

COLLINGSWOOD

living

MARCH 2022



Meet VALERIE IOSUE

Dancing in the Rain

PLUS

- Who Runs the World... and Small Businesses!
- Mortgage Myths
- We're All Connected

publisher's note



DEAR COLLINGSWOOD READERS,

We hope you enjoy this issue as much as we enjoyed the creation of it. This edition of *Collingswood Living* is very close to our hearts as we highlight so many inspiring local females to celebrate Womens history month.

Additionally, our feature this month is one we feel particularly connected to, a story about what it means to choose joy and gratitude under life's hardest circumstances. Thank you, Valarie Iosue and family, for inviting us into your home and sharing your life.

We hear from expert Chris Reenock on mortgage myths. We also got over to Maria's Bread Sandwiches and are super excited to welcome such an incredible NEW business to Haddon Ave.

Lastly, we feature your local real estate listings, pets, sports, around town, calendar of events and so much more.

We hope you enjoy this issue and we look forward to seeing you around town!

Stay Hip!

Grace
Grace Hopper, Publisher

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real estate

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416 White Horse Pike	Collingswood	4	1/1	1,949	\$239,900	\$178,000	\$ 91
307 Sloan Ave	Oaklyn	5	2	2,080	\$250,000	\$220,000	\$106
124 Palmer	Collingswood	3	1/1	1,277	\$229,900	\$225,000	\$176
4 Center St	Collingswood	3	1	1,206	\$229,900	\$235,000	\$195
22 Penn Ave	Collingswood	3	2/1	1,254	\$289,900	\$325,000	\$259
415 Haddon Ave	Collingswood	4	1/1	1,604	\$339,900	\$339,900	\$212
20 W Franklin Ave	Collingswood	5	2	1,972	\$450,000	\$397,765	\$202
600 N Atlantic Ave #203	Collingswood	2	2		\$390,000	\$405,000	
124 Ardmore Ter	Collingswood	4	2	2,089	\$379,900	\$410,000	\$196
205 Crestmont Ter	Collingswood	3	2	1,800	\$439,500	\$425,000	\$236
42 E Zane Ave	Collingswood	3	1/1	1,389	\$395,000	\$425,000	\$306
1009 Collings Ave	Oaklyn	4	2/1	1,656	\$475,000	\$434,000	\$262
119 E Stiles Ave	Collingswood	3	1/1	1,888	\$600,000	\$600,000	\$318

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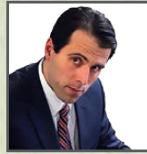
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Born and raised in Delaware County Pennsylvania, Mr. Honer has been a Collingswood resident for the better part of the past decade. In addition to his tax preparation and consultation services, Mr. Honer is an accounting teacher at the collegiate level. His professional licenses include a CPA, CFE, and Attorney license in both Pennsylvania and New Jersey. Lastly, he is a "die hard" Philadelphia sports fan, which he states, "usually leads to disappointment."

AUDIOLOGY: JONATHAN S. AYES



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Jon Ayes joined Associates in Hearing HealthCare in July of 2014 as Director of Operations. He became practice owner in November 2018. Jon brings 25 years of experience in managing health care practices in a manner that enhances patient experiences. When not working, Jon enjoys family time and a good golf game.

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Kyle Jermyn, the owner of Alpine Chimney Service, is a 2nd generation chimney and fireplace professional. At 8 years old he started riding along to jobs with his father, Bob Jermyn. Kyle Jermyn is a Collingswood alumni and his family and business still reside in Collingswood.

DERMATOLOGY AND COSMETIC SKINCARE: DR. ANAMARIA NEWPORT, DMS, DMD*, MHS, PAC



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Born and raised on the shores of Lake Erie, Jeffrey Alan Kerstetter brings a blue collar ethic and sensibility to his practice of family law. Jeffrey takes pride in helping his clients find practical solutions to their legal issues, whether those issues are related to custody, alimony, child support, divorce, domestic violence, or post-judgment matters such as college costs or relocation out of New Jersey. Jeffrey graduated cum laude with Honors from Edinboro University of Pennsylvania. He then attended Rutgers - Camden School of Law, excelling in his litigation studies and working with the Domestic Violence Clinic first as a student and then, following graduation, as a legal intern. A solo practitioner since 2014, Jeffrey takes pride in providing personalized service to each and every client of Kerstetter Law, LLC.

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Jason is the principal and owner of the Connell Insurance Agency, licensed in property, casualty, and life Insurance. He's a University of Delaware graduate and a long-term Collingswood resident. He and his family have been helping locals for the last four decades. Connell Insurance Agency (CIA), is experienced people serving the insurance needs of Collingswood citizens and nearby communities throughout South Jersey. Jason is a big advocate of consumers having choice and will work to find you the best coverage and price to fit your needs and budget. As an independent insurance agency, he works with numerous top-tier, leading insurance companies providing competitive options for his customer's needs. It's that simple and the origin of their slogan, "If you work with us, we will work for you."

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Dr. Steven Bromley, M.D. is a board certified Neurologist with more than two decades of experience in the medical field. Dr. Bromley owns and operates the South Jersey MS Center, a one-of-a kind, state-of-the-art private practice which treats MS and a variety of complex neurological conditions. Dr. Bromley has the highest of ratings and has received numerous accolades from his community.

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Dr Michael Kresloff, MD is a board certified ophthalmologist, a fellow of the American Academy of Ophthalmology and a member of the American Society of Cataract and Refractive Surgeons. He is a Wills Eye affiliated surgeon specializing in laser cataract and refractive surgery. His goal is to reduce or eliminate his patients' need for glasses through the use of specialized lenses that correct for prescriptions including astigmatism. He has been recognized by many online, local and national publications as a top doctor for his work and compassion.

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Dr. Tejy Thomas is a dual Ivy league trained and Certified Orthodontic Specialist. In starting 'Center City Orthodontics', his vision was to have a patient centered orthodontic practice with the primary objectives of clinical excellence and patient experience. His team is proud to be able to serve the local area with their practice locations in Philadelphia and Cherry Hill. Dr. Thomas holds various positions at the state and national level with the American Association of Orthodontists, as the President of the Pennsylvania Association of Orthodontists and is currently serving as the Director of the Middle Atlantic Society of Orthodontists. Furthermore, he has been recognized as one of the leading providers of Invisalign treatment for adults and teens in the country.

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Dr. George Thomas Lynch, better known as "Dr. George" is originally from Southern Delaware and received his undergraduate training at the University of Delaware. He then received his Doctorate at the University Of Pennsylvania School Of Dental Medicine and further received his pediatric dental training at St. Christopher's Hospital for Children. Dr. George is a Diplomate of the American Board of Pediatric Dentistry and an active member within the American Academy of Pediatric Dentistry and is excited to be serving the families within Center City Philadelphia and South Jersey. When Dr. George isn't "counting and brushing teeth," he can be found either at the gym, heading to the beach or walking his dog Hudson around the neighborhood.

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Liz is a Collingswood local who is passionate about real estate and truly loves helping others through the process of home buying and selling. She's a twin mom, avid reader and Little Free Library steward. If you're looking for a responsive and reliable realtor, or if you have any questions about the local real estate market, give her a call!

