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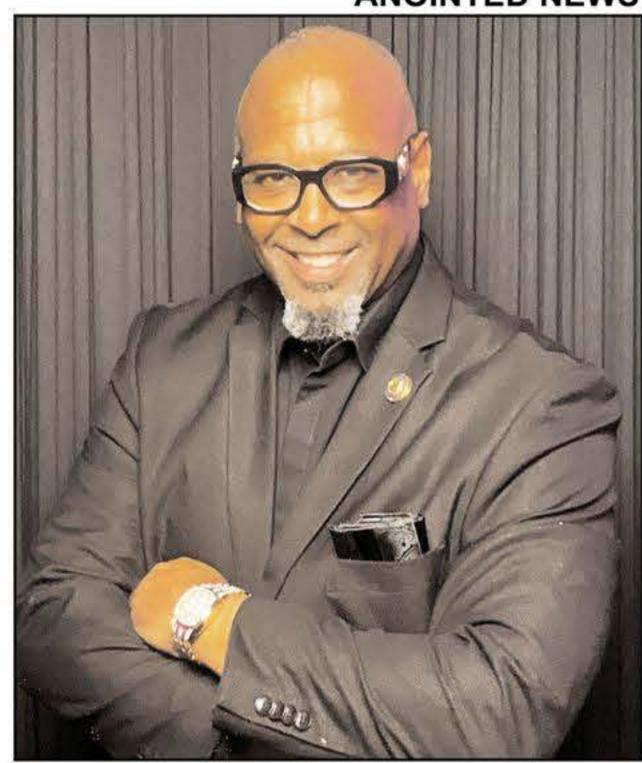




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ANOINTED NEWS JOURNAL

JULY 6-19, 2025



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 \$ANJEDITOR.

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

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A Legacy Born Right Here: Camden's 68th Puerto Rican Day Parade

By Melissa Morales

Camden, NJ — On Sunday, June 29th, Camden's streets transformed into a vibrant tapestry of culture, music, and unshakable pride. The 68th Annual Puerto Rican Day Parade, organized by Parada San Juan Bautista, was more than just a community event, it was a dynamic celebration of identity, resilience, and unity that echoed through every corner of the city.

From early morning, anticipation filled the air. At Third and Elm, the official starting point, the hum of excitement buzzed as decorated floats lined up, flags fluttered energetically, and speakers pumped out traditional Puerto Rican rhythms; bomba, plena, salsa setting the tone for a day steeped in history and heart. Families arrived with multigenerational pride, many wearing the Puerto Rican Flag somewhere on them and waving them proudly.

The parade was a moving story of Camden's cultural richness. Colorful floats, rolled by slowly: honoring Puerto Rican history and culture. Jeep and motorcycle clubs roared down the streets, their polished vehicles gleaming in the summer sun, adding a contemporary flair to the traditional spectacle. Youth dance groups dazzled with precise choreography and radiant smiles, while marching bands filled the air with powerful, soulful music. The fusion of old and new was unmistakable, embodying the spirit of a community proud of its roots yet eagerly embracing the moment.

The parade route stretched from Third Street, flowing down Dr. Martin Luther King Jr. Boulevard, and concluded near the scenic Camden Waterfront on Riverside Drive. Along this path, the city came alive with residents as they loudly cheered. Creating a rhythmic heartbeat to the festivities. Every flag waved, every drumbeat echoed a shared message: Puerto Rican culture is not just alive — it is flourishing, vibrant, and essential to Camden's identity.

The day's soaring temperatures didn't deter the energy; if anything, it intensified the spirit of solidarity. Local business Mancine's made a traditional contribution by sponsoring and distributing cold bottled water to parade participants, a thoughtful and necessary gesture that showcased the commitment to care and support. Volunteers, organizers, and local officials worked in tandem to ensure the event ran smoothly. A reminder that this parade is a collective achievement built on collaboration and love.

Once the procession arrived at the waterfront, the festivities shifted gears but maintained their vibrant momentum. Wiggins Waterfront Park transformed into a bustling festival ground, alive with the sights, sounds, and tastes of Puerto Rico. Food vendors lined the park, offering beloved traditional dishes — tender pernil, crispy pastelillos, savory arroz con gandules — filling the air with irresistible aromas that invited everyone to partake in the culinary heritage. Children laughed and played, elders watched and smiled, and the music kept the crowd moving.

Grammy-nominated singer Brenda K. Starr lit up the stage with a performance that was both powerful and personal, blending her classic hits with fresh energy that captured the spirit of the parade. But it wasn't just her voice that moved the crowd—it was her presence. In the middle of her performance, Brenda stepped off the stage and into the crowd, microphone in hand, never missing a beat. She sang directly to the people, reaching out to hold hands, hug fans, and dance alongside them. The audience erupted with joy, showering her with love, gratitude, and pride. For a moment, there was no barrier between artist and audience—just one united celebration of culture, music, and Puerto Rican pride.

What made this year's celebration especially meaningful was the remarkable presence of people from many different backgrounds who came out to celebrate alongside the Puerto Rican community. This multicultural embrace highlighted Camden's spirit of inclusion, where diversity strengthens rather than divides. The parade and festival marked the culmination of six weeks of cultural programming spearheaded by Parada San Juan Bautista. These events were thoughtfully designed to honor the full spectrum of Puerto Rican identity. From the solemnity of the flag-raising ceremony and the dignity of the distinguished citizens luncheon, to the joy and promise embodied in the Little Miss Reina coronation, and the deep cultural connection fostered through the commemorative mass and scholarship initiatives. Each gathering was a building block in preserving heritage and empowering the next generation.

To be Puerto Rican then and now, is to carry a spirit forged by history, strength, and love. It means holding fast to a legacy shaped by resilience in the face of adversity, by joy in the midst of struggle, and by a steadfast commitment to family and community. The 68th parade was a living testament to these values, a collective affirmation that Puerto Rican identity thrives through every generation, in every city, and in every heart that beats with pride. Generations stood together, united in honoring their roots, celebrating their present, and shaping their future. Today, Camden demonstrated the power of community, a community that understands what it means to love where you come from and to boldly invest in where you're going.

Camden didn't just host a parade. It honored a legacy — and kept it alive.

A Legacy That Began Right Here

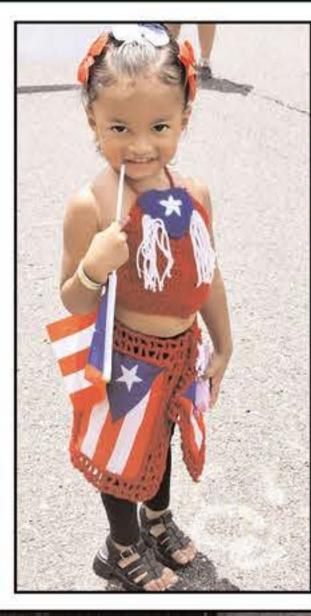
Camden holds a unique place in history as the home of the first Puerto Rican Day Parade in the United States. Long before larger cities followed suit, Camden's Puerto Rican community boldly stepped forward to create a space to honor their culture, affirm their identity, and build unity. Nearly seven decades later, Camden continues to lead, not only through celebration but by preserving and elevating the spirit, strength, and resilience of Puerto Rican heritage.





