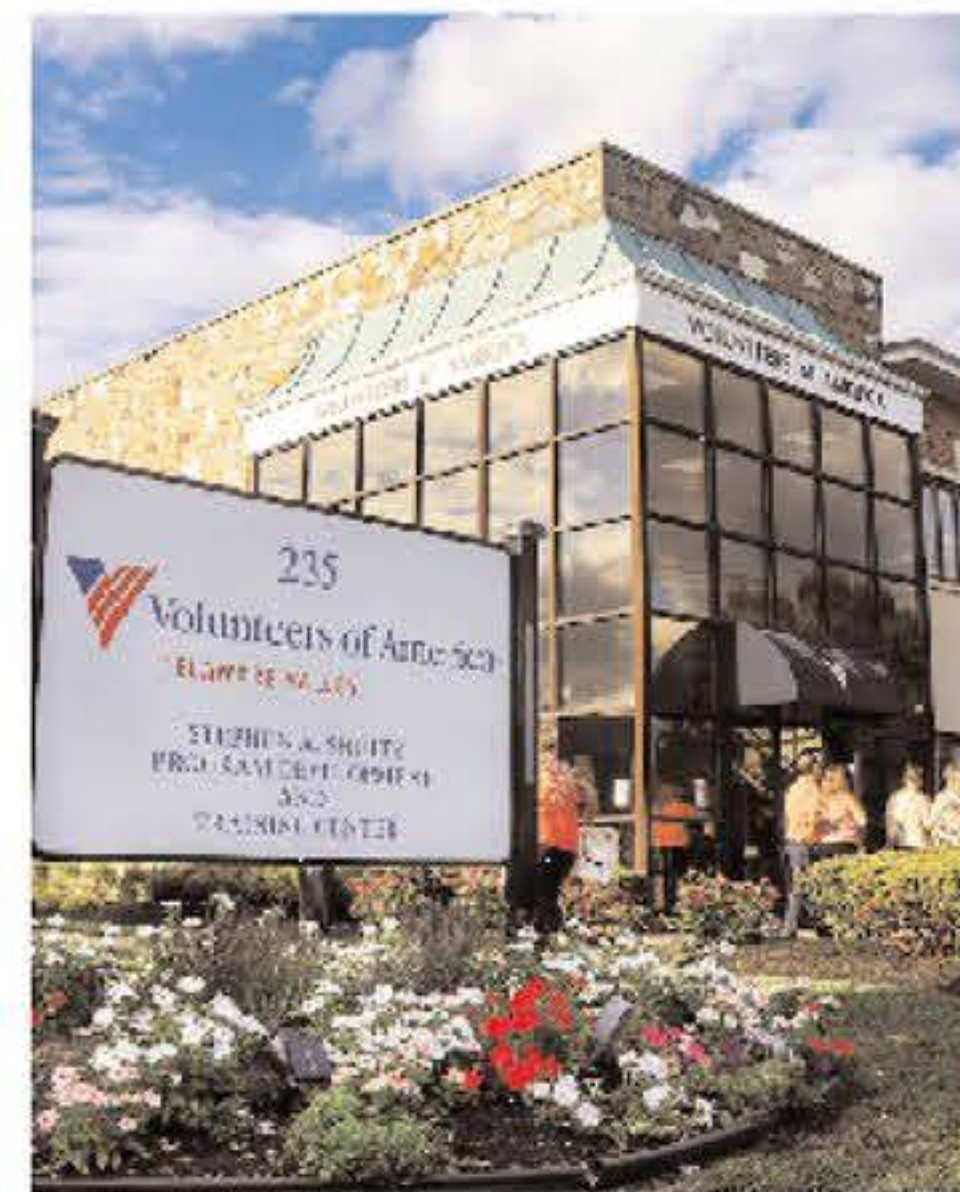
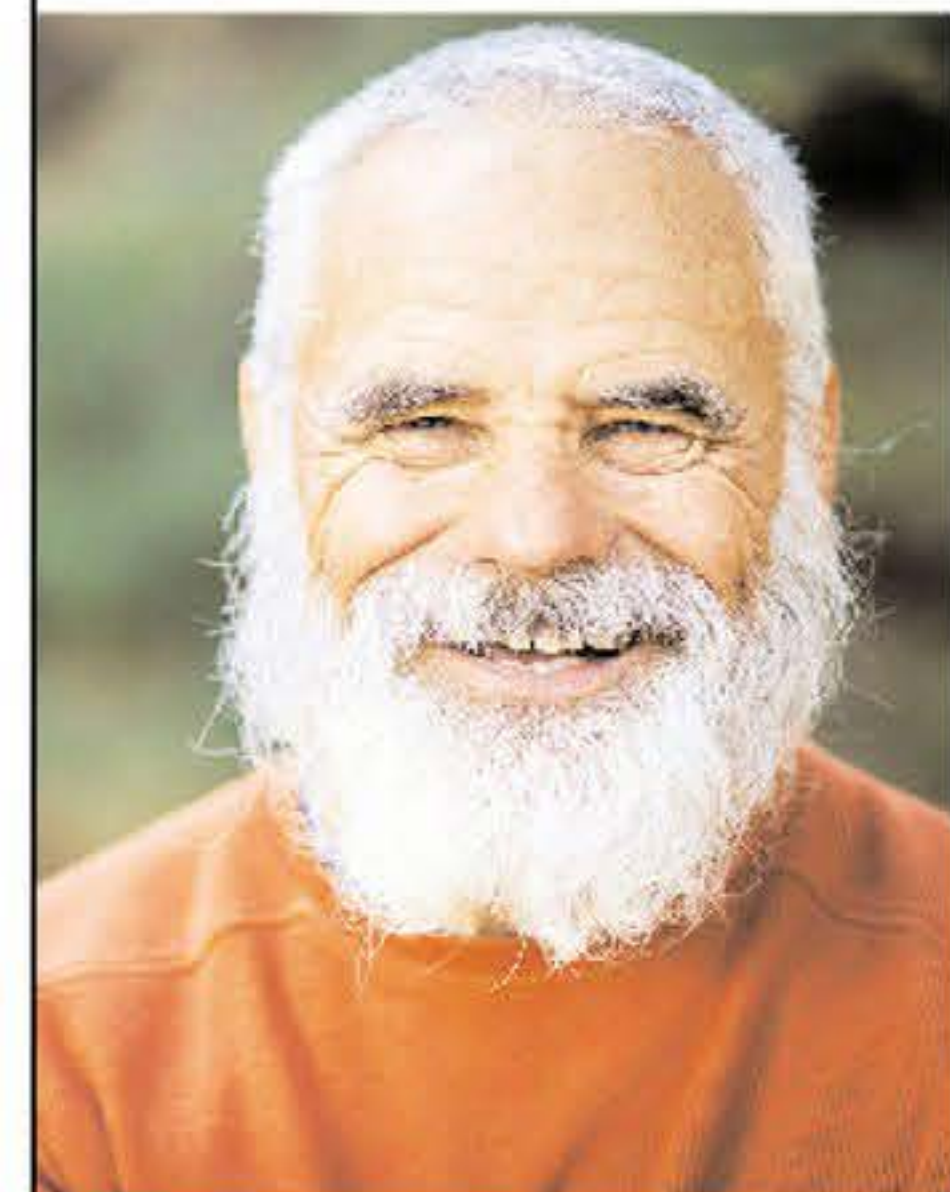
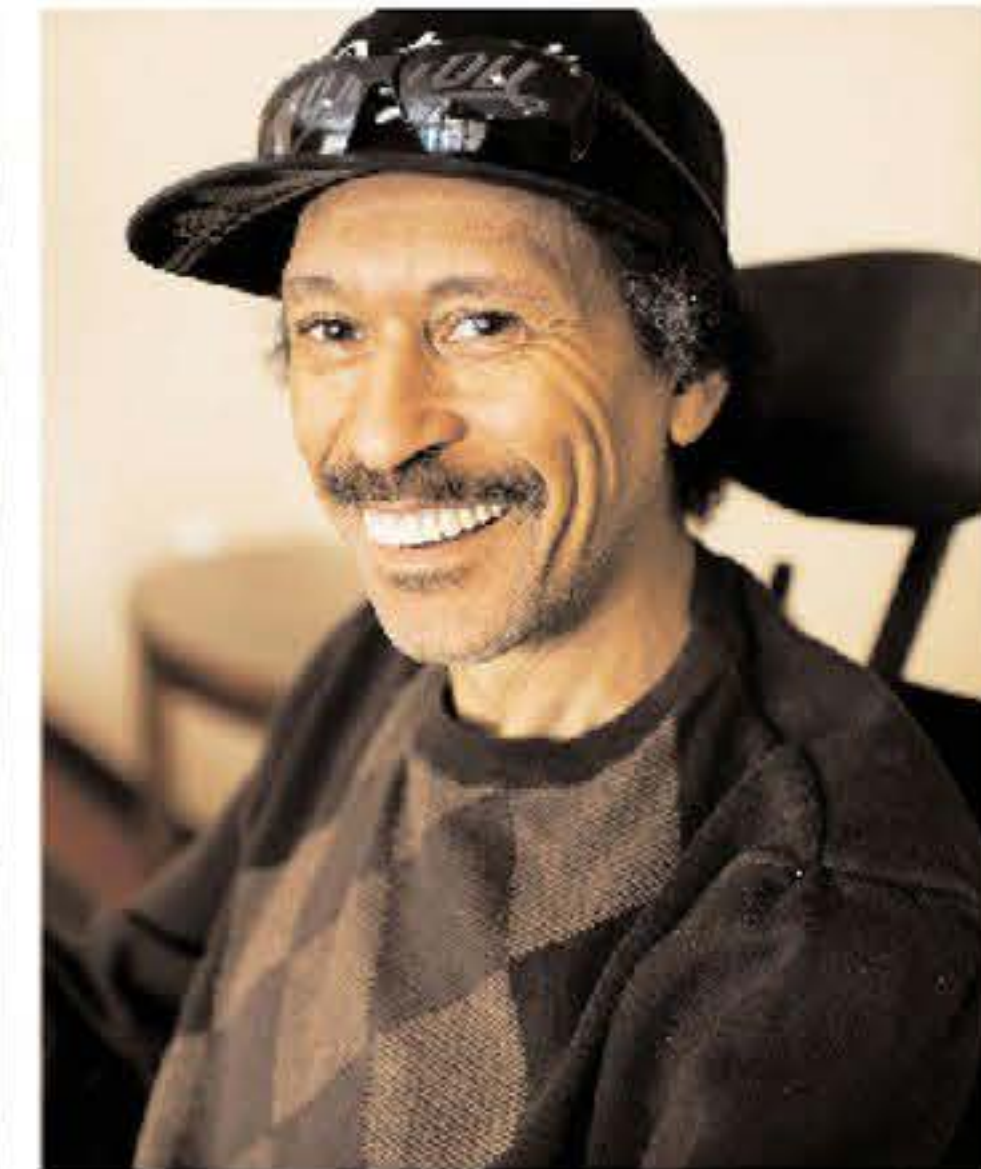
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Transforming Teams: How Setting the Stage Shapes the Future