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WEALTH MANAGEMENT: FRANKIE FONTANEZ



Senior Vice President – Investment Market Manager
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As a Vice President and a Senior Investment Manager, Frankie Fontanez provides investment leadership in the creation and implementation of investment strategies. Frankie also serves as an investment advisor for complex accounts. Frankie works with a team of investment advisors, experienced professionals in financial and estate services, trusts and banking services, to help clients achieve their financial objectives. Prior to joining PNC, Mr. Fontanez has spent over 30 years in the Financial Industry at the Philadelphia Stock Exchange, with extensive experience in equities and options, also at Legg Mason/ Morgan Stanley as part of a Wealth Management Team with over \$500 million of assets working with individuals, entities and businesses. His professional licenses include Registered Investment Advisor, FINRA Series 7, 63 and 66 licenses. Mr. Fontanez currently resides in Collingswood, New Jersey with his wife and two children.

expert contributor

Mortgage MYTHS



By CHRIS REENOCK, A2C Mortgage

1. MYTH - You need 20% down to purchase a home!

Not true, several mortgage programs require little to no down payment. Conventional - as little as 3% down. FHA - 3.5% down if your credit score is 580+; or 10% down if your score is between 500-579. VA - 0%. USDA - 0%.

2. MYTH - Preapproval guarantees Approval!

Some loan officers issue a preapproval without looking at a customer's information - and then they have the gull to blame it on the borrower when they can't get approved for the purchase of a home.

At A2C Mortgage, we take a full application and verify income, assets, and credit information before we EVER issue a preapproval.

3. MYTH - You need to have money for closing costs!

Though seller concessions must be approved by the seller, we have many buyers who choose to finance their closing costs or use premium pricing as opposed to liquidating savings.

4. MYTH - You must have perfect credit to be approved for a mortgage!

FHA may allow a score as low as 500 with 10% down; 580+ for 3.5% down payment. VA may allow a score to 500 as well.

We are experts at building compensating factors to accent the strong points of a buyer. We also regularly work with borrowers to improve their credit profiles - and the service is FREE!

5. MYTH - Having debt or student loans is a bad!

While the debt-to-income ratios must be calculated to show "ability to repay," we can usually get approval for borrowers with as high as a 56.99% ratio (FHA) and we've already closed a VA loan with a 63.52% DTI. Not everyone has these flexibilities - but A2C Mortgage does.

6. MYTH - If I don't "show" income on a tax return or paystub I can't get a mortgage!

We have several alternative programs that use bank statements, 1099's, 1 year of tax returns or even NO documents at all. Self-employed persons and gig economy workers do have options!

7. MYTH - All mortgage companies have the same programs and rates!

We often can help buyers find better programs and better pricing than the original lender offered them. And no, having your credit pulled more than once will NOT hurt your score. Plus, if you find better programs and/or pricing the effort was worth it! ■



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856.912.7583

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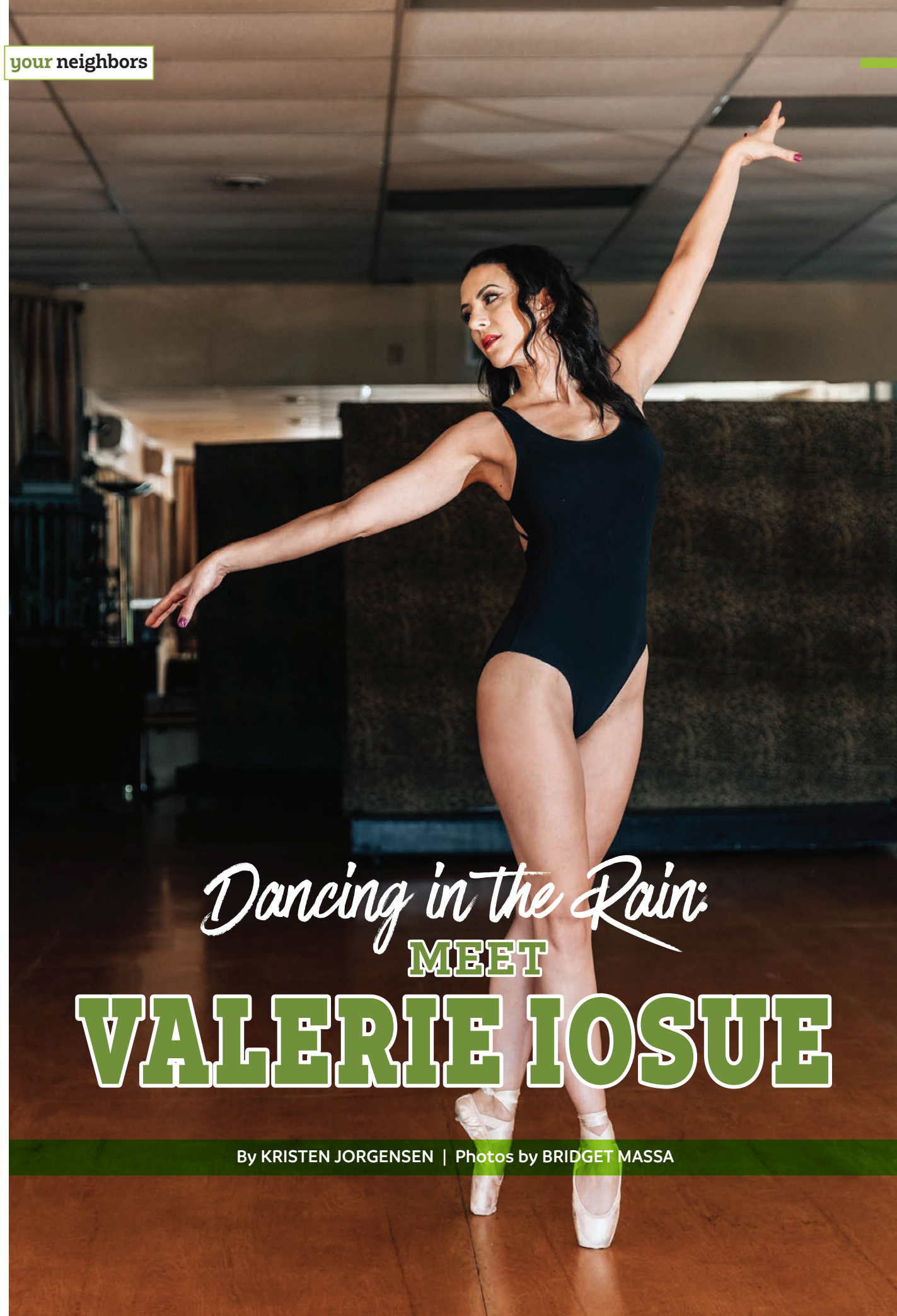


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Dancing in the Rain:
MEET
VALERIE IOSUE

By KRISTEN JORGENSEN | Photos by BRIDGET MASSA

“Life isn’t about waiting for the storm to pass. It’s about learning to dance in the rain.”

VALERIE IOSUE GREW UP in Northeast Philadelphia and attended Catholic School for all twelve years of her adolescent education. Eventually graduating in 1999 from Saint Hubert’s High School, Valerie was passionate about dancing from the time she was two years old. She was a naturally talented and gifted dancer, so it was much to her family’s surprise when at sixteen years old, Valerie decided she was going to start kickboxing. “My family was pretty surprised. They thought I was going to try out for the Pennsylvania Ballet and here I was switching to kickboxing,” she laughs. “I actually bartered with a local gym, where I would work the front desk in exchange for free kickboxing classes.” Just like ballet and kickboxing, the juxtaposition of Valerie’s personality runs deeply in all parts of her character. She is kind but tough. Delicate and tenacious. Gorgeous yet hard working and extremely down to earth.

This local gym where Valerie spent a majority of her time was also where the universe would have bigger plans than just kickboxing, and Valerie would meet her late husband. A fifteen-year-old Valerie would meet a then 18-year-old Mark while working and kickboxing. “I remember he walked in and I thought, ‘Whoa,’ he just totally caught my eye. The owners of the gym told me not to even think about it, which made me like him more,” she laughs. The two ended up spending a lot of time together for a few years. “Mark actually started working at the gym and we would kickbox together and just hang out together all the time.”