68TH SAN JUAN BAUTISTA PARADA (PUERTO RICAN DAY PARADE) & POST PARADE CONCERT









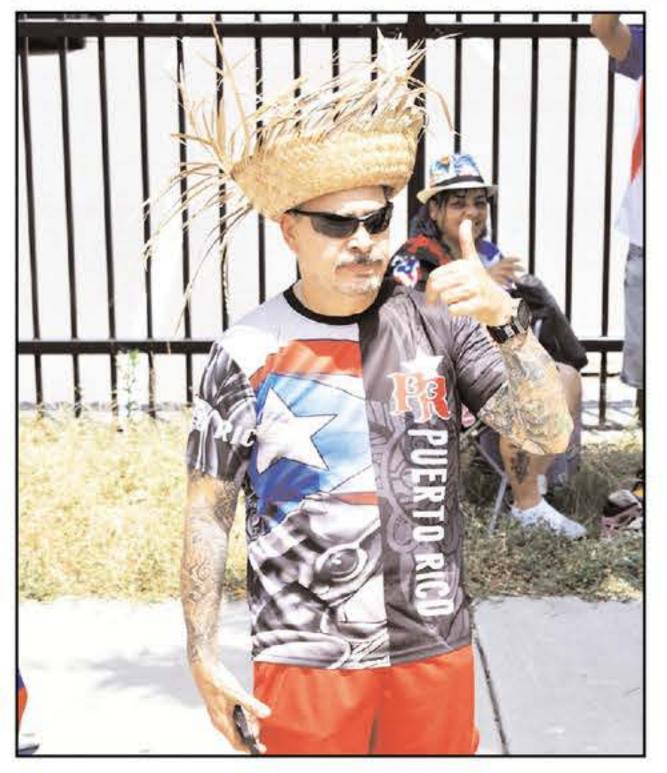














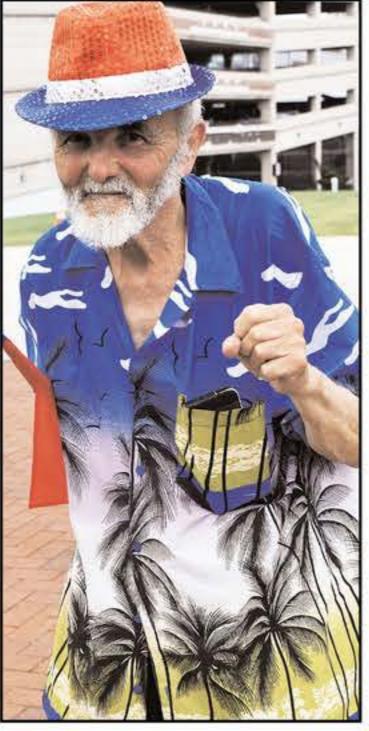


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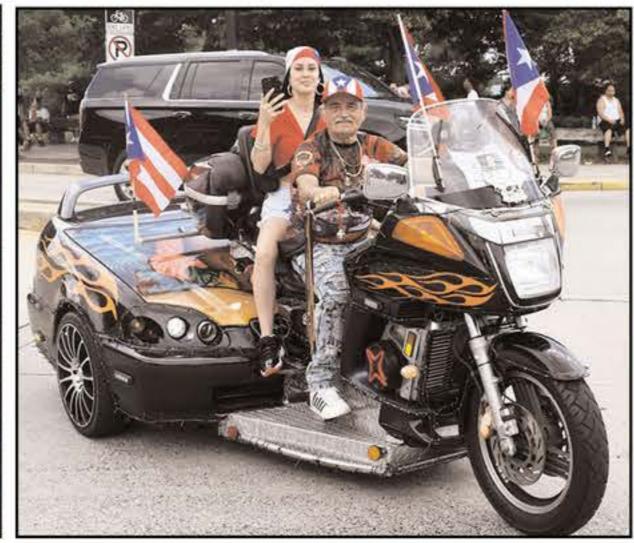


















CAMcare Health Corporation Hosts Congresswoman Mikie Sherrill and **Congressman Donald Norcross for** Discussion on Medicaid and **Community Health Needs**

By Andy Machin

Camden, NJ — CAMcare Health Corporation welcomed Congresswoman Mikie Sherrill and Congressman Donald Norcross this past Thursday for a visit focused on assessing patient needs and the potential consequences of proposed Medicaid funding cuts. The visit came at a critical moment as community health centers across the country brace for legislative decisions that could significantly alter their ability to provide care to vulnerable populations.

As a Federally Qualified Health Center (FQHC), CAMcare plays an essential role in delivering primary and preventive healthcare to underserved communities throughout Camden and the surrounding areas. The visit by the congressional delegation underscored the increasing concern among healthcare advocates and elected officials about how budgetary decisions at the federal level could impact access to care on the ground.

During their time at the facility, Congresswoman Sherrill and Congressman Norcross toured the pediatric and primary care departments, meeting with key clinical and administrative staff, including Yaritza Santana, M.D., Chair of the Department of Pediatrics (CAMcare), Duane D. Myers, President and CEO (CAMcare)and Jim Cucinotta, Senior Vice President of Business Development and Operations (CAMcare). The visit also included a conversation with longtime CAMcare patient Michele J. Ingram, who shared her experiences navigating the healthcare system and how organizations like CAMcare have supported her health needs over time.

The lawmakers sought to gain a deeper understanding of how potential cuts to Medicaid would affect both providers and patients. Medicaid remains the largest source of healthcare coverage for low-income Americans, and any reductions in funding could have widespread repercussions, particularly in communities already facing barriers to care, such as transportation challenges, food insecurity, and chronic disease burdens.

Throughout the visit, the congressional delegation, which included numerous elected officials, including Mayor of Camden Victor Carstarphen, engaged in discussions on how CAMcare and similar institutions function not only as medical providers but also as stabilizing forces in the community. These health centers often serve as trusted resources for education, prevention, behavioral health, and maternal-child health services.

Reductions in Medicaid funding would not only decrease access to basic care but would also threaten the viability of support programs that address broader social determinants of health.

Congresswoman Sherrill emphasized the critical nature of maintaining robust funding for Medicaid and reiterated her stance against proposed legislation that could jeopardize the future of community-based care. Her interest in speaking directly with both frontline providers and patients reflected a commitment to ensuring that policy decisions are informed by the lived realities of those most affected.

Congressman Norcross highlighted the broader implications of the proposed funding cuts, noting the significant number of patients who rely on Medicaid coverage for essential services. He emphasized that such cuts could strain the healthcare system overall by increasing emergency room visits, delaying care for chronic conditions, and reducing long-term health outcomes for the region's most at-risk populations.

CAMcare Health Corporation expressed gratitude for the visit and the opportunity to showcase the impact of their work. The organization continues to advocate for sustained investment in community health infrastructure and calls on policymakers to protect Medicaid funding to ensure continued access to comprehensive, quality care for all.

As the debate over healthcare funding continues in Washington, visits like these provide an important opportunity for legislators to witness firsthand the crucial role community health centers play in the lives of millions of Americans.



L-R; CAMcare PRESIDENT & CEO DUANE MYERS, REP. MIKIE SHERRILL, REP. DON NORCROSS, AND CAMDEN MAYOR VIC CARSTARPHEN



CAMcare's JIM CUCINOTTA, SENIOR VICE PRESIDENT OF BUSINESS DEVELOPMENT AND OPERA-TIONS, TALK ABOUT CONCERNS WITH CUTS IN MEDICARE. REP. SHERRILL (L), CEO DUANE MYERS, CAMDEN COUNCIL MEMBERS COLLINS & SORIA-PEREZ, REP. NORCROSS AND ASSEMBLYMAN CODY MILLER STAND BY.



CONGRESSWOMAN SHERRILL & CONGRESSMAN NORCROSS WITH DR. YARITZA SANTANA, DIREC-TOR OF PEDIATRICS (BORN & RAISED IN CAMDEN,NJ)



CONGRESSWOMAN SHERRILL SPEAKS WITH **CAMcare PATIENT MICHELE J. INGRAM**





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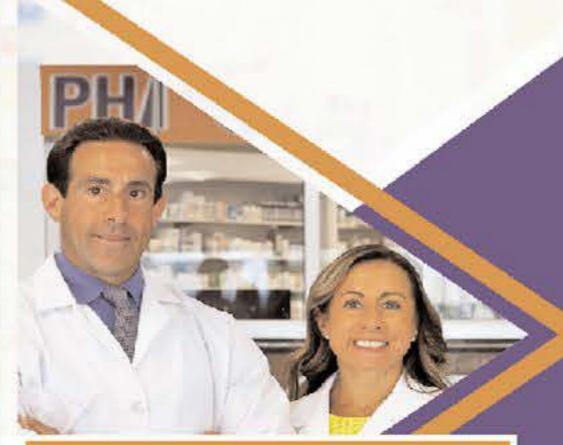
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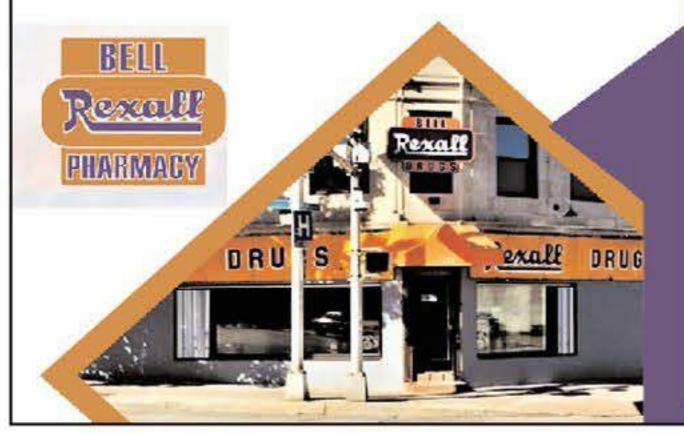
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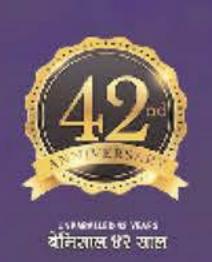
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President, CFO