By: Dr. Cliff Freeman Jr.

“Where there is no vision, the people perish.” This scripture from Proverbs 29:18 is not just a spiritual truth—it’s a practical reality for leaders everywhere.

In *The Art of Contagious Teamwork*, I dedicate the first chapter to an idea that’s both simple and profound: setting the stage. It’s about creating a foundation so strong that your team can build something extraordinary upon it.

But here’s the kicker: most leaders skip this step.

Too often, leaders jump straight into tasks and tactics without answering the most important questions: What are we trying to achieve? Why does it matter? How will we get there together? Without these answers, teams falter. With them, they flourish.

Years ago, I faced a pivotal moment as a young soldier in South Korea. I was thrust into a high-pressure situation where lives depended on my ability to lead under fire. In that moment, I realized the power of clarity, communication, and vision. What I learned there became the foundation for my career helping leaders create cultures of teamwork and success.

Setting the stage starts with vision, but it doesn’t end there. It involves creating an environment where your team feels empowered to give their best. It’s about laying out a path that is both challenging and achievable. And it’s about reinforcing that path every step of the way.

Here are the five pillars I teach to help leaders set the stage:

Clarity – Eliminate confusion by clearly defining your mission.

Alignment – Ensure every team member’s role supports the vision.

Engagement – Involve your team in shaping the journey.

Motivation – Connect their work to a purpose greater than themselves.

Consistency – Revisit and reinforce the vision often.

I once worked with a school district struggling to unite its staff around shared goals. By implementing these principles, we turned disengaged educators into a passionate, collaborative team that improved student outcomes dramatically.

Here’s what I want you to remember: setting the stage isn’t just about the present—it’s about shaping the future. The clarity and inspiration you provide today will ripple through your organization for years to come.

So, leaders, ask yourselves: Are you setting the stage for greatness, or leaving your team in the dark?

When you light the way with vision, you empower your team to create something extraordinary. It starts with you. Don’t just lead—set the stage.

Ready to implement what you’ve read?

Email use: info@cliffreemanspeaks.com or check us out at www.cliffreemanspeaks.com

“Teamwork; Its not talent its trust.”

Dr. Cliff Freeman Jr.
Speaker | Consultant | Author

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Financial Focus: Time for New Year’s Financial Resolutions

By Marcus T. Coleman

Now that the calendar has flipped, it’s time for some New Year’s resolutions. You could decide you’re going to exercise more, lose weight, learn a new skill, reconnect with old friends — the possibilities are almost limitless. This year, why not add a few financial resolutions to your list?

Here are a few to consider:

- Reduce your debts. It may be easier said than done, but if you can cut down on your debt load, you’ll increase your cash flow and have more money available to invest for your future. So, look for ways to lower your expenses and spending. You might find it helpful to use one of the budgeting apps available online.

- Boost your retirement savings. Try to put in as much as you can afford to your IRA and your 401(k) or other employer-sponsored retirement plan. If your salary goes up this year, you’ve got a good opportunity to increase your contributions to these retirement accounts. And once you turn 50, you can make pre-tax catch-up contributions for your 401(k) and traditional IRA. You might also want to review the investment mix within your 401(k) or similar plan to determine whether it’s still providing the growth potential you need, given your risk tolerance and time horizon.

- Build an emergency fund. It’s generally a good idea to maintain an emergency fund containing up to six months’ worth of living expenses, with the money kept in a liquid, low-risk account. Without such a fund, you might be forced to dip into your long-term investments to pay for short-term needs, such as an expensive auto or home repair.