When Valerie was twenty one years old, she made the decision

to move to Virginia to avoid an increasingly difficult situation at home. “I knew I needed to separate myself from the situation, so I moved to Richmond, Virginia with my aunt.” She enrolled into Virginia Commonwealth University for criminal justice, where she later received her bachelor of science degree and administration of justice from Penn State several years later. While in Virginia she also enrolled into the police academy. Valerie was in the police academy for an incredibly intense nine months before graduating and becoming a police officer. “When I graduated from the academy, I was really proud of myself because it was the hardest thing I had ever done up to that point. I woke up at 5 am everyday and wanted to quit. My entire mindset was changed for the rest of my life after that.”

During Valerie’s journey in Virginia, she had lost touch with Mark. As distance tends to do, and Valerie’s intense training at the academy, the two hadn’t spoken or seen each other since she had left. Eventually, she returned to the area and was able to reconnect with Mark through the beauty of social media. “I was just laying in bed one night, and there was Mark on Facebook,” Valerie explains. The couple reconnected, got married and began their life together.

During their marriage, Mark suffered from acid reflux for many years, assuming it was just something that was just a “part of his life.” The doctors weren’t worried when he began complaining about acid reflux and heartburn. Instead, they prescribed antacids, as they often do with people who suffer from acid reflux. Mark followed their medical advice and continued with his life with Valerie and their four children. “He just kind of thought that was

We would like to thank WILLIAM KIRBY LAW for bringing you this month’s cover story



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something he had to deal with," Valerie said. "The doctor never mentioned that that could lead to a serious condition."

It wasn't until Mark began to experience unbearable and extreme chest pain that he finally went to the doctor to get checked out. It was then the endoscopy was recommended.

But before the endoscopy could even take place, Valerie had to rush Mark to the emergency room because of the extreme pain and the fact that he had lost 20 pounds in two weeks. After a CAT scan, the doctors discovered that Mark was riddled with cancer that started in his esophagus and was now in his stomach, liver, and lymph nodes. Diagnosed with stage four esophageal cancer, Mark immediately began treatment, and it changed Valerie's life instantly.

"Most people don't know that acid reflux can lead to esophageal cancer," Valerie said. "So what they recommend, if you look up the facts about it, is if you have chronic acid reflux more than a couple of days a week for four to six weeks, you should go talk to your doctor." Valerie became Mark's caretaker while he went through brutal chemotherapy treatments and immunotherapy. "With immunotherapy, it either works really well, or it doesn't work at all," Valerie said. "Unfortunately,

it just was not working for him.

Tragically, Mark passed away after a nine-month battle at a hospice in 2019. This was the beginning of Valerie's journey of awareness, advocacy, and addressing grief and trauma. A young widow with four children, Valerie knew that she needed to focus on the healing process, so she turned to do what she has always loved: dancing. She went to her children's dance teacher, Sandra Fortuna, who has a background in ballet, and asked if she could dance for her. "Look, I have not danced in 21 years," Iosue said. "But I need to dance because I need to keep moving. I feel like this is the only way I can grieve is to express myself through dance." Sandra and Valerie put together a choreographed dance, and she performed it twice. Valerie also had her kids in it because the dance was about her husband and their marriage. It was designed as a cathartic piece.

Unfortunately, Iosue's misfortune didn't end there, though. In March of 2021, she was diagnosed with stage two breast cancer. After finding a lump on her breast, her doctor sent her for a mammogram and biopsy. After she lived through her husband's illness, Valerie knew she needed to be on top of it and was going in with a fighter's stance. She was going to be her strongest and best advocate. Because of what she experienced with her husband's illness, she insisted the doctors order her an MRI, which ultimately showed that she had breast cancer. Valerie also had genetic testing done and learned that she has an ATM gene mutation, which causes many cancers.

As of right now, insurance doesn't cover mammograms if you're under 40 unless there is a problem and a doctor orders one, something that Valerie would like to see changed. Valerie believes having the age lowered to thirty is paramount for women because having one in her thirties saved her



life. "If I had a mammogram when I was 40, I might not even be alive," Iosue said. "Who knows how far it would have spread."

Valerie also had to undergo a double mastectomy and reconstruction at the same time. "When they said the word mastectomy to me, I thought I was gonna pass out," Iosue said. "I didn't even know reconstruction was an option." Twenty-four rounds of radiation she also had her fallopian tubes and ovaries removed. Because her type of cancer was essentially fueled by estrogen, removing those organs is the best way to keep her cancer-free.

At each round of radiation, she would bring props such as a Wonder Woman costume, and at her last treatment, instead of ringing a bell, which most cancer patients do, she wore brilliantly colored butterfly wings. She tried to keep her spirits up because, to her, her mindset was the key to healing. "I know for a fact that my mindset is what got me through that," Iosue said. "At a certain point when you've gone through trauma or immense grieving, you have a choice. You have a choice to bring joy back into your life. You can revisit the grief whenever you need to. You can cry and be sad on days that you need to. But it's okay, to be okay. It is okay to keep going and find joy again. Grief and joy can coexist in your life."

Iosue has a podcast called "Dancing in the Rain with Valerie," spreading awareness and providing education about breast cancer. She stresses the importance of self-breast exams and genetic testing. She also talks about trauma and grief and how she addressed those issues in her life, hoping to help and inspire others.

"The grief never leaves; it's always there for the rest of your life," Iosue said. "You're a different person, but it doesn't have to define you for the rest of your life."

Dancing in the Rain with Valerie is available on all podcast platforms.

Valerie and her children have been with Universal Ballroom Dance Center for the past 8 years and owe so much to them being a large part of the family's healing process.

Universal Ballroom Dance Center is located at 41 E. Crescent Blvd. in Collingswood. ■



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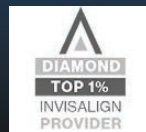
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New in Town

By KRISTEN JORGENSEN



MARIA'S BREAD

It's true that breakfast is the most important meal of the day, but typically finding a decent or dare I say, a "delicious breakfast" on the run seems pretty unobtainable these days. With the arrival of Maria's Bread on Haddon Avenue, Collingswood locals may have just found the solution to their breakfast struggles.

The husband-and-wife duo and new borough residents, artist Maria Beiddia and chef Scott Schroeder decided Collingswood would be the right spot for a breakfast and lunch-centric café. When the couple learned that the owners of Constellation Collective were shutting down their bakery, the two were thankful for the opportunity to find a space that was a good fit for their vision. "We love the foot traffic on Haddon Avenue and the slower, closer community feeling of being in downtown Collingswood," explains Maria.

Upon arriving at the café, you'll notice two doors. The door to the right, is designed for in person ordering and pre-order pick-up. The door to the left is a designated lounge area, where folks can relax and enjoy Schroeder's hand-crafted sandwiches, salads, breakfast items and more.

Wanting to get the full café experience, I popped into the lounge to immerse myself in the gorgeous and eclectic décor. I mean, who isn't a sucker for a blue velvet couch and pink wallpaper? I went on to sample a few of the favorite house dishes, including the famous chocolate cake that was recently touted as the "best I've ever had" by Questlove from the Roots. Needless to say, I didn't disagree with him.

Here are a few things I tried while stopping in and highly recommend on your next visit:

The Breakfast Sandwich: a local scrambled egg, cooper sharp on a toasted and buttered sourdough wheat with a hash brown.

Biscuits and Gravy: Homemade buttermilk biscuit and local pork sausage gravy. Add a little scrambled egg for a complete breakfast!

Avocado Toast: A classic on sourdough with Chile oil, fresh herbs, and a 7-minute egg.

A Heavenly Slice of Chocolate Cake: Light, airy and delicious! Add an ice cold milk or a pint of world famous Maplehofe's chocolate milk.