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

Allen R. Morton, RPh

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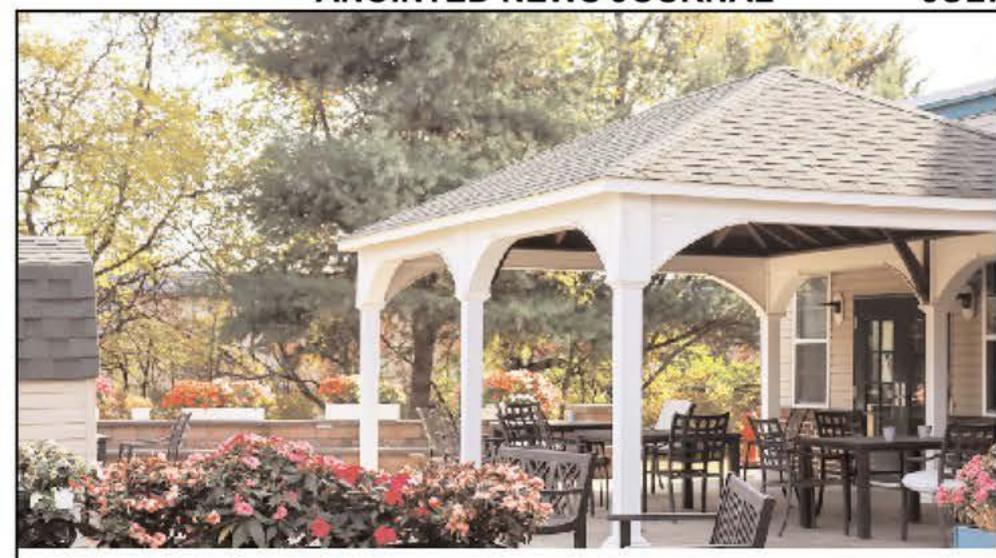


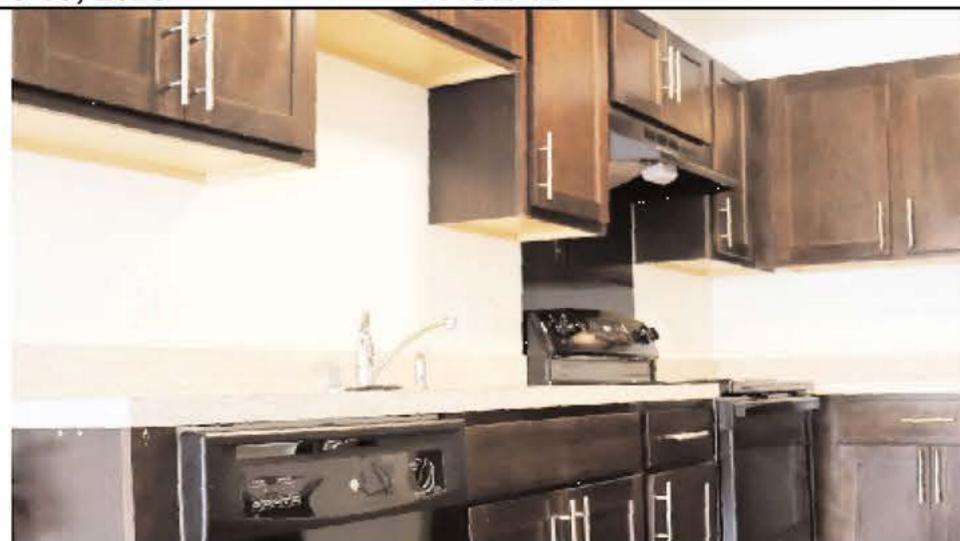












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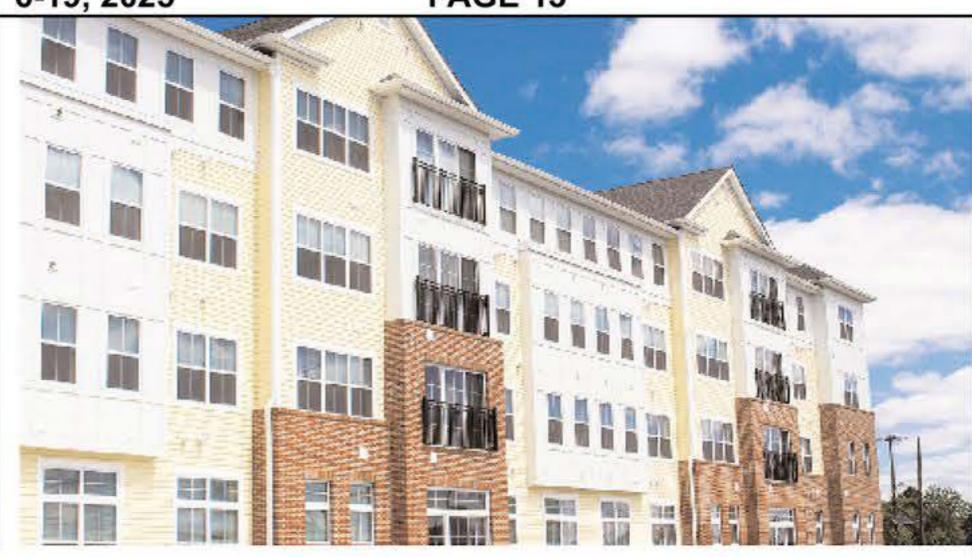
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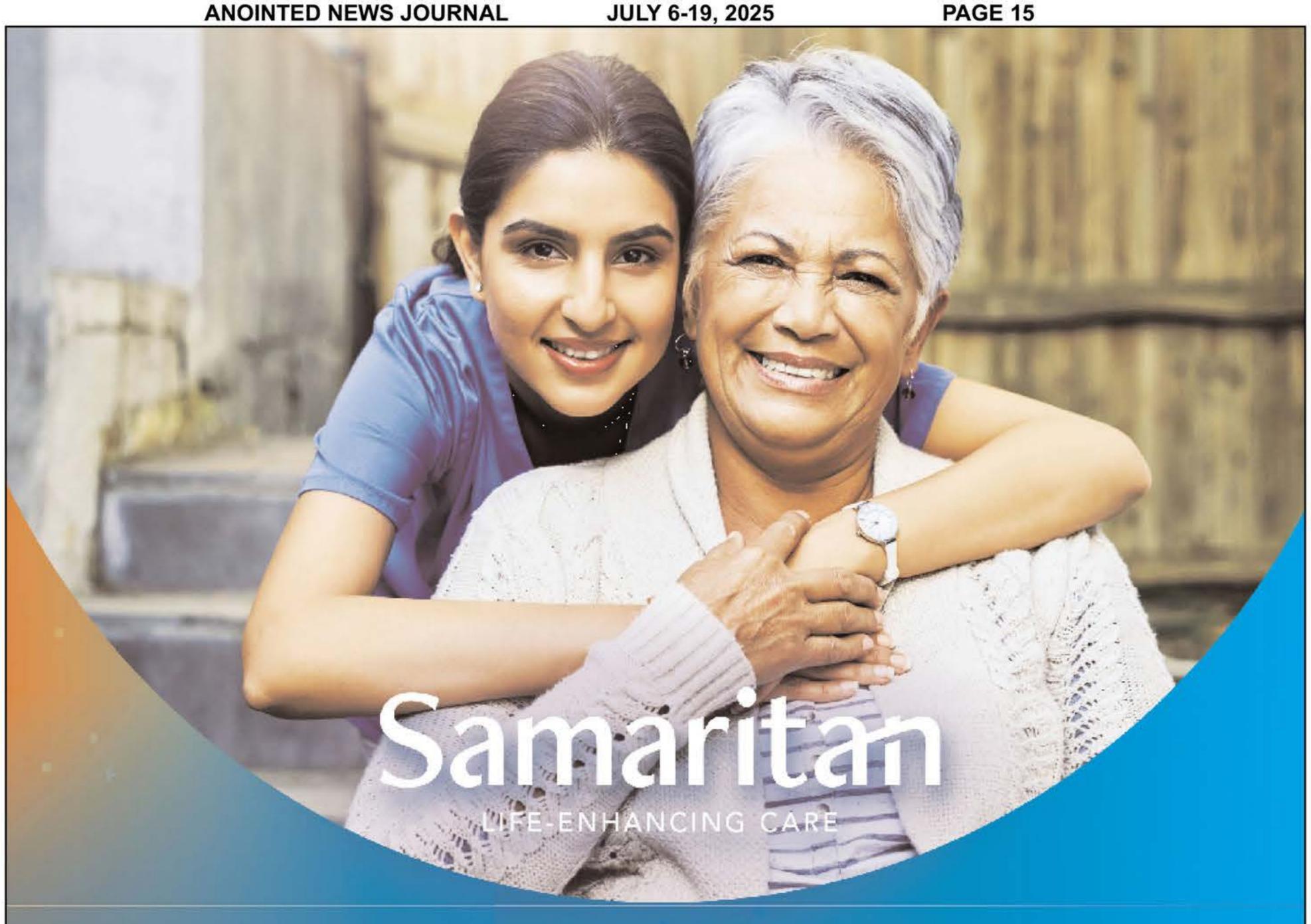
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New Jersey American Water Invests \$1.8 Million in Riverside Infrastructure