- Keep funding your non-retirement goals. Your traditional IRA and 401(k) are good ways to save for retirement — but you likely have other goals, too, and you’ll need to save and invest for them. So, for example, if you want your children to go to college or receive some other type of post-secondary training, you might want to invest in a tax-advantaged 529 education savings plan. And if you have short-term goals, such as saving for a wedding or taking an overseas vacation, you might want to put some money away in a liquid account. For a short-term goal, you don’t necessarily need to invest aggressively for growth — you just want the money to be there for you when you need it.

- Review your estate plans. If you haven’t already created your estate plans, you may want to do so in 2025. Of course, if you’re relatively young, you might not think you need to have estate plans in place just yet, but life is unpredictable, and the future is not ours to see. If you have already drawn up estate plans, you may want to review them, especially if you’ve recently experienced changes in your life and family situation, such as marriage, remarriage or the addition of a new child. Because estate planning can be complex, you’ll want to work with a qualified legal professional.

You may not be able to tackle all these resolutions in 2025. But by addressing as many of them as you can, you may find that, by the end of the year, you have made progress toward your goals and set yourself on a positive course for all the years to come.

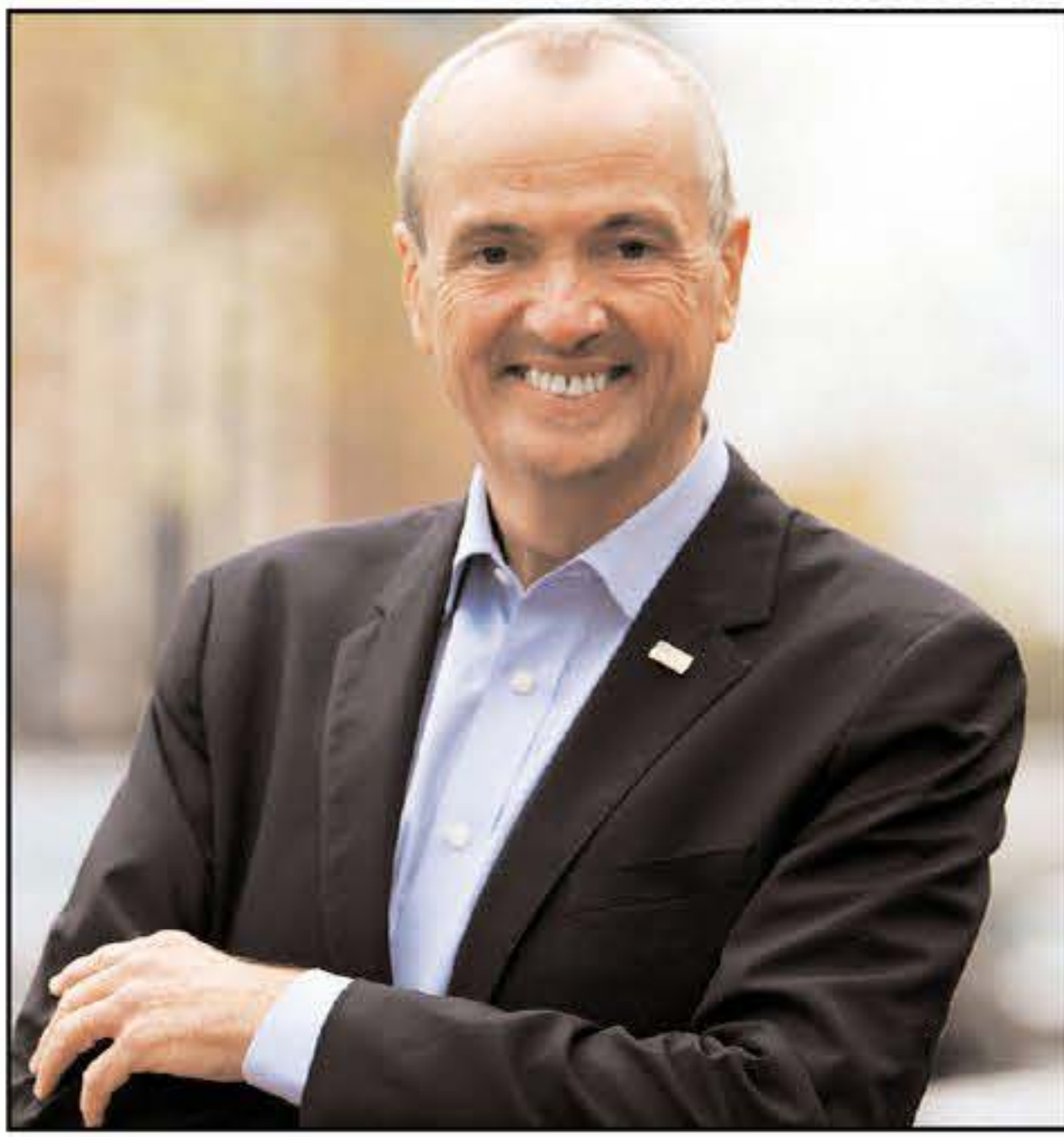
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Governor Murphy Unveils Proposal to Align Preschool and Child Care Facilities Standards, Bolstering State's Mixed Delivery Model

Altering Square-Footage Requirement Could Open Up Thousands of Classrooms in Child Care Centers to State-Funded Preschools

TRENTON, NJ – Governor Phil Murphy today announced a cross-agency effort spanning the New Jersey Department of Education (DOE), the New Jersey Department of Children and Families (DCF), and the New Jersey Department of Human Services (DHS) to align preschool and child care square footage requirements to a single standard. This move aims to bolster the State's mixed delivery model by addressing one of the most frequently cited barriers faced by local education and child care officials as communities across New Jersey look to establish or expand state-funded preschool and child care programs. Mixed delivery refers to serving three-to-four-year-old children in classroom settings that meet all State regulations, and are operated by a combination of school districts, Head Start programs, and private providers.

DOE and DCF have begun the process of amending their respective rules to hold state-funded and licensed child care centers and preschool programs to the same minimum space requirement of 42 square feet of usable space per child. The Administration intends to formally publish the rulemaking proposal for public comment in spring 2025.

The proposed rule change is backed by national research on best practices in classroom space per preschool child. The National Resource Center for Health and Safety in Child Care and Early Education and the American Academy of Pediatrics recommend preschool classroom square footage should range between 42 to 54 square feet per preschool child.

"Our mixed delivery model has played a key role in our rapid expansion of preschool seats. By working together, school districts, Head Start administrators, and licensed private providers are able to better meet the diverse needs of our communities. We know that access to local, high-quality preschool and child care options is crucial for New Jersey families. Not only do these services ease financial burdens on working parents, they also help our young children start to develop social skills and an educational foundation that will aid them throughout their academic careers," said Governor Murphy. "Aligning standards makes preschool expansion accessible across the early childcare industry, helps futureproof the state's early childhood ecosystem, and represents another step we're taking to keep New Jersey as the best place to raise a family."

Currently, State regulations for child care facilities licensed by DCF require 35 square feet of usable space per child. DOE's current standard requires a minimum of 950 square feet per classroom. This misalignment can limit opportunities for communities to partner with Head Start programs or private providers in order to offer preschool services through

the State's mixed delivery model.

"We've listened to the calls of local school leaders, licensed providers, and Head Start administrators who have voiced that state regulations on classroom size are limiting in creating and expanding access to high-quality preschool programs," said Kevin Dehmer, Commissioner of the New Jersey Department of Education. "Our goal is to work in partnership with local school officials to address these concerns head-on, helping them bring this valuable educational benefit to families in their communities."