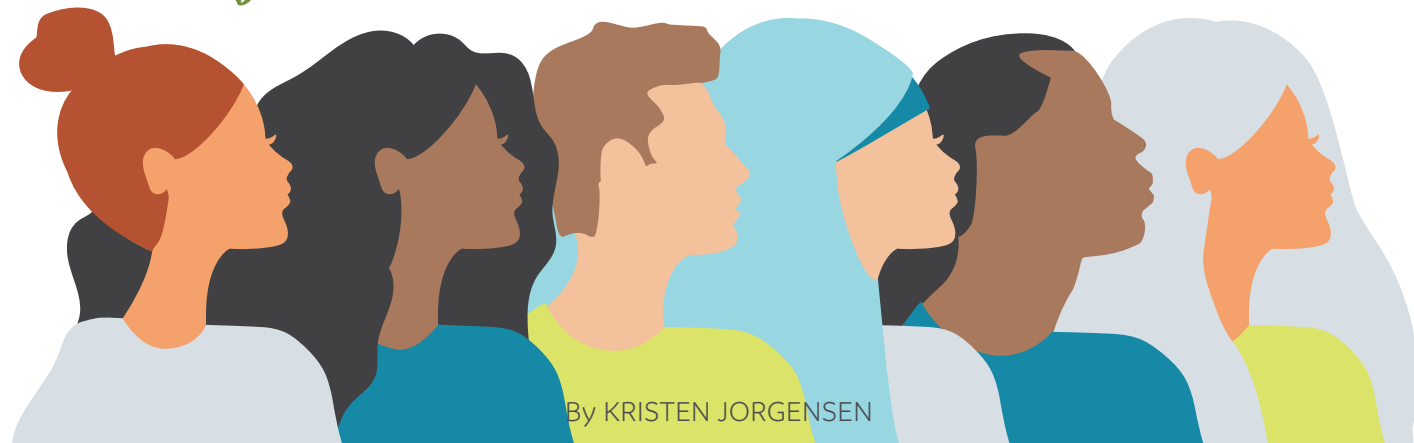
—Make sure to check them out next time you're on Haddon Avenue —
685 Haddon Ave, Collingswood, NJ 08108
www.mariasbreadsandwiches.com



WHO RUNS THE WORLD

....And Small Businesses!

Meet Your Local Woman-Owned Business Owners



By KRISTEN JORGENSEN

March is National Women's History Month and since *Collingswood Living* is a woman owned business, we certainly couldn't miss the opportunity to showcase all the other powerful female entrepreneurs in and around town!



GRACE HOPPER
Publisher,
Collingswood Living

As a woman entrepreneur, what has been your biggest challenge?

The biggest challenge is knowing when to turn it all off. Being a small

business owner can be so all consuming, you eat breathe and sleep your business and sometimes forget to be present at home!

What advice would you give another female entrepreneur starting her business?

High risk comes with high reward. Take the leap, shoot your shot and don't look back. When I launched my business there was no "back up plan." I think as entrepreneurs you must have that attitude to succeed.

Do you or did you have a woman leader or mentor inspire you to be your own boss?

My sister who is my best friend teaches me daily that women in business can do anything they set their minds to, ceilings are meant to be shattered. Also, my mother who taught me to always embrace who I am and to be unapologetic about it - I believe that foundation is the reason I am a confident adult.

How should women help support other women in their organizations?

A rising tide lifts all ships, meaning we're stronger together. Being a sounding board for other women and making the time to listen goes such a long way.



RONNIE SCHMELTZER
Songbird Karaoke

As a woman entrepreneur, what has been your biggest challenge?

There are many, many obstacles when starting your own business. It

might be meeting building code, figuring out financing, acquiring the right type of insurance, or stepping out of your comfort zone to gain publicity. My biggest challenge was and continues to be keeping the motivation to see my ideas, concepts, and overall business succeed at the highest level even when I'm faced with these constant obstacles.

What advice would you give another female entrepreneur starting her business?

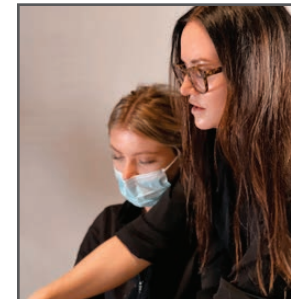
Believe in yourself and your ideas. Starting a private-suite karaoke venue isn't a well-known idea so when I would discuss the idea with people it was usually met with confusion, apathy, or questions about my sanity. Believing in my own ideas was at times difficult but it's important to not listen to others who don't share your vision.

Do you (or did you) have a woman leader or mentor that inspired you to be your own boss?

There hasn't been one leader or mentor but the many, many women who are out there consistently making it happen! Women are just so amazing in what they can accomplish daily. Even those who might not be their own boss are doing amazing things and just taking a quick peek around can provide endless inspiration.

How should women help support other women in their organizations?

It's a big help to not judge other women within your organization or in general really. Look to meet them with a general curiosity in how you can help. It's also important not to expect something in return. You may help someone, and they never repay - that's okay. You may not be able to repay someone who lends you a hand but let's be there to help one another, however and whenever you can.



KATE FILIBERTO
Skintegrity Boutique Spa

As a woman entrepreneur, what has been your biggest challenge?

The biggest challenge has been the pandemic and yet, it has also been a driver for business. People need contact, physical touch, and relaxation during such a stressful time.

What advice would you give another female entrepreneur starting her business?

Be very selective who you trust to advise you along the way. Be sure you know your industry and follow your gut.

Do you or did you have a woman leader or mentor that inspired you to be your own boss?

I always wanted to lead a team and raise the bar from what I previously experienced for a cohesive, supportive team that knows they are valued.

How should women help support other women in their organizations?

Networking is incredibly helpful to build roots in the community and gain momentum as a new business owner.



KESHIA BUTLER-THOMAS
CEO, LCK Consulting Services, LLC

As a woman entrepreneur, what has been your biggest challenge?

Media has historically been a male field and not only being a woman in media, but also an owner, it has been challenging at times to ensure that my voice and my company's voice is both heard and respected.

What advice would you give another female entrepreneur starting her business?

Give yourself permission to be exactly who you are. Don't waste time trying to fit in. Being an entrepreneur is all about standing out!

Do you (or did you) have a woman leader or mentor that inspired you to be your own boss?

My mother, Michele Butler, has always been my biggest cheerleader. Early on in life she recognized my natural leadership abilities and nurtured that in me. She has always been right behind me every step of the way and continues to do so today. →



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How should women help support other women in their organizations?
I think the best way to support other women is to collaborate with them. I encourage partnership and co-creation to help one another grow.



KIRSTEN TOLER
KMT Consulting

As a woman entrepreneur, what has been your biggest challenge?
My profession (CPA) and industry (public accounting) has historically

been male dominated. As a young woman starting my career in this space, there was not always the support and mentoring available to encourage becoming a partner in a CPA firm or helping determine career options that were available. More and more now not only do I see more young women majoring in accounting and taking the CPA exam, but there are more women in leadership in this industry to help guide and support them.

What advice would you give another female entrepreneur starting her business?

Remember why you started your business, and partner with other professionals/subject matter experts in areas that can support you from Day One. Find a good attorney, CPA, bank liaison who work with small businesses. Ask for help when you need it. Strong women make for amazing entrepreneurs and are often quick to think they need to do it 'all'. Delegating and building YOUR personal business strength is the key to true long-term success.

Do you or did you have a woman leader or mentor inspire you to be your own boss?

In all honesty, my biggest supporters of having my own CPA shop were progressive male bosses over the years. Several are still mentors to this day and stand next to me and cheer along my successes regularly. I have had some wonderful female bosses and colleagues over the years as well, more so within the last 10-15 years.