CAMDEN, N.J. – JULY 8, 2025 – New Jersey American Water will replace approximately 4,660 feet of aging water main in Riverside starting this week. The company will upgrade the water lines, which were installed in the 1900s, with new 8-inch ductile iron main along the following streets:

- · Howard Street
- · Paine Street
- · Grant Street
- · Weeks Avenue
- Park Avenue

The project also includes replacing fire hydrants and utilityowned service lines along the pipeline route. Additionally, New Jersey American Water will replace any customerowned service line that has been identified as lead or galvanized as part of a statewide initiative to remove all lead and galvanized service lines by 2031.

This \$1.8 million investment will continue to advance water service reliability and increase water flows for household consumption and fire protection in this community. This improvement is part of New Jersey American Water's multimillion-dollar initiative to accelerate the renewal of water infrastructure that has reached the end of its useful life in more than 100 communities across the state.

New Jersey American Water's local, qualified contractor, Pioneer Pipe Contractors, Inc., will begin work this week and expects to be completed by the end of July. Work hours will be from 7 a.m. to 5 p.m., Monday through Friday. Work outside of these hours is not expected unless required to maintain project schedule. Final street restorations will take place by the end of 2025.

Project timelines are subject to change due to a variety of factors including weather and availability of supplies. New Jersey American Water encourages customers to take a few moments to update their contact information and preferences in their MyWater account. Customers must opt-in for general alerts to receive local main replacement and other non-emergency notifications via phone call, text or email. Individuals who are not New Jersey American Water account holders but would like to receive alerts and notifications from the company can also sign up by visiting awcodered.com or by texting WATER to 99411.

For the public's and workers' safety, traffic restrictions and/or alternating traffic patterns are likely to occur during work hours. All emergency vehicles and local traffic will be allowed access during construction. New Jersey American Water values the safety of its workers and advises drivers and pedestrians to take caution in the vicinity of work sites.

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.

25th Annual SOUTH JERSEY CARIBBEAN FESTIVAL Returned to the Camden Waterfront in July 2025!

JULY 6-19, 2025

CAMDEN, NJ – The South Jersey Caribbean Cultural and Development Organization (SJCCDO) proudly presented the 25th Annual South Jersey Caribbean Festival on Saturday, July 12, 2025, from 2:00 PM to 8:00 PM at Wiggins Park on the Camden Waterfront. This FREE community event brought the vibrant spirit of the Caribbean to South Jersey, featuring an exciting lineup of Caribbean music, dance performances, traditional cuisine, arts and crafts, and family-friendly activities.

Attendees enjoyed a taste of the Caribbean, with delicious dishes like Jerk Chicken, Roti, Curry Shrimp, Empanadas, and more. The festival also featured the Philadelphia Pan Stars steel pan orchestra, reggae and Latin bands, indigenous folklore dance, and high-energy performances from top Caribbean artists. Our featured entertainer was Trinidad and Tobago Soca star, Nailah Blackman.

This milestone 25th anniversary celebration showcased dazzling cultural presentations, including stilt walkers, carnival costumes, African drumming, and interactive kids' activities. Community organizations were also on-site to provide health resources, cultural exhibits, and giveaways.

"For 25 years, the South Jersey Caribbean Festival has been a beloved tradition, uniting cultures and celebrating the rich heritage of the Caribbean," said Kylla Herbert, South Jersey Caribbean Festival Organizer. She also said, "We invited everyone to join us on the Camden Waterfront as we continue the legacy of my father and founder Nkem Tshombe. This was another unforgettable day of Caribbean music, dance, food, and fun on the Camden NJ Waterfront."

STEM Labs in middle schools and elementary orchestra music training programs.

Over the past 20 years, the Foundation has awarded more than \$2.1 million dollars in grants and scholarships to Camden City students to continue with their higher education. Since the Foundation's in-

The South Jersey Caribbean Cultural and Development Organization is a 501c3 non-profit hosts the South Jersey Caribbean Festival is made possible solely through support from sponsors, community partners, and the dedicated volunteers. To learn more, get involved, or become a sponsor, contact Kylla Herbert at (856) 580-0178 or kylla@sj-caribbean.org.

Another Reason for A Camden Celebration

By Michael Thomas Leibrandt

Attending the Annual Caribbean Festival of South Jersey at Wiggins Park -on the Waterfront—is an annual treat. It's an incredible gathering of food, dance, and Caribbean Culture that is worth seeing at least once. The year 2025 was the 25th celebration of the Festival on the Camden Waterfront—and Philadelphia and Camden have something besides the annual gathering to celebrate.

Last week—the 76ers made history by drafting Guard VJ Edgecolme from Baylor. Edgecolme's family is from the Bahamas—making him only the tenth player to be drafted into the NBA including Deandre Ayton, Buddy Hield, Rick Fox, Eric Gordon, Mychal Thompson, Dexter Cambridge, Ian Lockhart, Tyrone Thomas, and Mychel Thompson. For the Philadelphia 76ers—who have previously been known to draft NBA prospects who did not want to join the franchise—Edgecolme's family's humble reaction—breaking down with emotion in gratitude for the opportunity to for VJ to join Philadelphia was quite refreshing.

Founded in 2001 by Nkem Tshombe—The South Jersey Caribbean Cultural and Development Organization, Inc (SJCCDO) showcases programs such as the Annual Caribbean Festival of South Jersey. Caribbean culture has a long history in the City of Philadelphia—dating back as far as the 18th century. Philadelphia even offered refuge for those affected by the Haitian Revolution in 1791.

Michael Thomas Leibrandt lives and works in Abington Township, PA.

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Camden Schools Foundation to Host 20th Annual Golf Tournament Fundraiser to Support Scholarships for Camden Graduates

Camden, NJ – The Camden Schools Foundation (CSF) - will host its 20th Annual Golf Tournament Fundraiser on September 10, 2025 at the Pennsauken Country Club, 3800 Haddonfield Road. Registration begins at 11:00 am, lunch starts at 11:30 am, and shotgun begins at 1:00 pm. This fundraiser will generate the necessary funds to implement the 2025-2026 Foundation's initiatives which include college scholarships, supporting the STEM Labs in middle schools and elementary orchestra music training programs.