"At DCF, we recognize that New Jersey needs both a thriving child care industry, and accessible, high-quality pre-K," said Christine Norbut Beyer, Commissioner of the New Jersey Department of Children and Families. "This plan allows comparable, research-based space requirements so that, whether your child is served by one of our state's licensed child care centers, or in a pre-K classroom, they'll have the same room to grow and learn. It also respects existing child care facilities by grandfathering them in at the space requirement that was in place when they became licensed. By giving parents more options through comparably regulated child care and pre-K facilities, we're supporting New Jersey's working families and setting children on a path to lifelong learning."

"Affordable, high-quality child care is essential to the state's economic health and crucial for New Jersey families to thrive. This proposed rule will expand access to care through the ability of more private providers to partner with local school districts under the State's Pre-School Program," said Sarah M. Adelman, Commissioner of the New Jersey Department of Human Services. "The change to the classroom space requirement is a perfect example of how state agencies can work together to adjust to the changing landscape of care for our three- and four-year-old children. Parents will now have more choices when considering where their children play, learn, and grow during this crucial developmental period."

DOE's amended square footage regulations will apply to school districts that received preschool education aid (PEA) in August 2017 or thereafter, and to all classrooms relocating to a space not previously occupied for use as a school or child care facility. PEA classrooms will still be held to a class size limit of 15 students. Schools will be able to use smaller rooms to serve fewer than 15 children per classroom, if they find it is advantageous to do so and if they still meet the 42 square foot per-child requirement. The proposal will also allow PEA funding for preschool classrooms without toilet rooms, provided the toilet room is located on the same floor as the classroom, designated for use only by preschool students, and that the district provides direct supervision of preschool students. The Department's revised standard will not include square footage requirements for storage, equipment, or furnishings that are built-in or not easily movable.

Altering the State's square-footage requirements could open up thousands of classrooms in child care centers to state-funded preschools.

DCF's amended regulations will increase the minimum indoor space requirements from 35 to 42 square feet of usable activity indoor floor space. Licensed child care facilities that meet the existing 35-square-foot requirement will be grandfathered into the new regulation.

Rep. Norcross Votes No on Republican Medicaid Cuts

February 26, 2025

WASHINGTON, DC—Today, Representative Donald Norcross (NJ-01) voted no on House Republicans' budget plan to direct Congress to slash government programs that Americans use to access healthcare, food, childcare, and more, including a minimum of \$880 billion in cuts to Medicaid, so that they can afford to give the wealthy tax cuts. The budget would give the wealthiest Americans and big corporations \$4.5 trillion in tax cuts while leaving everyone else behind.

"Trump and his Republican hacks in Congress are trying to take away Medicaid and basic healthcare from millions of



Americans, including children and seniors," said Congressman Donald Norcross. "This isn't political theater; this is really happening. Thirty-seven percent of the federal funding that New Jersey receives is through Medicaid. Cutting this funding hurts families that depend on Medicaid, will decimate our state's budget, and force healthcare providers to raise costs for everyone to make up for the increase in uncompensated care they have to provide to uninsured people." Some of the biggest cuts proposed by Republicans in the budget resolution would be to Medicaid, the Affordable Care Act, and the Supplemental Nutrition Assistance Program (SNAP). 72 million Americans receive healthcare through Medicaid which covers everything from childbirth to nursing home care. The Affordable Care Act delivers lower healthcare prices and expands coverage to tens of millions of Americans, and SNAP helps provide food to over 40 million children, seniors, veterans, and working parents.

Impact of Republican Budget Cuts on NJ-01:

- 164,843 people on Medicaid are at risk of losing their healthcare including 68,724 children and 16,000 seniors
- 97,000 people count on SNAP to put food on the table
- 28,000 people who receive coverage under the Affordable Care Act could see their average premium go up by \$1,440 per year — a 62% increase
- Many families would face even steeper consequences.
- Example of the impact cuts to the Affordable Care Act could have: A 60-year-old couple with a household income of \$85,000 in NJ-01 would see their health insurance costs increase by \$15,702 per year — a 217% increase in premiums.

Norcross, Horsford Reintroduce Tipped Income Protection and Support (TIPS) Act

February 13, 2025

WASHINGTON, DC— Today, Representatives Donald Norcross (NJ-01) and Steven Horsford (NV-04) reintroduced the Tipped Income Protection and Support (TIPS) Act to eliminate the subminimum wage for tipped workers across the United States and end the income tax on tips these workers receive.

"Far too many workers across the United States are struggling to put food on the table and provide for their families. By eliminating the subminimum wage and taxes on tips, we can put more money into the pockets of tipped workers," said Congressman Donald Norcross. "While there's still more work to be done when it comes to increasing the federal minimum wage, this legislation marks a pivotal step in the right direction toward ensuring tipped workers get a fair day's pay for a hard day's work."

"A tip is a gift, not a guarantee, and it's beyond time that we recognize that in our tax code," said Congressman Steven Horsford. "Adding insult to injury, many tipped service workers across the country earn a paltry \$2.13 per hour with employers counting on tips to make up the difference and ensure a dignified wage. Nevada is helping to lead the nation in eliminating this inhumane subminimum wage, and my TIPS Act would make dignified wages the law across the United States."

The TIPS Act would:

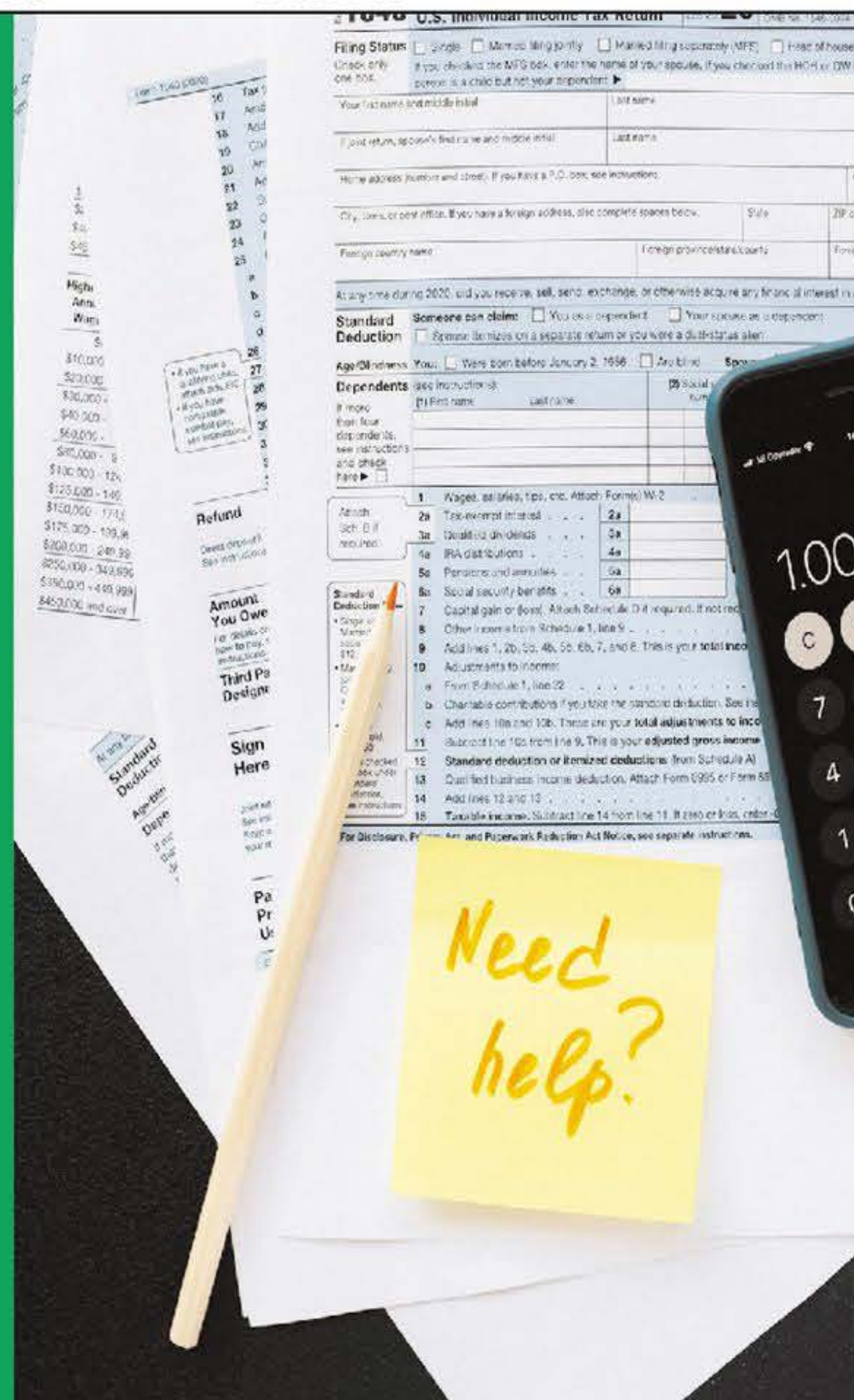
- Eliminate the subminimum wage of \$2.13 per hour
- End income tax on tips
- Ensure millionaires and billionaires cannot gift their fortunes to family members tax-free by claiming it's a tip