How should women help support other women in their organizations?

At the end of the day, we all want to be seen and heard for our contributions, male or female. I try to listen and collaborate with those that work with me every day; we accomplish so much more together and when everyone feels valued.



KELLY LYNCH
Hammer & Stain Haddon,
DIY Studio

As a woman entrepreneur, what has been your biggest challenge?

Finding balance between home life and work life is my hardest challenge. What a fabulously tricky problem to have. To love my business and my family with so much of my heart.

What advice would you give another female entrepreneur starting her business?

Go for it, jump all in. It's the most incredible thing to watch other's journeys of following their heart. I don't think you will ever regret taking a chance on yourself.

Do you or did you have a woman leader or mentor inspire you to be your own boss?

I have many! It's so easy for me to have imposter syndrome. Who do I think I am? Am I out of my league? Are other's experiencing the same ups and downs in business life? It's helpful to talk to others, own your experience. I am an awe of so many business owners who I have crossed paths with.

How should women help support other women in their organizations?

I am a big lover of collaborations and fundraising. It's built connections and introduced me to so many other women. Sharing your audience, knowledge and experience can turn someone's entire life around.



ANAMARIA NEWPORT,
DMD, DMS, MHS
Family Skin Care Center

As a woman entrepreneur, what has been your biggest challenge?
Balancing business with personal life, as a mother of 3.

What advice would you give another female entrepreneur starting her business?

Be ready, it's not going to be easy - don't feel afraid to reach out if you need it. It can be a lonely ride at times, but worth it. Make sure to have enough support along the way.

Do you or did you have a woman leader or mentor inspire you to be your own boss?

While I was asked to join the Romanian gymnastic team, my inspiration was Nadia Comaneci, as a young passionate Romanian gymnast. I still remember my gymnastic coach Belu coming to the house and asking my parents to send me away to heavy national training and trying to convince them that I will be the one to become the next best gymnast in the world. My father was reluctant and decided that in that country getting an education would be

best for me at that time, and refused the contract. It was painful at that time since all I knew by then was gymnastics, which I was very passionate about it. →

How should women help support other women in their organizations?

I believe in the power of mentorship, it's important to also have compassion and be available to other women by supporting & understanding their journey.

ALEXA AND NICHOLE
Pronto Ship & Print

As a woman entrepreneur, what has been your biggest challenge?

Our biggest challenge has been the balancing act of work, family, relationships, and self care. We've had to learn how to adjust and become better at time management for our team as well as ourselves. We focus our concentration and time to make a positive impact within each aspect of our business and for our clients.

What advice would you give another female entrepreneur starting her business?

It's going to be hard, and we're not just talking physically! There will be times where you feel defeated, drained, you will be filled with self-doubt, there may be thoughts of regrets. There will be instances where you might not agree with a client or customer. But the hard moments will never outshine the amazing and life altering moments of clarity. You get to make a direct impact on your life, your families lives, your team, and your community. You get to build a powerful environment and those moments will make it all worth it in the end.

Do you or did you have a woman leader or mentor inspire you to be your own boss?

Throughout our lives we have had many strong women leaders and mentors within our family, educational and professional careers. Having so many different mentors made the decision to be our own bosses that much easier.

How should women help support other women in their organizations?

We believe that women should support women. Within our organization, we aim to be adapt, communicate, support and celebrate our team members in every way we can. Within our community, we aim to partner and collaborate with other female businesses. It's always a priority for our team to support other women within the community and other women owned businesses.

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JOYCE KAVNEY | Speak to Me Kids

As a woman entrepreneur, what has been your biggest challenge?

My biggest challenge has definitely been finding the right work-home life balance. I have three young children who deserve my attention and time. When I first began my business I worked 7 days a week and now I have children who are navigating elementary school, playing sports, performing in recitals and deserve a mother who is present for it all. I also have 12 employees who deserve a leader who is there for them, to help them navigate their careers with support, accountability and empathy.

What advice would you give another female entrepreneur starting her business?

Fall and fall again but always get back up – set goals and develop ways to achieve them. Be careful with your trust but be willing to put yourself out there. In the end it is worth it.

Do you or did you have a woman leader or mentor inspire you to be your own boss?

My mother. My mother taught me that I am always good enough and that I can and will succeed if I do it with integrity and determination. In addition to my mother, many of the mothers I have worked with over the years. I am a speech pathologist who specializes in pediatrics, families put their trust in me, these mothers and their children helped me continue on this path.

How should women help support other women in their organizations?

Honesty. Integrity. Strength. Love.



LIZ MASON
Sales Associate,
Weichert Realtors
Haddonfield

As a woman entrepreneur, what has been your biggest challenge?

Figuring out how I want to run my business – having control over

everything means a lot of decision making. When I first started in real estate, I would look to see what other agents were doing. You ask yourself, “Should I be doing that too?” I’ve since realized that we all run our businesses differently and that’s a good thing. I will never cold call. I don’t make the funny reels on Instagram that many of my colleagues make. I know what my strengths are, how many clients I can handle working independently, and what/who I want to focus on. It takes time to figure it out and not play the comparison game.

What advice would you give another female entrepreneur starting her business?

Believe you can do it! Fake it until you make it, seriously. I’m so happy I didn’t let the things I heard about the real estate industry discourage me from starting. I wanted to work in real estate for years before I finally enrolled in real estate school. You will find a supportive group of people who you can rely on when you need help or advice, but you need to believe in yourself.

Do you or did you have a woman leader or mentor inspire you to be your own boss?

I don’t know her personally, but Allie Casazza (author, podcaster, blogger) is so inspirational, and I’ve learned a lot from her. She talks about how women can manage successful businesses, even if we have young children, if we set proper boundaries, manage expectations, and eliminate what isn’t important in our homes and our calendars.

How should women help support other women in their organizations?

Collaboration over competition is so important. I’m always happy to help other realtors and to give advice when they need it or show a house for a colleague when they’re in a bind, and they do the same for me. Kindness goes a long way, especially in an industry that can be high stress.



BRIDGET MASSA
Bridget Massa Photography

As a woman entrepreneur, what has been your biggest challenge?

Owning a business is hard. Parenthood is hard. And trying to balance the two is even harder. I think my biggest challenge has been to not get so swept up in the hustle that I forget why I wanted to work for myself in the first place - flexibility and freedom.

What advice would you give another female entrepreneur starting her business?

Build a support system and prioritize your mental health. It sounds simple, but it can be so hard.

Do you or did you have a woman leader or mentor inspire you to be your own boss?

Becoming my own boss came more out of necessity than inspiration. After having my second child, I was ready to spend more weekdays at home. I had been building a photography business on the side for a few years, took a risk, and leaned into it. I’m incredibly thankful for every woman who took me under their wing, cheered me on, or hired me. I couldn’t do it without a strong community.

How should women help support other women in their organizations?

Hire them, buy from them, and never turn down an opportunity to say another woman’s name. Simple things like sharing a post online or leaving a review can do so much for a small business. We all grow when we cheer each other on.



CAROLE KAZNICKI
Permanent Cosmetics by Carole

As a woman entrepreneur, what has been your biggest challenge?

When business is slow, and you will have slow times in a new business, not to panic and think of closing up shop!

What advice would you give another female entrepreneur starting her business?

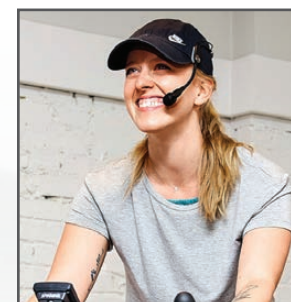
Know your worth. Don’t be afraid of your prices. Something I am still working on myself.

Do you or did you have a woman leader or mentor inspire you to be your own boss?