Over the past 20 years, the Foundation has awarded more than \$2.1 million dollars in grants and scholarships to Camden City students to continue with their higher education. Since the Foundation's inception in 2005, the annual golf tournament fundraiser has raised over \$1,500,000 benefiting over 700 academically talented students entering college.

With the support of our Sponsors and Grant funders, these grants and other charitable donations have served as the primary source of funding for programs and scholarships supporting Camden City students.

To help achieve the Foundation's mission of supporting the youth in Camden, we seek partnership with organizations committed to serving the community. Your contribution can make a significant impact on the lives of these ambitious students, helping them overcome financial barriers and achieve their academic and career aspirations. By offering your sponsorship, you're not just providing financial assistance but also sending a powerful message of belief and encouragement to these young minds. No donation is too small. Your support can be a stepping stone towards a brighter future for these students and the community as a whole. For more information about CSF, sponsorship opportunities, and upcoming events, please register your support today: visit and https://www.camdenschoolsfoundation.net/registra-

The Camden Schools Foundation is committed to supporting the outstanding graduates of the Camden City Schools. Supporting students to continue their education is the core mission of the Foundation. We would appreciate your support and involvement in the golf event!

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

COMMUNITY IMPACT

2024 CAMDEN INVESTMENT REPORT

- 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!

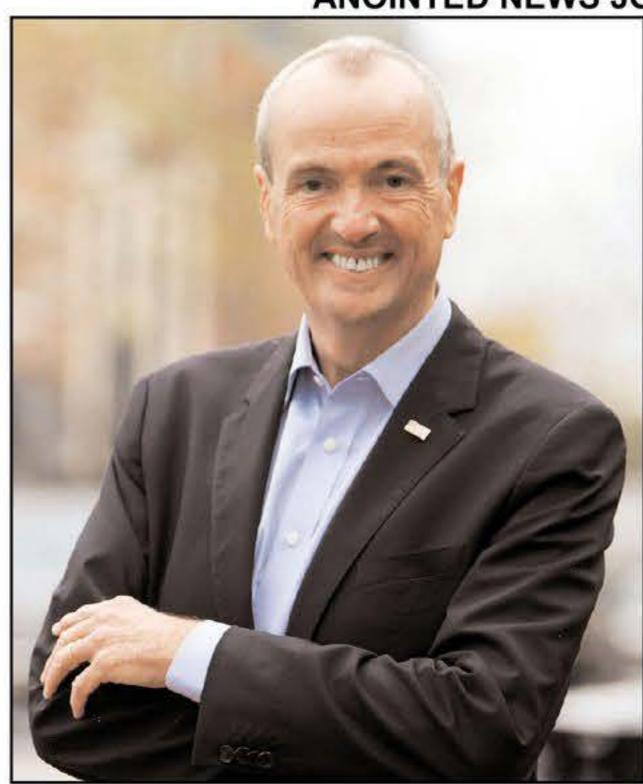


AMERICAN WATER



"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



Murphy Administration Celebrates Report on NJHMFA's Down Payment Assistance and First-Generation Homebuyer Program

State Program Serves as a National Model, Helping Nearly 7,500 Residents Become Homeowners in First Two Years

TRENTON, NJ – According to a New Jersey Housing and Mortgage Finance Agency (NJHMFA) report submitted to the Governor and the Legislature in accordance with P.L.2023, c.78, the NJHMFA Down Payment Assistance (DPA) and First-Generation Homebuyer Program has helped over 7,400 lower-income individuals in the Garden State achieve the dream of homeownership in the last two years. Nearly half of those homebuyers were the first homeowners in their families.

The report, which was issued before the June 29, 2025 statutory deadline, highlighted the program's outstanding accomplishments in homeownership creation. The DPA and First-Generation Homebuyer Program fills a previously unmet need in New Jersey's highly competitive housing market by providing below-market mortgages and down payment assistance to working families who otherwise could not purchase homes. Approximately 85% of the program's borrowers earned below the state's median income.

As noted in the report, the program lowers housing costs over the life of the mortgage with DPA recipients saving an average of \$142 per month and first-generation homebuyers saving an average of \$188 per month compared to buyers using other mortgage products. Over the course of a 30-year mortgage, families who use the program will save an average of more than \$51,000 and \$67,000, respectively. The two years of program assistance examined in the report are expected to result in a total of nearly \$270 million in reduced payments over the life of NJHMFA's \$74 million mortgage investment, a 3.6-to-1 return. Beyond that, the program's impact can be observed in equity generated for program participant homebuyers. Since 2017, the DPA and First-Generation Supplements have already resulted in more than \$2 billion in equity generated for families who have purchased homes through the program. This reflects an immediate, substantive increase in household stability, access to credit, and wealth.

New Jersey's FY2026 budget continues to build on this excellent track record with a renewed \$40 million investment. These funds will ensure that thousands of additional families have the opportunity to buy their first home.

"Our Administration has prioritized expanding affordability and reducing obstacles to ensure more New Jerseyans can "NJHMFA, is dedicated to expanding homeownership access across New Jersey. The agency invests in, finances, and facilitates access to affordable housing opportunities for low-and moderate-income families. This program is the linchpin in those efforts," said Melanie R. Walter, Executive Director of the New Jersey Housing and Mortgage Finance Agency. "We thank the Murphy Administration and our partners in the legislature for their ongoing support of this vital program and are proud of the tremendous success we've realized over

the past few years, making it possible for thousands of New

Jersey families to become homeowners."

become homeowners and achieve the American Dream," said

Governor Phil Murphy. "We are proud to see this program

making an impact on thousands of residents and helping New

Originally financed with federal funds, the DPA Program has grown substantially since 2017. From 2017-2022, NJHMFA granted 8,139 DPA awards totaling \$86 million in assistance. As federal funds and other sources expired, Governor Murphy and the New Jersey Legislature supported and expanded the program through appropriations, ultimately codifying the program and expanding it with a landmark First-Generation Homebuyer bill sponsored by Senator Singleton and Majority Leader Greenwald in 2023.

"The Down Payment Assistance and First-Generation Homebuyer Program have already helped thousands of working families attain homeownership, setting them up for the longterm stability, opportunity, and generational wealth that homeownership can provide," said Senator Singleton, Chair of the Senate Community and Urban Affairs Committee. "With additional funding in this year's budget, these programs will continue to level the playing field for low- and moderate-income families, allowing thousands more to achieve the American Dream of homeownership. I thank the Murphy Administration and the NJHMFA for their work on this issue, and look forward to the continued support and success of both these programs."

"First-time homeownership is a rite of passage that everyone should have the opportunity to experience, regardless of income," said Majority Leader Lou Greenwald. "I remember with great pride buying my first home. As a young attorney with student loans, the dream of homeownership often felt out of reach. But thanks to the first-time homebuyer program, I was able to purchase a home with a reasonable deposit, and everything started from there. My wife, my first child, my career, and my entire adult life began in that home. I still drive by it and feel a deep sense of pride. Over the past two years, more than 7,400 people have benefited from the NJHMFA's Down Payment Assistance and First-Generation Homebuyer programs. These programs are helping New Jersey families build equity and lower long-term housing costs. We're proud of the progress and committed to expanding these efforts, because homeownership is part of the American Dream, and we're going to keep fighting to make sure it stays within reach."