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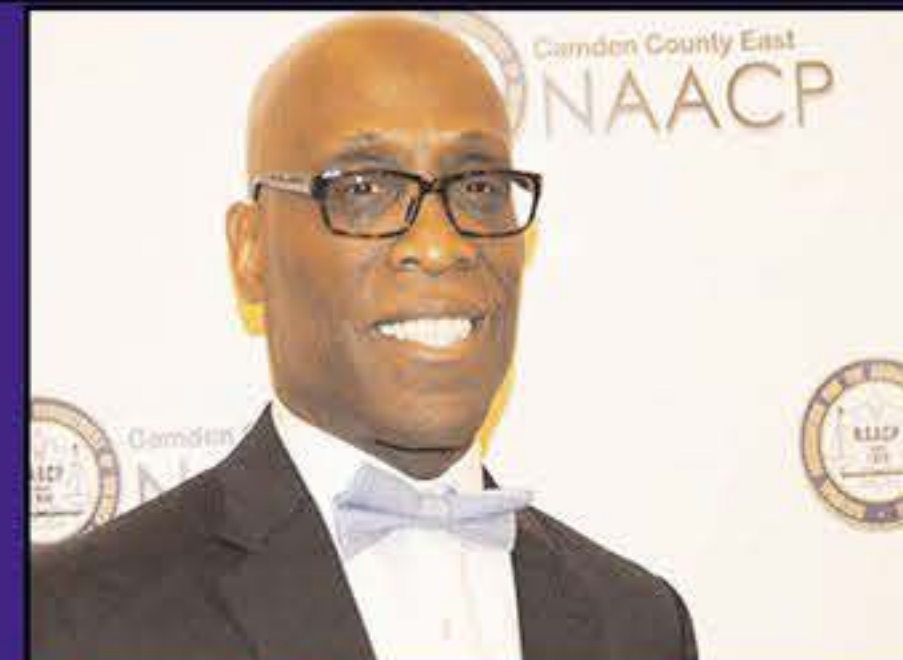
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(\$169.12)

SHERIFF'S SALE

By virtue of a Writ of execution, to me directed, issued out of the SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION, CAMDEN COUNTY, DOCKET NO. F00567724 at Public Venue on WEDNESDAY the 19TH Day of MARCH, 2025 A.D. at 12 o'clock, LOCAL TIME, noon of said day, at 520 MARKET ST, CAMDEN, NJ 08102 CAMDEN CITY COUNCIL CHAMBERS ON 2ND FLOOR. The property to be sold is located in the TOWNSHIP OF WINSLOW, in the County of CAMDEN and State of New Jersey. Commonly known as: 13 SERENE LANE, WINSLOW TWP (SICKLERVILLE), NJ 08081 Tax LOT 7, BLOCK 304.03 Dimensions of Lot: (Approximate) 0.21 AC Nearest Cross Street: MEETING HOUSE CIR (APPROX 589 FT/179M) ESTIMATED UPSET BID AMOUNT: \$457,000.00, in addition to lawful interest accruing daily at the rate allowed by law, up to and including the actual day of sale plus any additional Sheriff fees, costs, and/or commission, and/or any additional sums as ordered by the court. Bid amount is subject to change due to unforeseen circumstances and/or adjournment. PROPERTY OCCUPANCY: The property is currently reported to be owner occupied. As the above description does not constitute a full legal description, said full legal description is annexed to that certain mortgage recorded in the Office of the Register/Clerk of Camden County in Book 9292, Page 282, and the Writ of Execution on file with the Sheriff of Camden County. THE SHERIFF HEREBY RESERVES THE RIGHT TO ADJOURN THIS SALE WITHOUT FURTHER NOTICE THROUGH PUBLICATION. SURPLUS MONEY: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any. The judgment sought to be satisfied by the state is:

"APPROXIMATELY" \$435,946.91 TWENTY PERCENT DEPOSIT REQUIRED Seized as the property of MIKEBA CURTIS, ET AL, defendant(s), and taken in execution of U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST, plaintiff. Charles H. Billingham SHERIFF Sheriff's Number: 25000177 DATED: 2/25, 3/4, 3/11, 3/18/2025 Attorney: KNUCKLES & MANFRO, LLP 600 EAST CRESCENT AVENUE SUITE 201 UPPER SADDLE RIVER, NJ 07458 (\$172.24)