Yes! Rachel Weiss of Healing Space Acupuncture. I worked for her for 5 years as her assistant and I learned everything anyone would need to know about running a one woman business.

How should women help support other women in their organizations?

I follow any and all woman owned businesses on social media and try to refer their services/businesses whenever I can.



KIM GOODMAN
Founder + Instructor, Upcycle Fitness LLC

As a woman entrepreneur, what has been your biggest challenge?

Honestly, 99% of the time, I don’t even see myself as a “female entrepreneur” as much as just an entrepreneur.

I always try not to let the female part of it define how I go into situations. I remember a couple things that happened earlier on in my career as a business owner that made me realize that even though I’m not going into things with that mindset, other people are. I was looking for a new attorney and met with a couple different ones - I brought my dad

with me because I always trusted his judgment and liked to have a second opinion. One attorney sat in the meeting and I explained what I was in need of for the business, my dad was silently sitting next to me and when the attorney started speaking, he looked at and spoke to my dad. Pro tip: if you’re looking to be hired by someone to provide a service, look at the person who is making the decisions and will be the one paying you. Needless to say, I did not hire him.

What advice would you give another female entrepreneur starting her business?

Just start. You’re never going to feel 100% ready and that’s because you’re not. →

Things are going to come your way that you never could have thought would happen (the good and the bad) and you're going to learn so much in the moment and figure so much out as you go along. Your business will grow as much as you do.

Do you or did you have a woman leader or mentor inspire you to be your own boss?

Honestly, not really. I grew up in a family of teachers and when thinking about "what I wanted to be when I grew up," none of the jobs that really existed out there excited me as much as creating my own business and really aligning my personal values to a brand.

How should women help support other women in their organizations?

Don't treat them as competition — if one wins, we all win. If one fails, we all fail. We have a mural in our cycling studio that says, "We rise by lifting others" and I truly believe that's how we all succeed, especially as women. I'm always chatting with other women who own fitness studios in the area — we especially came together to support each other during Covid (in fact, I'm going to meet two of them for coffee right now!).



SINDY HOBAN | Realtor
Coldwell Banker Preferred

As a woman entrepreneur, what has been your biggest challenge?
Balancing family time as well as the demands of the business. Since

neither have specific start and stop times, it gets a bit tricky. I found that being open and honest about any conflicts is usually well received and the parties are very accommodating.

What advice would you give another female entrepreneur starting her business?

Find a process and a rhythm that works for your life style and business demands. Understand that every day holds a new challenge. Turn that challenge into an opportunity. An opportunity to grow, an opportunity to explore resolutions you may not have otherwise thought of.

Do you or did you have a woman leader or mentor inspire you to be your own boss?

My mom. She always encouraged me to forge my own way, be independent and strong. Find my passion and do what I love.

How should women help support other women in their organizations?

Be kind, share experiences, listen! Take the time to listen to concerns, questions, ideas. Sometimes a simple conversation turns into a great mentoring moment. Regardless of the organization/business we can all learn from each other.

KELLY MAIA | Realtor
Coldwell Banker Realty, The Maia Hoban Team

As a woman entrepreneur, what has been your biggest challenge?
Trying to find balance between work life and home life, trying to stay organized at home, and involved in the community, and finding the time to do it all.

What advice would you give another female entrepreneur starting her business?

I say go for it. Give it your all, but most importantly, be happy, stay in the moment, and believe in yourself and your ability to have everything you want in life.

Do you or did you have a woman leader or mentor inspire you to be your own boss?

All the women I meet on a daily basis are an inspiration to me, from the ones who are the CEO of their business to the ones who are the CEO of their homes and everything in between. I am truly amazed

every day with the women I have the privilege to watch, and learn from and get to work alongside.

How should women help support other women in their organizations?

I think the best thing we can do for each other is listen, and help each other with whatever we can. In this pandemic, we have seen a huge decrease in the number of women in the workforce and that has long term effects in many ways. We need to reach out to see how we can help each other, and share what works for us and what resources we can tap in to. ■



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Lorax Pencil Jar with Truffula Trees

By KRISTEN JORGENSEN

WHAT YOU'LL NEED

- Colored pencils
- Yellow foam
- Stick-on eyes
- Assorted color pom poms
- Small jar
- Glue stick
- Craft stones
- Scissors

DIRECTIONS

To make the truffula trees, place a dot of hot glue on the metal band of the pencil and push on a pom. Repeat until you have as many pencils as you'd like.

To make the Lorax Jar, take the yellow foam and cut out a mustache and two eyebrows for the Lorax face.

Glue a little pom nose and two eyes on to the jar. Glue on the mustache and eyebrows. Fill the jar with the craft stones and stick in the Lorax trees.

Isn't this a super fun craft to make for Dr. Seuss Day? Make an extra to gift to your favorite teacher! ■

Here's to making every day in Collingswood the best it can be.



We're proud to be part of Collingswood's past, present and future. And proud of what our neighbors are doing today to make our community a great place to call home.

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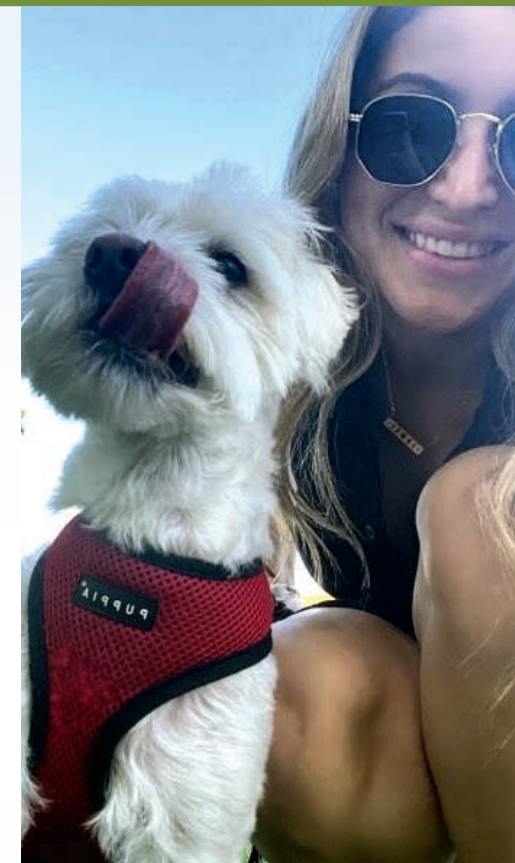
By KRISTEN JORGENSEN

REGGIE IS A 7-YEAR-OLD multi-poo who was rescued from North Philadelphia. His "hooman" mom, Jordana, recently moved back to Collingswood and she's reported that he's loving the suburb life!

According to Jordana, Knights Park is Reggie's version of heaven and he considers himself to be a certified squirrel chaser! Reggie is also an ideal work companion and has proven to be a wonderful assistant while Jordana works from home!

If you see Reggie around town or at the park, be sure to say hello! Unless of course, you're a squirrel. ■

WOULD YOU LIKE TO FEATURE YOUR PET?
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We're All CONNECTED

By KRISTEN JORGENSEN

AT COLLINGSWOOD LIVING, WE BELIEVE in the importance of connection. A matter of fact, it's the primary reason we started this magazine. To connect neighbors to neighbors, small businesses to the community and to highlight the amazing people that reside and work in Collingswood!

Collingswood Living has teamed up with Tatem School to spotlight an amazing teacher and student this edition and future editions! "We're All Connected" is a wonderful project to highlight an outstanding teacher that is nominated by their school principle. The nominated teacher in turn, nominates a special spotlight student. Both teacher and student are asked a series of questions to answer, so our readers can get to know a little bit more about them!