Camden Hope & Heritage Organization Awards Scholarships to Camden Senior High Grads

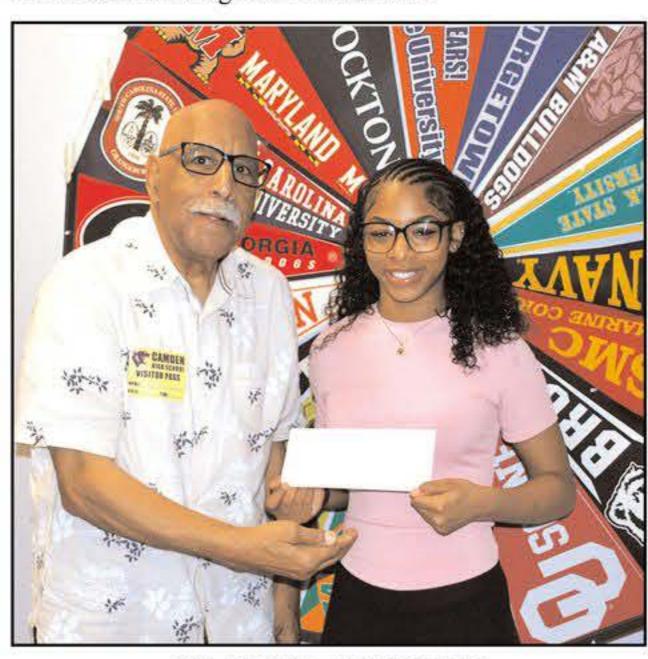
CAMDEN, NJ - The residents of Camden, New Jersey have a long tradition of helping their neighbors. Many community groups in the city provide a variety of assistance, such as our churches and faith-based non-profit organizations, like St. Joseph's Carpenters Society or organizations like Camden County Council on Economic Opportunity and Hispanic Counseling and Family Services in Camden.

Especially in these most difficult economic times, Camden charitable organizations continue to reach out and provide Camden residents with housing, food and nutrition assistance, childcare, substance abuse counseling and other beneficial programs, that have provided a life-line to thousands of Camden residents over many years.

But the tradition of giving to Camden residents also extends to a group of current and former Camden residents, that have achieved success in their careers and professional lives, and decided to give back to help improve the lives of fragile families and high school students. One group that is making a difference in the lives of some Camden high school seniors is the organization, Camden Hope & Heritage.

The organization was founded in 2020 by a group of Camden High School graduates from the class of 1960 to the class of 1966. Their mission is, "We assist in the holistic development of healthy families to support and assist families, educationally, ethically and nutritionally through the support of financial aid to Camden families in need and scholarships to deserving, though often overlooked Camden High School seniors who have been accepted to college."

Currently the organization offers three types of assistance; the William H. Tilghman Grant to families, the Vernon Roscoe Johnson Scholarship Award and the Arthur Brown Predecessor's Recognition Celebration.



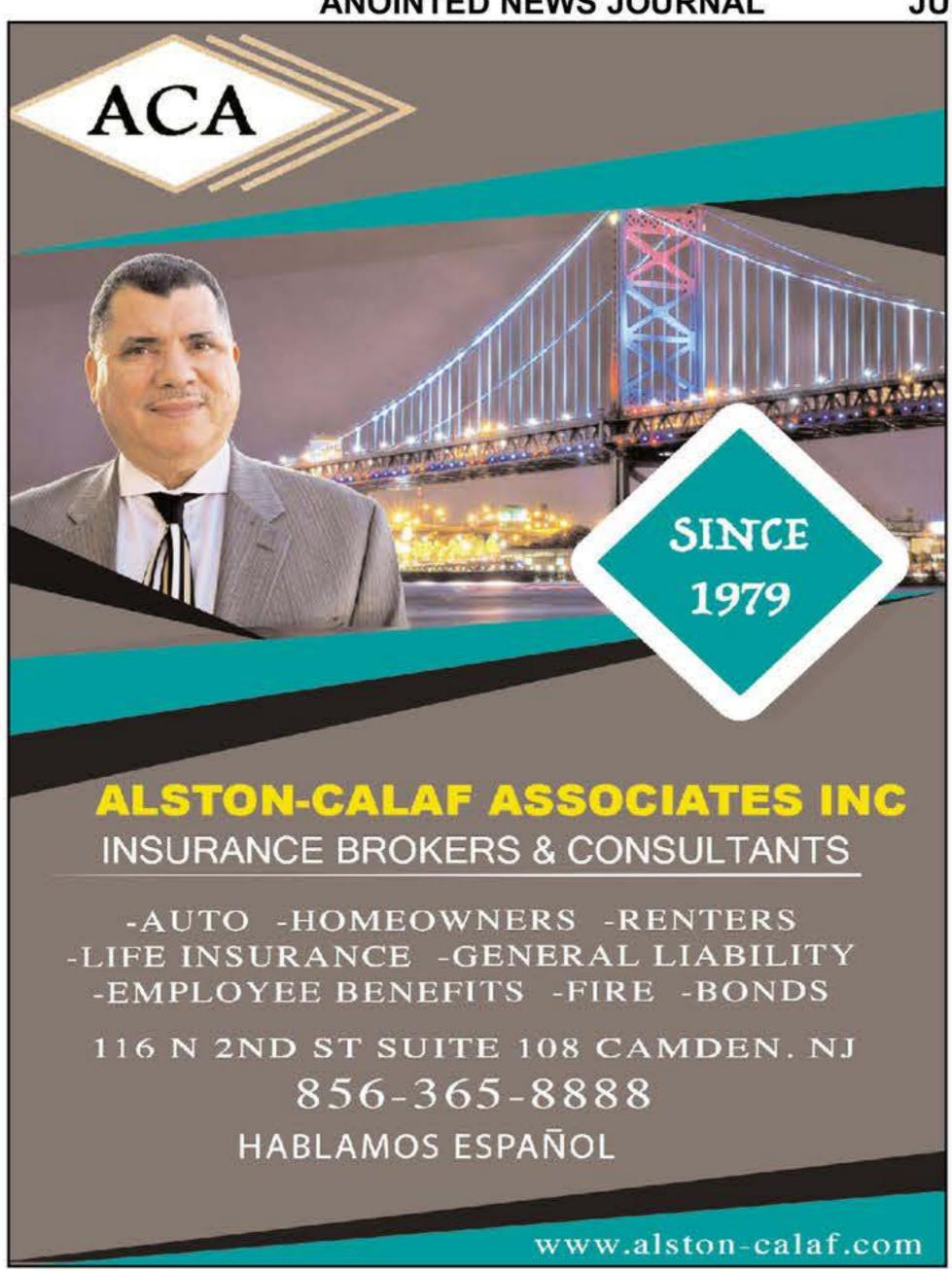
SHAMYRA TAYLOR

This year's recipients of the Vernon Roscoe Johnson Scholarship Award are Shamyra Taylor, a senior at Camden High School and Shaleah Navarro, a senior at Creative Arts High School. Shamyra Taylor is an honor roll student and is on the cheerleading squad and a member of the Mighty Writers organization in Camden. She has been admitted to Rowan University, where she will major in Journalism. Shaleah Navarro is a member of the National Honor Society, a member of the high school marching band, and active in the Camden Repertory Theatre. She has been admitted to both Howard University and Spellman College where she wants to major in Biology. Both students received checks for \$1,000.00.

Shamyra Taylor and Shaleah Navarro both have outstanding academic records and have worked hard to make a positive impact in our community. Congratulations to both students for their achievement. Camden Hope & Heritage will continue awarding yearly scholarships to graduating seniors from high schools at the Camden High School Complex, as well as assistance to struggling Camden families.



SHALEAH NAVARRO





Judith Diaz Personal Development Consultant sayitoutloud7@gmail.com Notary Public 856-520-1209