SHERIFF'S SALE

By virtue of a Writ of execution, to me directed, issued out of the SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION, CAMDEN COUNTY, DOCKET NO. F01267022 at Public Venue on WEDNESDAY the 19TH Day of MARCH, 2025 A.D. at 12 o'clock, LOCAL TIME, noon of said day, at 520 MARKET ST, CAMDEN, NJ 08102 CAMDEN CITY COUNCIL CHAMBERS ON 2ND FLOOR. The property to be sold is located in the BOROUGH OF LINDENWOLD, in the County of CAMDEN and State of New Jersey. Commonly known as: 801 MYRTLE AVENUE, LINDENWOLD, NJ 08021; Tax LOT 25, BLOCK 49 Dimensions of Lot: (Approximately) 32.50' X 100' Nearest Cross Street: CARLTON STREET A full legal description can be found at the Office of the Register Taxes and Other Encumbrances Taxes current through 4th quarter of 2024 Water - Plaintiff is unable to confirm these amounts. Prospective purchasers must conduct their own investigation to determine the same. Sewer current through 1/2/2025. *Plus interest on these figures through date of payoff and any and all subsequent taxes, water and sewer amounts. Upset Price: \$128,341.67, good through June 7, 2025 and any additional sums as ordered by the court. Occupancy Status: Occupancy status at the property is unknown. THIS SALE IS SUBJECT TO THE RIGHT OF REDEMPTION OF THE FEDERAL GOVERNMENT. SUBJECT TO: SUCH FACTS AS AN ACCURATE SURVEY AND PHYSICAL INSPECTION OF THE PREMISES MAY REVEAL, EASEMENTS AND RESTRICTIONS OF RECORD, IF ANY; UNPAID TAXES, ASSESSMENTS, WATER AND SEWER LIENS, IF ANY; RIGHTS OF TENANTS AND OCCUPANTS, IF ANY; STATE AND MUNICIPAL ORDINANCES, STATUTES AND REGULATIONS, INCLUDING ZONING ORDINANCES; ANY OUTSTANDING TAXES, WATER AND SEWER WITH INTEREST THROUGH THE DATE OF PAYOFF; IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE DEPOSIT PAID. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE, INCLUDING ANY COST AND EXPENSE, INCLUDING ATTORNEYS' FEES, FOR BIDDING UPON THE PROPERTY, AGAINST THE MORTGAGEE, OR THE MORTGAGEE'S ATTORNEY; THE OUTSTANDING TAXES, LIENS AND/OR ENCUMBRANCES DISCLOSED IN THIS PUBLICATION ARE ACCURATE AS OF THE DATE OF SUBMISSION TO THE SHERIFF ONLY. IT IS THE RESPONSIBILITY OF ANY POTENTIAL BIDDER AT SALE TO DETERMINE THE AMOUNT DUE, WHICH CAN BE OBTAINED FROM THE LOCAL TAXING AUTHORITY. PLAINTIFF HAS NO OBLIGATION TO FURTHER INVESTIGATE, PUBLISH OR ANNOUNCE QUENTLY ACCRUING TAXES, LIENS AND/OR ENCUMBRANCES. PARTY BIDDERS EXPRESSLY AGREE AND RECOGNIZE THAT THEY WILL TAKE TITLE SUBJECT TO THE EXISTENCE OF ANY SUBSEQUENTLY ACCRUING TAXES, LIENS AND/OR ENCUMBRANCES ABSOLUTELY AND CALLY RELEASE ANY RIGHT TO CHALLENGE THE VALIDITY OF THE SALE BASED ON THE EXISTENCE OF SAME. SUBJECT TO THE CONDITIONS OF SALE AS SET FORTH BY THE SHERIFF WHO RESERVES THE RIGHT TO ADJOURN THE SALE WITHOUT FURTHER NOTICE THROUGH PUBLICATION. SURPLUS MONEY: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4: 57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any. The judgment sought to be satisfied by the sale is:

"APPROXIMATELY" \$126,490.10 TWENTY PERCENT DEPOSIT REQUIRED Seized as the property of IAN MOSLEY, ET AL., defendant(s), and taken in execution of HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF RENAISSANCE HOME EQUITY LOAN TRUST 2005-1, plaintiff. Charles H. Billingham SHERIFF Sheriff's Number: 25000143 DATED: 2/25, 3/4, 3/11, 3/18/2025 Attorney: STERN & EISENBERG, PC 1120 ROUTE 73, SUITE 400, MOUNT LAUREL, NJ 08054 (\$270.52)

SHERIFF'S SALE

By virtue of a Writ of execution, to me directed, issued out of the SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION, CAMDEN COUNTY, DOCKET NO. F01153623 at Public Venue on WEDNESDAY the 19TH Day of MARCH, 2025 A.D. at 12 o'clock, LOCAL TIME, noon of said day, at 520 MARKET ST, CAMDEN, NJ 08102 CAMDEN CITY COUNCIL CHAMBERS ON 2ND FLOOR. The property to be sold is located in the TOWNSHIP OF WINSLOW, in the County of CAMDEN and State of New Jersey. Commonly known as: 632 JOHNSON ROAD, SICKLERVILLE (WINSLOW TWP), NJ 08081; Tax LOT 4, BLOCK 602 Dimensions of Lot: (Approximate) 6.04 AC Nearest Cross Street: BERLIN - CROSS KEYS ROAD. The Plaintiff's Upset Bid presently approximates \$168,000.00. Occupancy Status: UNKNOWN For sale information, please visit www.Auction.com or call (800) 280-2832. THE SHERIFF HEREBY RESERVES THE RIGHT TO ADJOURN THIS SALE WITHOUT FURTHER NOTICE THROUGH PUBLICATION. SURPLUS MONEY: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any. The judgment sought to be satisfied by the sale is: "APPROXIMATELY" \$168,143.30

TWENTY PERCENT DEPOSIT REQUIRED Seized as the property of VIOLA M. GOODWIN, ET AL, defendant(s), and taken in execution of NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING, plaintiff. Charles H. Billingham SHERIFF Sheriff's Number: 25000111 DATED: 2/25, 3/4, 3/11, 3/18/2025 Attorney: PLUESE, BECKER, & SALTZMAN 20000 HORIZON WAY, SUITE 900 MT. LAUREL NJ 08054 (\$137.92)

SHERIFF'S SALE

By virtue of a Writ of execution, to me directed, issued out of the SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION, CAMDEN COUNTY, DOCKET NO. F00721523 at Public Venue on WEDNESDAY the 19TH Day of MARCH, 2025 A.D. at 12 o'clock, LOCAL TIME, noon of said day, at 520 MARKET ST, CAMDEN, NJ 08102 CAMDEN CITY COUNCIL CHAMBERS ON 2ND FLOOR. The property to be sold is located in the TOWNSHIP OF WINSLOW, in the County of CAMDEN and State of New Jersey. Commonly known as: 41 VANDERBILT CT, SICKLERVILLE, NJ 08081; Tax LOT 100, BLOCK 11301 FKA BLOCK 11301 Dimensions of Lot: (Approximate) 20' x 100' Nearest Cross Street: CHEWS LANDING STOWN ROAD The Plaintiff's Upset Bid presently approximates \$185,000.00. Occupancy Status: UNKNOWN THE SHERIFF HEREBY RESERVES THE RIGHT TO ADJOURN THIS SALE WITHOUT FURTHER NOTICE THROUGH PUBLICATION. SURPLUS MONEY: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any. The judgment sought to be satisfied by the sale is: "APPROXIMATELY" \$186,174.05

TWENTY PERCENT DEPOSIT REQUIRED Seized as the property of VALERIE A. PALKO, ET AL, defendant(s), and taken in execution of WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE ON BEHALF FOR CSMC 2018 RPL 12, plaintiff. Charles H. Billingham SHERIFF Sheriff's Number: 25000115 DATED: 2/25, 3/4, 3/11, 3/18/2025 Attorney: PLUESE, BECKER, & SALTZMAN 20000 HORIZON WAY SUITE 900 MT. LAUREL NJ 08054 (\$141.04)