To kick off the project, we worked with Mr. Brain Kulak, school principle at Tatem School, where he selected his first nomination, Mr. Wayne Peiffer.

"Wayne has made the unique transition from Health and PE teacher to classroom teacher (4th grade) with grace and aplomb. From his trademark booming delivery to his wacky classroom antics to his innate ability to connect with all his students, Wayne embodies the "teacher everyone wishes they had" trope. He brings the curriculum to life, makes the kids laugh while still holding them accountable for their learning



and growth, and even carved out time to run a recess football league for 4th and 5th graders.

Make no mistake, however, Wayne is emblematic of our staff's commitment to kids and to each other. We are lucky to have Wayne on our team!" —Brian Kulak, Tatem Elementary School Principal

WAYNE PEIFFER, Teacher at Tatem

Why did you become a teacher?

I have always felt a calling and a natural interest in working with young people. In my teenage years, I started working with children through camps, community organizations, and church events. During these early experiences I learned about the power of personal relationships. I've always enjoyed leading a group or team to a common goal, so teaching was a natural fit with my personality and skill set. My great grandmother was a teacher in Collingswood well before I was born, and my mother served as an academic support and SEL teacher. These influences and heritage also primed me for a career in teaching. The call to teach was further confirmed throughout my undergraduate studies and student teaching experiences.

What is your teaching philosophy?

My teaching philosophy is centered on individual relationships with students. I believe relationships are more important than teacher practice and carefully crafted lessons. There's an age old saying that "students aren't interested in what their teacher knows until they KNOW that their teacher cares about them." While I do not believe that the teacher "knows all," I do agree that students are motivated and more primed for learning when they feel safe, heard, and valued by their teacher. Emotional and relational investments into the lives of my students produce more social and academic growth than cutting-edge teaching strategies, fancy charts, or detailed lesson plans. Other teaching philosophy mantras I love are "Growth over Grades," and "No Perfect People Allowed." The first relates to the importance and power of developing a growth mindset. The second indicates that all people in the classroom (teachers, assistants, students, etc.) are just that; people. Nobody is perfect and it's okay to make mistakes. In fact, we MUST make mistakes in order to learn and grow.

What is your biggest strength as a teacher?

One of my biggest strengths is the ability to build relationships with



students in order to engage, motivate, and encourage them on their learning journey. I love infusing creativity, movement, song, and anything wacky into lessons as a way of engaging students. In addition to personal relationships, I value culture building with my class as a whole. I love helping my class create and maintain a classroom culture that causes students to feel appreciated for who they are today and empowered to grow into the person they want to become tomorrow.

What's your favorite part about teaching at Tatem?

My favorite part about teaching is the community we have built together. This community includes the students, staff, parents, and community members working together to promote learning, connection, curiosity, and social emotional growth. This community supports one another throughout all seasons of life. This community rallies around families in need.

Favorite hobbies and interests?

My favorite activity outside of school is spending time with my family. My wife and I are blessed with a 3-year-old son and a 1-year-old daughter. Besides family time I love hiking, running, music, and most of all BASKETBALL!

Why did you select the student?

I selected Pierce because of his growth both personally, socially, and academically throughout 4th grade. Getting back into a more normal routine for school this year wasn't easy. Transitioning to full days, larger class sizes, new teachers, and countless Covid procedures were just some of the difficult parts to starting 4th grade. Despite these challenges, Pierce has worked hard to maintain positive relationships with peers; something that's not easy for kids who have been separated for a long time. Pierce has shown immense improvement in managing his emotions especially during the uncertainty and stress of the pandemic. Pierce is also empathetic towards his peers, and he's usually there with a smile, a high 5, or a word of encouragement.

Mr. Peiffer is super funny. Mrs. Nixon is super kind. Mrs. Dezii always stopped to help you if she thought you needed help.

What would you like to do in the future?

I want to be an engineer. Not sure what type yet. Someone who studies electricity and builds things.

What's your favorite part about being a student in Tatem School?

Spending time with my friends and teachers. The teachers are just so kind that you want to be with them no matter what. I don't even want

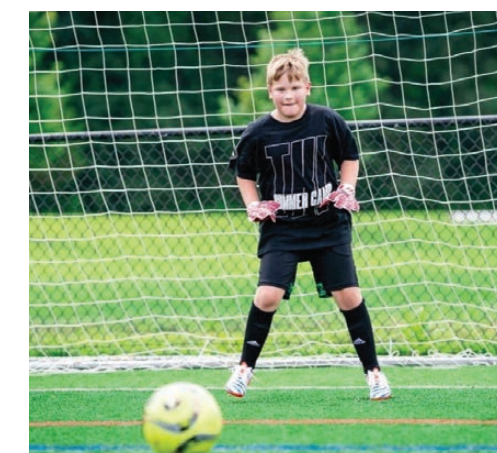
to leave school. Once at the end of school, I was trying to stall myself from going home. I kept asking Mr. Peiffer if I could help him with anything because I wanted to stay with him.

Favorite Hobbies and Interests?

Cleaning and organizing. Working out. Math. Soccer. Minecraft and Fortnite!

What are your thoughts on Mr. Peiffer?

If there's ever a question, he is a good listener and tries whatever he can to get you on task. He also runs flag football for us and he is a really good coach. Sometimes we ask for a play and sometimes he lets us just "go for it." ■



PIERCE, Student at Tatem School

What is your favorite subject?

Math, because it is easy for me to learn. Mr. Peiffer always talks about how math is full of cousins. Like addition and subtraction are similar but not the same like a family.

What do you feel is the most important part in being a good member of your school community?

Making sure that everyone is having fun, focusing, and they are doing the right things. In this school, there's no bullying or being mean to each other because we know what to do and are kind. I do like ¾ of that.

What is the most difficult part in being a student today?

Covid, because if our friends have Covid we can't see them. I can speak from experience because when I had Covid I couldn't see anyone. And you can't go to school. Remote learning was hard because of the fact that your teacher isn't there to tell you what to do, and when you're so used to it, your brain would be wondering why your teacher isn't there. Teachers have a great personality and make students want to do the work. Like

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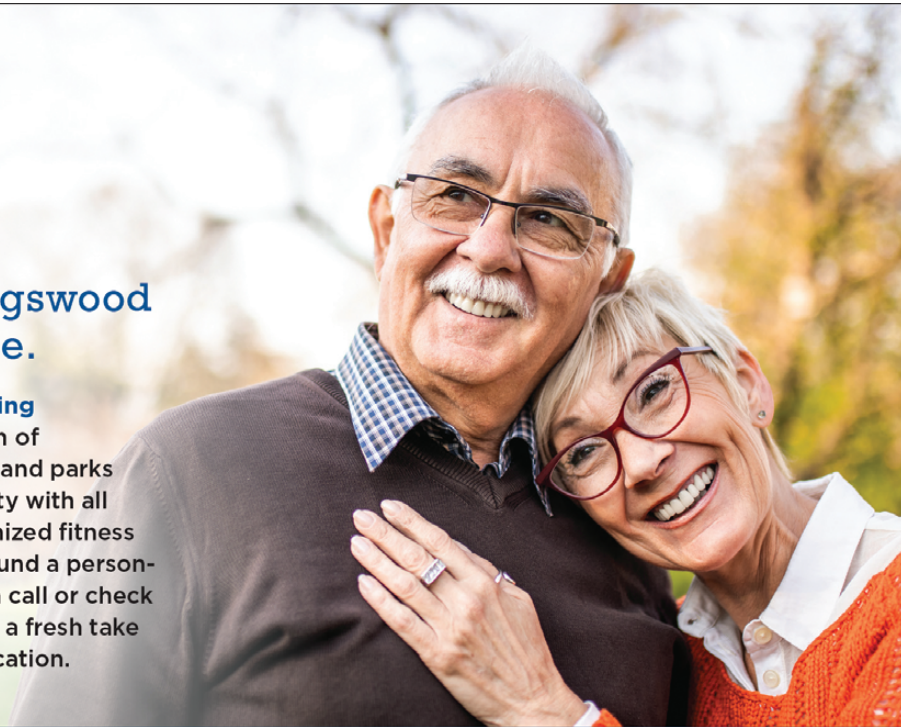
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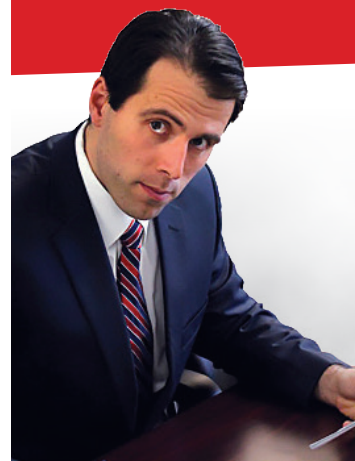
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Collingswood SPORTS SPOTLIGHT