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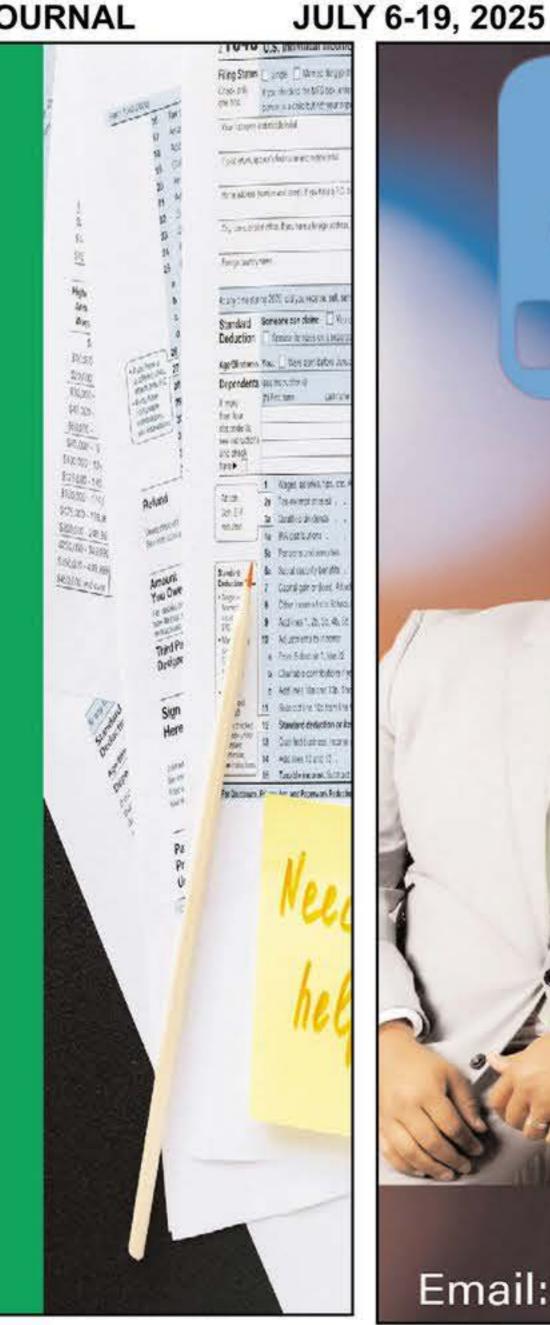
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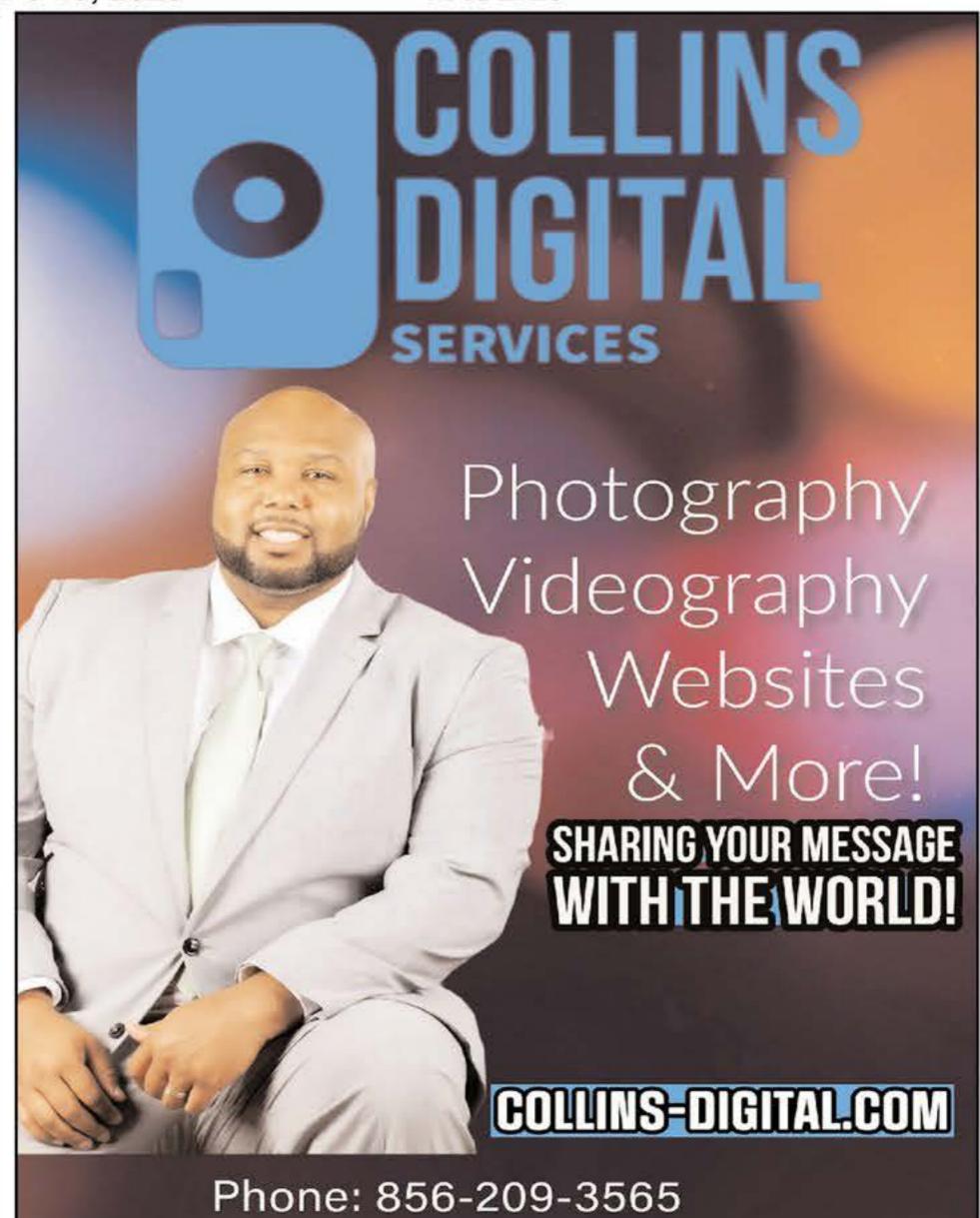
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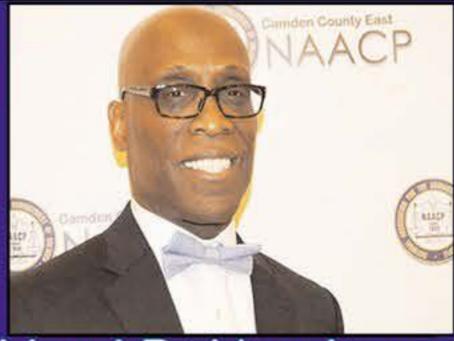
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23RD Anniversary of Camden's Juneteenth Independence Day Celebration

CAMDEN, NJ---- On Sunday, June 22, hundreds of people of all ages gathered in the Parkside neighborhood of Camden at Farnham Park (also known as Camden High Park) for the highly anticipated Juneteenth festival.

Juneteenth marks the day, June 19, 1865, when federal troops finally arrived in Galveston, Texas to ensure that enslaved people were freed. This occurred two years after President Abraham Lincoln signed the Emancipation Proclamation to end slavery.

This year's Juneteenth celebration included an informative presentation by husband-and-wife duo, J. Justin and Gwen Ragsdale, founders of the Philadelphia-based "Lest We Forget Museum of Slavery". The Ragsdale's also presented their traveling exhibit with authentic slavery artifacts. There were several Camden-natives who graced the stage including the World Renowned Universal African Dance and Drum Ensemble, sultry songstress Mary Cross with a Phyllis Hyman tribute, and Dave Wagner's "Ain't Nothing But a Party" Band. There were also many local vendors with an array of African-made and inspired crafts, creations, and souvenirs.

Nationally known Pan-African activist, psychologist, and motivational speaker Dr. Umar Johnson Ifatunde made a guest appearance at the Camden Juneteenth speaking on the importance of the holiday. He emphasized, "Yes, it [Juneteenth] was about finding out that slavery was over, but it was also about Black soldiers, Civil War soldiers who showed up to liberate our ancestors from slave masters who refused to let them go."

This year is the 23rd anniversary of Camden's Juneteenth Independence Day Celebration hosted by the Camden African American Commission. Led by long-time community activist and social change advocate, R. Mangaliso Davis, this community Juneteenth festival is among the first established in the South Jersey region. Co-organizer Joyce Johnson spoke about the significance of the Camden event. "To have been part of this endeavor has been rewarding...the things we have learn from people who enjoyed and appreciated the groups, the performers over the years. The presentations like the manhood panel speakers, the Lest We Forget Museum, Dr. Molefi Kete Asante, Dr. Aaron Smith "the rapping professor", and Dr. Umar ... We want to bring more attention to presenters like this next year."

Davis and Johnson have worked together for more than 25 years to promote and preserve Juneteenth history and holiday in Camden City. At the event, they announced that they are "passing the torch" to fellow Camden natives and community advocates, Ky'same Watson and Namibia El. Both Watson and El have been involved with the Camden Juneteenth celebration since its inception as members of Unity Community Center led by the late Robert H. Dickerson. Also known as Bro. Rob, Dickerson was also a co-founder and organizer, along with Mangaliso Davis of the Original Camden City Juneteenth Independence Day Celebration events for twenty-two years. Ky'same shared, "we are going to continue to grow this [Juneteenth celebration]. So next year call a friend, bring a friend, and tell them to bring a friend."