SHERIFF'S SALE

By virtue of a Writ of execution, to me directed, issued out of the SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION, CAMDEN COUNTY, DOCKET NO. F00491724 at Public Venue on WEDNESDAY the 19TH Day of MARCH, 2025 A.D. at 12 o'clock, LOCAL TIME, noon of said day, at 520 MARKET ST, CAMDEN, NJ 08102 CAMDEN CITY COUNCIL CHAMBERS ON 2ND FLOOR. The property to be sold is located in the GLOUCESTER TOWNSHIP, in the County of CAMDEN and State of New Jersey. Commonly known as: 1004 HIGHLAND AVENUE, GLOUCESTER TOWNSHIP, N.J. 08029; Tax LOT 16, BLOCK 602 Dimensions of Lot: (Approximately) 50' X 125' Nearest Cross Street: BOZARTH AVENUE SUPERIOR INTERESTS (if only): Any and all easements covenants, restrictions and reservations of record; Any set of facts which an accurate survey and inspection would disclose; All unpaid municipal taxes, assessments and liens; Any unpaid assessment and any outstanding tax sale certificate; Rights of any party in possession/rights protected by the NJ Anti-Eviction Act; All Local, County, State and Federal ordinances and regulations; Any condominium association lien granted priority by N.J.S.A. 46:BB-21b; Any outstanding Condominium, PUD or Homeowner Association dues or fees; Rights of the United States of America, if any; The property is sold in its "AS IS" condition; Purchaser shall be responsible for sheriff's costs, commission, deed recording fees and realty transfer fees, Gloucester Township Sewer Dept, holds a claim in the amount of \$46.00 and \$599.68 plus penalty owed in arrears as of 01/02/2025. CCMUA holds a claim in the amount of \$93.00 and \$1,108.92 plus penalty owed in arrears as of 01/02/2025. Plaintiff's upset bid is \$299,577.80 in accordance with the requirements of Section 12 of P.L. 1995, C. 244 (c.2A:50-64) as amended. The property is reported to be owner occupied. The full legal description can be found in the Office of the Clerk of Camden County in Mortgage Book 8901 Page 1745. THE SHERIFF HEREBY RESERVES THE RIGHT TO ADJOURN THIS SALE WITHOUT FURTHER NOTICE THROUGH PUBLICATION. SURPLUS MONEY: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming five surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if only. The judgment sought to be satisfied by the sale is:

"APPROXIMATELY" \$295,819.55 TWENTY PERCENT DEPOSIT REQUIRED Seized as the property of RICHARD R. MECCA, JR., ET AL, defendant(s), and taken in execution of US BANK TRUST, NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST, plaintiff. Charles H. Billingham SHERIFF Sheriff's Number: 25000154 DATED: 2/25, 3/4, 3/11, 3/18/2025 Attorney: POWERS KIRN, LLC 308 HARPER DRIVE SUITE 210, P.O. BOX 848, MOORESTOWN NJ 09057 (\$200.32)

SHERIFF'S SALE

By virtue of a Writ of execution, to me directed, issued out of the SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION, CAMDEN COUNTY, DOCKET NO. F00659124 at Public Venue on WEDNESDAY the 19TH Day of MARCH, 2025 A.D. at 12 o'clock, LOCAL TIME, noon of said day, at 520 MARKET ST, CAMDEN, NJ 08102 CAMDEN CITY COUNCIL CHAMBERS ON 2ND FLOOR. The property to be sold is located in the TOWNSHIP OF HADDON, in the County of CAMDEN and State of New Jersey. Commonly known as: 1221 GRANT AVENUE, HADDON TOWNSHIP, NJ 08107; Tax LOT 11 AND 12, BLOCK 1.14 FKA 216 Dimensions of Lot: (Approximately) 100 X 221.08 X 100.28 X 213.63 FEET IRREGULAR Nearest Cross Street: LYNNE AVENUE Subject to: Sewer Lien-Certificate Number 2400016; Sale Date; 12/17/24 in the amount of \$598.94 Water in the amount of \$128.83 Open Plus Penalty; \$1,420.12 Open Plus Penalty; Owed in Arrears CCMUA: \$93.00 Open Plus Penalty; \$357.00 Open Plus Penalty; Owed in Arrears Upset Price: \$168,154.50 Occupancy Status: Occupied

To the best of this firm's knowledge, the property is not an affordable unit subject to the Fair Housing Act. THE SHERIFF HEREBY RESERVES THE RIGHT TO ADJOURN THIS SALE WITHOUT FURTHER NOTICE THROUGH PUBLICATION. SURPLUS MONEY: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any. The judgment sought to be satisfied by the sale is: "APPROXIMATELY" \$167,607.99 TWENTY PERCENT DEPOSIT REQUIRED Seized as the property of ISAAC DEAN, defendant(s), and taken in execution of FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2019-4, plaintiff. Charles H. Billingham SHERIFF Sheriff's Number: 25000149 DATED: 2/25, 3/4, 3/11, 3/18/2025 Attorney: MCCALLA, RAYMER, LEIBERT, PIERCE, LLC 485 ROUTE 1 SOUTH, BLDG F, SUITE 300, ISELIN, NJ 08830 (\$164.44)

SHERIFF'S SALE

By virtue of a Writ of execution, to me directed, issued out of the SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION, CAMDEN COUNTY, DOCKET NO. F01242223 at Public Venue on WEDNESDAY the 19TH Day of MARCH, 2025 A.D. at 12 o'clock, LOCAL TIME, noon of said day, at 520 MARKET ST, CAMDEN, NJ08102 CAMDEN CITY COUNCIL CHAMBERS ON 2ND FLOOR. The property to be sold is located in the TOWNSHIP OF WINSLOW, in the County of CAMDEN and State of New Jersey. Commonly known as: 46 WOODHAVEN WAY, SICKLERVILLE, NJ 08081; Tax LOT 50, BLOCK 12302 Dimensions of Lot: (Approximate) 55 X 100 Nearest Cross Street: LEANNE DRIVE Upset Price: \$198,001.62 (Note, this is a good faith estimate of the upset price at sheriff's sale that is being provided to you pursuant to N.J.S.A. 2A:50-64 (a5 amended)). It is not definitively known at this time whether the property is vacant, tenant-occupied or owner occupied. No representation is made regarding occupancy. *Also subject to subsequent taxes, water and sewer plus interest through the date of payoff. THIS SALE IS SUBJECT TO THE RIGHT OF REDEMPTION OF THE FEDERAL GOVERNMENT Subject to any lien in favor of a condominium association which is granted priority pursuant to N.J.S.A. 46:8B-21(b)(1), if any. A FULL LEGAL DESCRIPTION OF THE PREMISES CAN BE FOUND IN THE OFFICE OF THE SHERIFF OF CAMDEN COUNTY THE SHERIFF HEREBY RESERVES THE RIGHT TO ADJOURN THIS SALE WITHOUT FURTHER NOTICE THROUGH PUBLICATION. SURPLUS MONEY: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any. The judgment sought to be satisfied by the sale is:

"APPROXIMATELY" \$196,993.38 TWENTY PERCENT DEPOSIT REQUIRED Seized as the property of PAMELA J. BOOZER, HER HEIRS, DEVISEES, AND PERSONAL REPRESENTATIVES, AND HIS, HER OR ANY OF THEIR SUCCESS HER OR RIGHT, TITLE, AND INTEREST; ASIA ALLEN; DAVID P. ALLEN; ELIJAH ALLEN; JOSHUA ALLEN, MINOR; NOVA LOPEZ, MINOR; JAMES SEVILLA, EXECUTOR OF THE ESTATE OF PASQUALE SEVILLA AND ESTATE OF ROSE SEVILLA: STATE OF NEW JERSEY; UNITED STATES OF AMERICA, defendant(s), and taken in execution of FREEDOM MORTGAGE CORPORATION, plaintiff. Charles H. Billingham SHERIFF Sheriff's Number: 25000127 DATED: 2/25, 3/4, 3/11, 3/18/2025 Attorney: PARKER MCCAY P.A. 9000 MIDLANTIC DRIVE SUITE 300 P.O. BOX 5054 MT. LAUREL, NJ 08054 (\$190.96)