By KRISTEN JORGENSEN



MULTIPLE-ACTIVITY MARCH 2022 SCHEDULE

Friday, Mar 4-Saturday, Mar 5
WINTER TRACK:
BOYS VARSITY NJSIAA MEET OF CHAMPIONS
 Fri time TBD | Sat 1:30pm | Away vs. TBA
 @ Bennett Indoor Athletic Complex | 1519 Hooper Ave | Toms River

Friday, Mar 4-Sunday, Mar 6
WRESTLING: BOYS VARSITY STATE MEET
 Fri 5pm | Sat 8 am | Sun 8 am | Away vs. Atlantic City
 @ Boardwalk Hall | 2301 Boardwalk | Atlantic City, NJ

Wednesday, Mar 16
LACROSSE: GIRLS VARSITY SCRIMMAGE
 4pm | Away vs. Woodstown
 @ Woodstown High School

Friday, Mar 18
LACROSSE: GIRLS VARSITY SCRIMMAGE
 3:45pm | Sterling High School
 @ Collingswood High School

SOFTBALL: VARSITY SCRIMMAGE
 3:45pm | Away vs. Cherry Hill West
 @ Cherry Hill West High School

SOFTBALL: JV SCRIMMAGE
 3:45pm | Away vs. Cherry Hill West
 @ Cherry Hill West High School

Find more events at www.collingswood.k12.nj.us



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TUE, MARCH 1
Dungeons and Dragons One Shot
Collingswood Public Library, 771 Haddon Avenue
Join us for a monthly one-shot campaign! Slay, loot, charm, and cast your way to legendary status. You'll receive instructions about character building and campaign settings a week before each event. Please come with a character ready. New to the game? Email Kaley at kiacovetta@collingswoodlib.org for assistance.
TIME: 3-8pm via Discord
Register at: www.eventbrite.com/e/teen-dungeons-dragons-tickets-163585726311

WED & THU thru MARCH 17
STEAM Creation Station
Collingswood Public Library, 771 Haddon Avenue
Spark your creativity with our Take & Make STEAM activity kits. Kits include supplies and an instruction sheet. Additional supplies such as

scissors or glue may be required. Kits are available on a first-come first-served basis at the table by the library entrance.
www.collingswoodlib.org

THU, MARCH 3
First Thursday Jazz
Collingswood Community Center, 30 Collings Ave
Jazz Bridge Vice President Kevin Johnson proudly hosts "Jazz in the Wood" First Thursdays Neighborhood Concerts. **MASKS ARE REQUIRED. Proof of Vaccination is required to enter.**
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THU, MARCH 3 & 17
LEGO Junior
Collingswood Public Library, 771 Haddon Avenue
Calling all LEGO fans ages 5-7! Complete fun LEGO challenges. Complete the weekly challenge or create your own LEGO masterpiece to share with others! Please email mdesantis@collingswoodlib.org to register for the Zoom link or if you need Legos.
TIME: 4-5pm via Zoom
www.collingswoodlib.org

FRI, MARCH 4, 11, 18 & 25
Building Blocks Storytime
Collingswood Public Library, 771 Haddon Avenue
Join Miss Melissa and Miss Renee for storytime! We will read stories, sing songs and learn American Sign Language (ASL)! To register, email mdesantis@collingswoodlib.org for the Zoom link.
TIME: 10-10:30am via Zoom
www.collingswoodlib.org

FRI, MAR 4 & 18
Teen Gaming
Collingswood Public Library, 771 Haddon Avenue
Come hang and game with us! We'll play Jackbox, Board Game Arena and more. No registration needed.
TIME: 3-5pm via Discord
www.collingswoodlib.org

MON, MARCH 7
Collingswood Board of Commissioners Meeting
via Zoom
TIME: 7pm
Join the webinar at: us06web.zoom.us/j/86367295854?pwd=M3RwSTlrcDBPaKVIld2ozLzF4TGdJZz09
Passcode: 029152

THU, MARCH 10 & 24
LEGO Club
Collingswood Public Library, 771 Haddon Avenue
Calling all LEGO fans ages 8-12! Complete fun LEGO challenges. Choose from the LEGO Challenge box or create your own LEGO masterpieces to share with others! Please email mdesantis@collingswoodlib.org to register for the Zoom link or if you need Legos.
TIME: 4-5pm via Zoom
www.collingswoodlib.org

FRI, MARCH 11 & 25
Teen Anime Club
Collingswood Public Library, 771 Haddon Avenue
Love anime? Want to connect with fellow fans? Join us as we stream shows and chat about our favorite characters. New viewers welcome! No registration required.
TIME: 3-5pm via Discord
www.collingswoodlib.org

MON., MARCH 14
ANIMAL CROSSING EVENT
Collingswood Public Library, 771 Haddon Avenue
Visit the library's own island in Animal Crossing: New Horizons, Colls Cay! Friend Code SW-5175-5871-6704. Nintendo Switch and Animal Crossing are required to play.
TIME: 6:30-7:30pm online
www.collingswoodlib.org

TUE, MARCH 15
Get Crafty! Tween Crafts
Collingswood Public Library, 771 Haddon Avenue
Registered participants ages 8-13 can pick up kits to make the project of the month. Kits include supplies and an instruction sheet. Additional supplies such as scissors or glue may be required.
Register at: www.eventbrite.com/e/get-crafty-tickets-163889673425

THU, MARCH 17
ST. PATRICK'S DAY

THU, MARCH 17
Teen Action Group
Collingswood Public Library, 771 Haddon Avenue
Want to make a difference and offer your voice in the library and in the community AND earn volunteer hours? Join TAG! Take ownership of teen services and help turn the library into what you want it to be. Visit our TAG page for more information.
TIME: 3:15-4:15pm via Discord
www.collingswoodlib.org

THU, MARCH 17
Historic Preservation Board Meeting
via Zoom
TIME: 7-9pm
us06web.zoom.us/j/83585052872?pwd=d3BKcURCWjJOMiQ2ZVFXRStOUERJZz09
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FRI, MARCH 18
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At the time this magazine went to print, all events, times and locations were accurate, but please check event websites for the most current information.



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Around TOWN

By KRISTEN JORGENSEN

Was it even winter without a blizzard? We loved seeing everyone slip, slide and spend a Saturday afternoon in the snow!

- 1-4. Check out our November "Feature Family" cover crew, Cheryl and Danny DiVito and their adorable kids!
- 5. Ida's "Super Sparkstar" of the month pops by with her family to pick up some new reading materials from Ida's Book Shop!
- 6. We love beer and Nick from Devils Creek Brewery
- 7. Alisa and baby Waylon - first outing on Haddon Avenue ■



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