Dr. Umar (center) with members of the Juneteenth Committee Photographed by Solomon Williams

(front row, left to right) Demetrius Robinson, Yvette Jiles, Joyce Johnson, Dr. Umar, Mangaliso Davis, Shirley Childs, Tracey Childs, Ojii Baba Madi

(back row, left to right) Bruce Williams, Ky'Same Watson, Namibia El, Goorge Dickerson, Antho

(back row, left to right) Bruce Williams, Ky'Same Watson, Namibia El, George Dickerson, Anthony Phillips



Shown left to right: R. Mangaliso Davis, Ky'same Watson, Namibia El, Joyce Johnson Photographed by Judy Grice



Universal African Dance and Drum Ensemble Photographed by Solomon Williams



De'Von Williams Jiles, Michael Jackson Tribute Photographed by Judy Grice



Libation Ceremony, Ojii Baba Madi (front) Photographed by Solomon Williams



What We Do

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

Our Vision

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

Our Mission

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

Our Focus Areas



Talent

Recruiting, developing, retaining, and appreciating excellent teachers



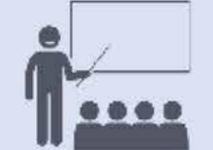
Equity

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



Engagement

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



Instructional Quality

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



Post Secondary

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

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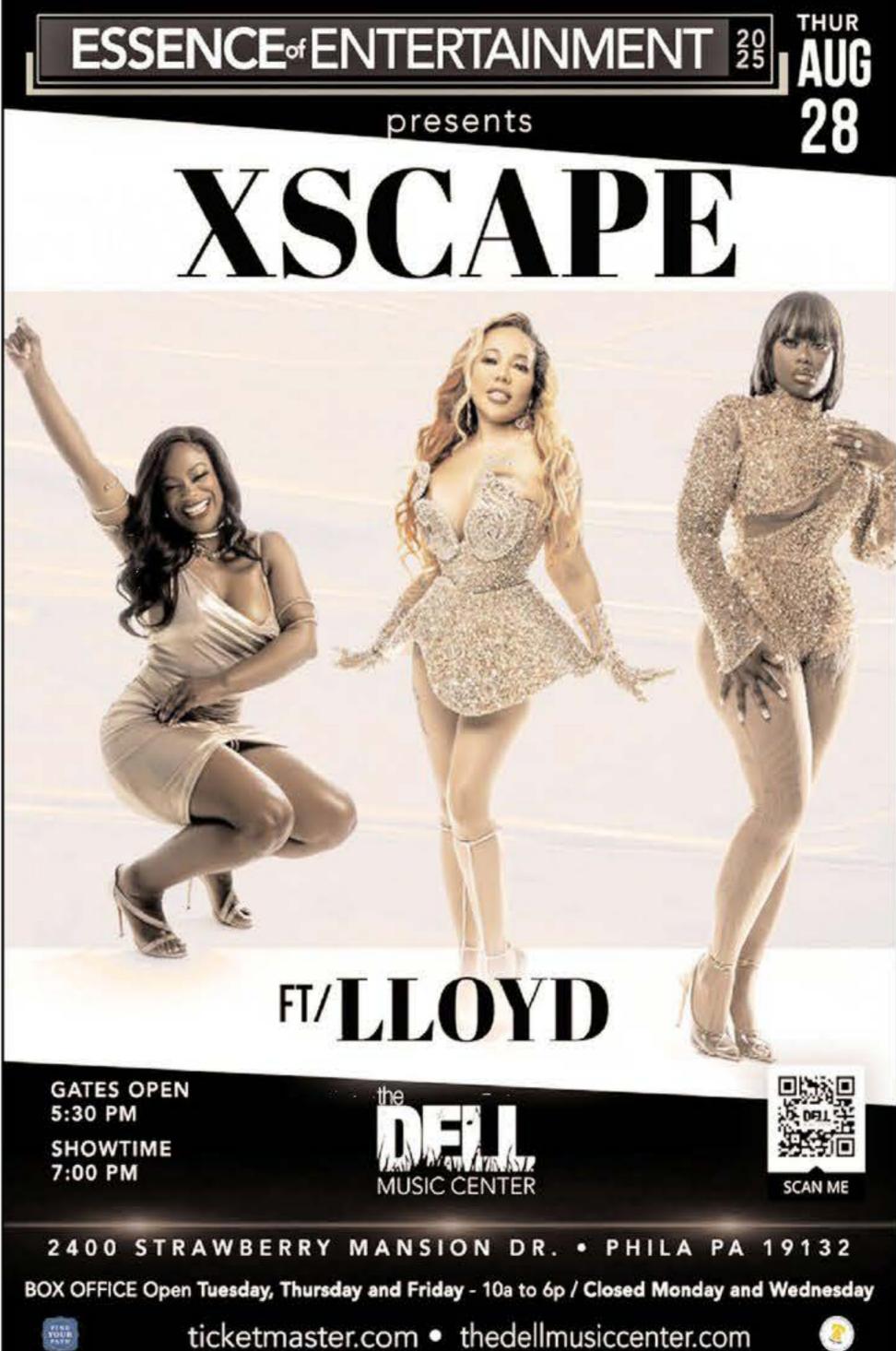
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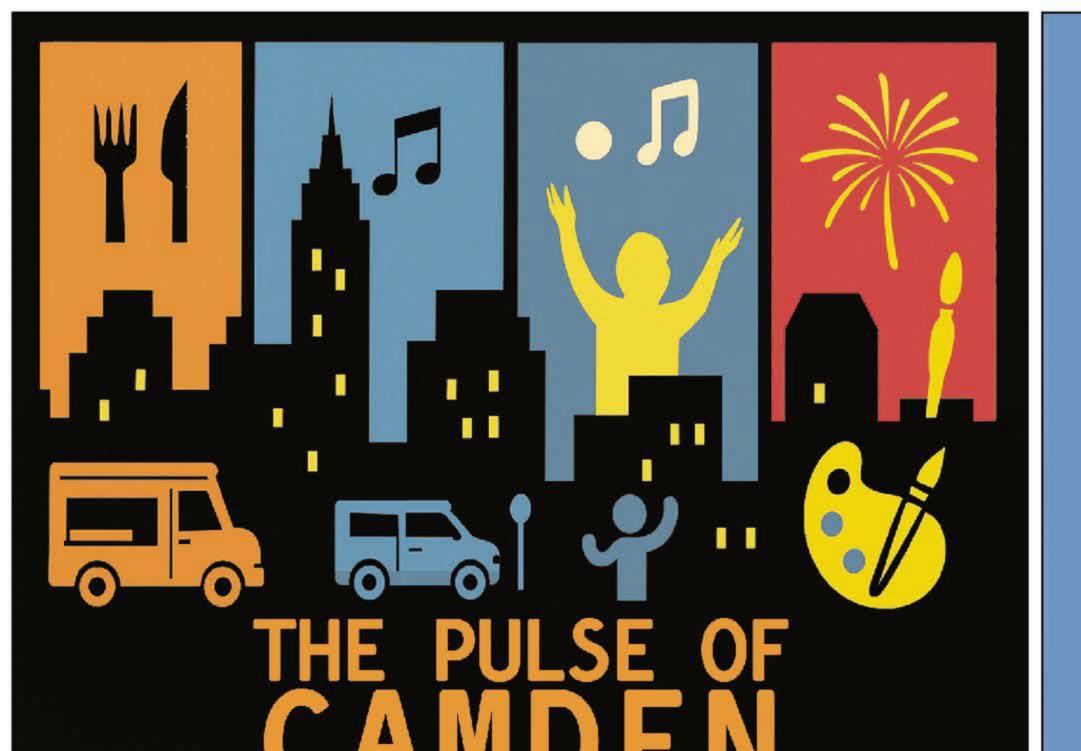
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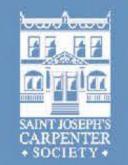
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