SHERIFF'S SALE

By virtue of a Writ of execution, to me directed, issued out of the SUPERIOR COURT OF NEW JERSEY CHANCERY DIVISION, CAMDEN COUNTY, DOCKET NO. F00487324 at Public Venue on WEDNESDAY the 19TH Day of MARCH, 2025 A.D. at 12 o'clock, LOCAL TIME, noon of said day, at 520 MARKET ST, CAMDEN, NJ 08102 CAMDEN CITY COUNCIL CHAMBERS ON 2ND FLOOR. The property to be sold is located in the PENNSAUKEN TOWNSHIP, in the County of CAMDEN and State of New Jersey. Commonly known as: 5507 WAYNE AVENUE, PENNSAUKEN, NJ 08110; Tax LOT 9, BLOCK 4709 Dimensions of Lot: (Approximate) 50 FEET X 125 FEET Nearest Cross Street: LEXINGTON AVENUE The estimated upset amount for the scheduled sheriff sale is currently \$155,736.78. The upset price is not the same as a payoff or judgment redemption amount. This property is occupied by unknown. THE SHERIFF HEREBY RESERVES THE RIGHT TO ADJOURN THIS SALE WITHOUT FURTHER NOTICE THROUGH PUBLICATION. SURPLUS MONEY: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any. The judgment sought to be satisfied by the sale is:

"APPROXIMATELY" \$155,292.27 TWENTY PERCENT DEPOSIT REQUIRED Seized as the property of REBECCA JAMES, DECEASED, HIS/HER HEIRS, DEVISEES, AND PERSONAL REPRESENTATIVES AND HIS, HER, THEIR OR ANY OF THEIR SUCCESSORS IN RIGHT, TITLE, AND INTEREST, ET AL., defendant(s), and taken in execution of FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE FOR FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2017-2, AS OWNER OF THE RELATED MORTGAGE LOAN, plaintiff. Charles H. Billingham SHERIFF Sheriff's Number: 25000132 DATED: 2/25, 3/4, 3/11, 3/18/2025 Attorney: KML LAW GROUP, PC MELLON INDEPENDENCE CENTER 701 MARKET STREET SUITE 5000 PHILADELPHIA PA 19106 (\$158.20)



SCAN for TICKETS

ULTIMATE ANOINTED

2025



HOSTED BY
BUCKWILD

FEATURING

**BUSTA RHYMES - LIL KIM - FAT JOE - REMY MA
NORE - LIL MO - SOUL IV REAL - ENESS**

* ARTISTS SUBJECT TO CHANGE

SAT. MAR. 29TH // 7PM

AT JIM WHELAN BOARDWALK HALL ATLANTIC CITY, NJ

TICKETS AVAILABLE AT [TICKETMASTER.COM](https://www.ticketmaster.com), [PPSHOWS.COM](https://www.ppsshows.com), [NRJPARTNERSLLC.COM](https://www.nrjpartnersllc.com)
PHILADELPHIA HAIR COMPANY, OP PRODUCTIONS IN DELAWARE





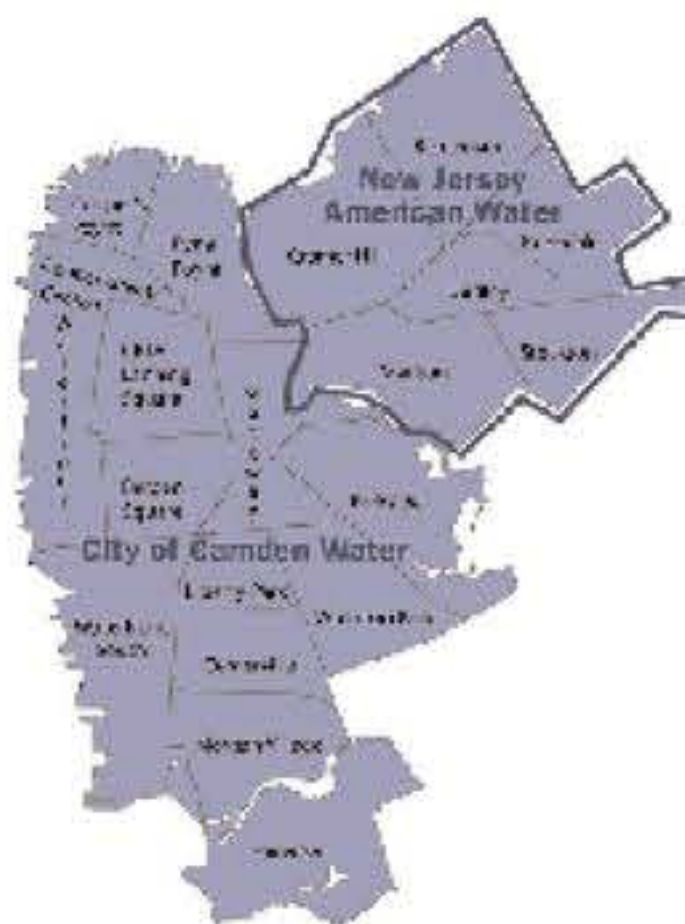
**OUR GOAL:
REPLACE ALL
LEAD AND GALVANIZED
SERVICE LINES BY 2031**

Providing safe, reliable drinking water service is our top priority. As part of this commitment, efforts are underway to replace utility-owned and customer-owned lead and galvanized service lines by 2031.

Visit our website to learn more about our lead service line replacement programs.



CITY OF CAMDEN CUSTOMERS,
serviced through American Water's
Contract Services Group:
www.amwater.com/camdenleadresources



NEW JERSEY AMERICAN WATER CUSTOMERS:
newjerseyamwater.com/leadfacts

We're currently canvassing in Camden. To learn more, visit www.newjerseyamwater.com/alerts and select "Canvassing For Lead Service Line Replacement Program Begins Feb 12 in Camden"

STEPS YOU CAN TAKE TO REDUCE YOUR POTENTIAL EXPOSURE TO LEAD IN DRINKING WATER

We test and monitor for a wide range of contaminants, including lead. While these tests indicate that lead is not an issue in the treated water leaving our facilities, lead levels might be detected at some properties if lead exists in the service line or internal plumbing. You cannot see, smell or taste lead, and boiling water will not remove lead. Here are steps you can take to reduce your potential exposure if lead exists in your home plumbing.

- 1. Flush your taps.** If the water in your faucet has gone unused for more than 6 hours, flush the tap with cold water for 30 seconds to 2 minutes before drinking or using it to cook.
- 2. Use cold water for drinking and cooking.** Hot water has the potential to contain more lead than cold water. If hot water is needed for cooking, heat cold water on the stove or in the microwave.
- 3. Routinely remove and clean all faucet aerators.**
- 4. Check to see if your interior plumbing or faucets contain lead and replace any that do.** Look for the "Lead Free" label when replacing or installing plumbing fixtures.
- 5. Follow manufacturer's instructions for replacing water filters** in household appliances, such as refrigerators and ice makers, as well as home water treatment units and pitchers. Look for NSF 53 certified filters.
- 6. Flush after plumbing changes.** Changes to your service line, meter, or interior plumbing may result in sediment, possibly containing lead, in your water supply. Remove the aerator from each faucet and run the water for 3 to 5 minutes.

